

MILLBROOK GROUP

8.38% Average return
per annum*

*As at June 30, 2026

Millbrook Credit Fund Select

A Property Credit Investment that Ticks all the Boxes

- ☒ **Security** – A 15+ year track record of disciplined mortgage investing, built on conservative underwriting and rigorous risk management.
- ☒ **Reliability** – Interest paid monthly.
- ☒ **Conservative** – Mortgages are usually metropolitan residential in nature with a maximum LVR of 70%.

Personal service.
Proven performance.

MILLBROOK
GROUP

Millbrook Credit Fund Select

Millbrook Group

Millbrook Group is a specialist property credit fund manager. Established in 2005, Millbrook has a proven track record in providing investors with attractive capital stable returns. With a genuine focus on building personal relationships, we consistently deliver on our core values of trust, integrity, innovation, and teamwork. We invest alongside our investors, ensuring our goals are completely aligned.

Millbrook Credit Fund Select

Millbrook Credit Fund Select provides investors with the advantage of selecting the specific mortgage invested in, with a range of registered 1st mortgages with different security types & location, terms and LVR's. Investments can be tailored to suit individual risk profiles. Intending investors are provided with a summary of the proposed mortgage loan including the valuation of the security property. Investment terms range from 6-24 months with distributions paid monthly.

We treat your money like it is our own.

Millbrook Credit Fund

Fund Name	Millbrook Credit Fund (ARSN 125 042 480)
Fund Size	\$159,890,206*
Structure	Registered Managed Investment Scheme
Responsible Entity Manager	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001
Commenced	Fund: 2007

Millbrook Credit Fund Select

Minimum Investment	\$10,000	Application/Withdrawal fees	Nil
Distributions	Monthly	Management Fee	0.75%-3%**
Commenced	2007	Unit Value	\$1.0000

*As at 30 June 2026

** Select Option: The actual fee varies for each Select Mortgage Investment and is stated in the applicable SPDS. The average for the most recent financial year ending 31/03/2026 was 1.58%.

Millbrook Credit Fund Select

Investment Features

Investor Return	The investor return of Select is dependent on the mortgage invested in. The minimum return is 7% p.a. The average return for investors as at 30 June 2026 is 8.38% p.a.
Investment Term	Investments are usually for a term of 6 months to 24 months depending on the mortgage invested in.
Loan To Value Ratios (LVR's)	For the Millbrook Credit Fund, weighted average LVR is 60.53% as at 30 June 2026
Security Type	Registered first mortgages only.
Valuations	Conducted by a Millbrook panel valuer.
Compliance	Six-monthly financial audits and an annual compliance audit by registered auditors plus ongoing oversight by an internal compliance committee. ASIC oversight of the Manager's Credit Licence and AFSL.
Custodian	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
PDS download	https://millbrookgroup.com.au/investment-funds/millbrook-select

Key Fund Metrics

MILLBROOK CREDIT FUND – KEY METRICS AS AT 30/06/26

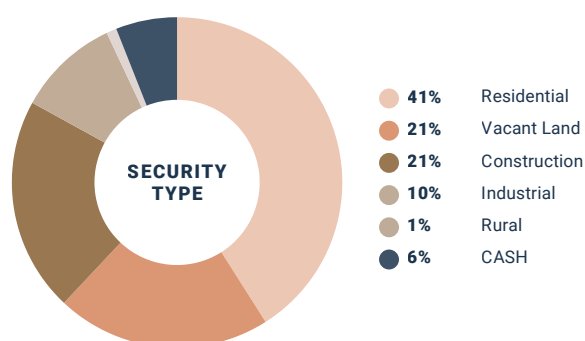
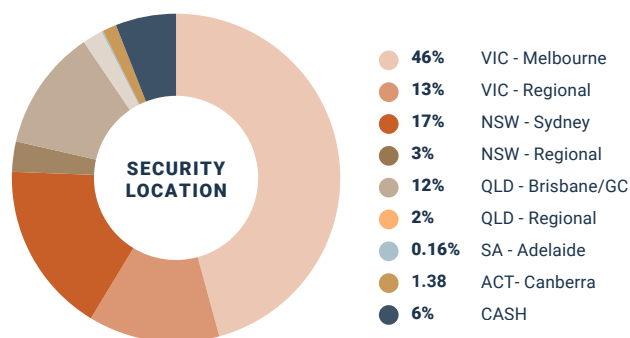
Average Return	8.38% p.a. (variable)
Weighted Average LVR	60.53%
Loan terms	6 - 24 months
Overall Credit Fund Size	\$159,890,206

"We are delighted with the excellent service provided by Millbrook Mortgage Fund. Service is always prompt and personalised and issues dealt with to our complete satisfaction"

MICHELLE LAMBERT

Portfolio Analysis

MILLBROOK CREDIT FUND SELECT – KEY METRICS AS AT 30/06/26



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Important Information

This Fact Sheet does not constitute financial advice. It is also not comprehensive as it is intended to be an overview only, providing a summary of points usually of interest to investors. Intending investors must obtain a copy of the Fund's Target Market Determination and Product Disclosure Statement (PDS), an investment can only be made by completing the application form included in the PDS. Intending investors should seek independent financial advice on whether an investment in the Fund is appropriate for them. All investments, including that of the Millbrook Credit Fund, involve the risk of losing all or part of investors investment capital and/or interest. Past performance is not necessarily a guide to future performance. Millbrook Asset Management Ltd ABN 81 123 219 732 AFSL /ACL 335001, Responsible Entity for the Millbrook Credit Fund ARSN 125 042 480.