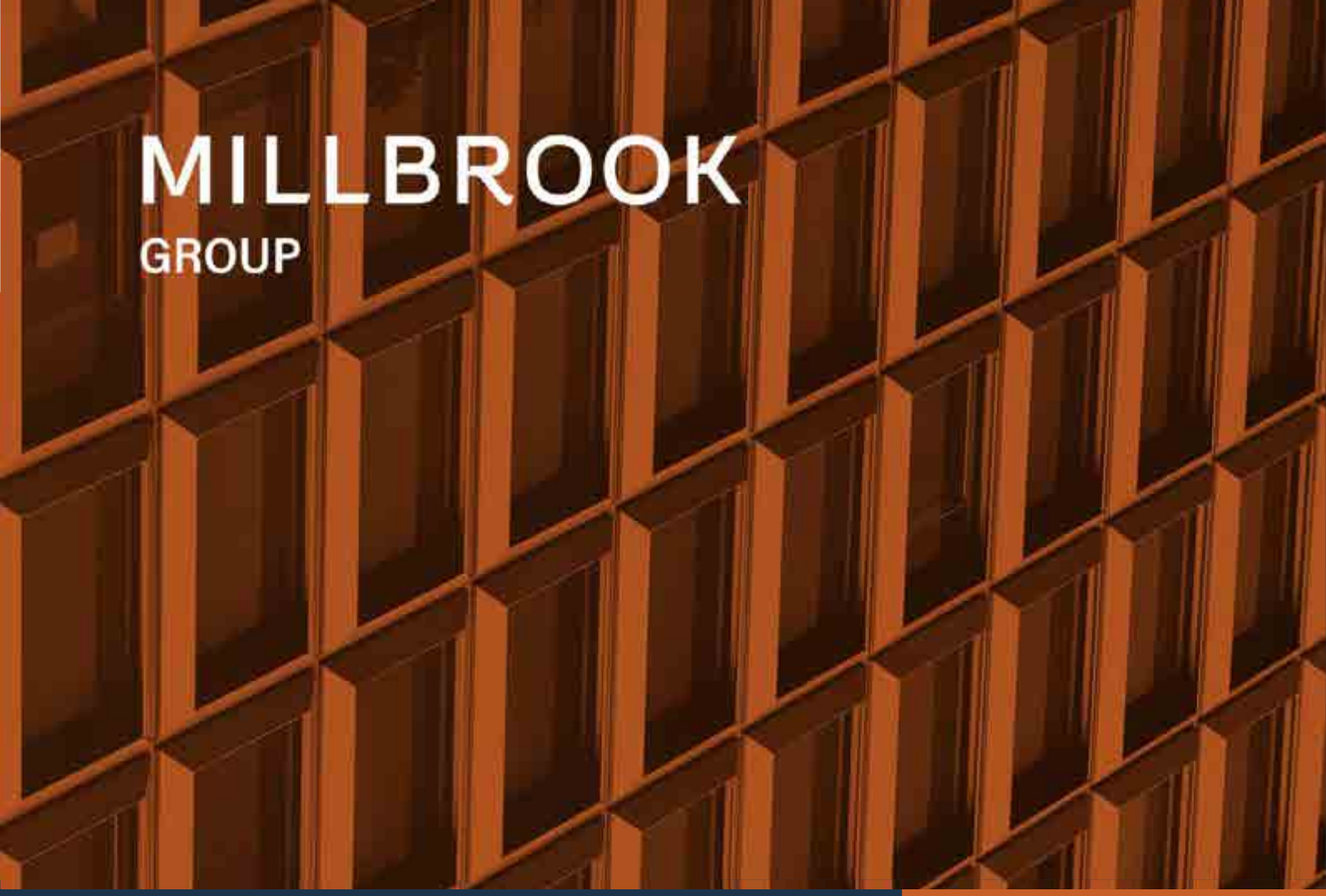


7.50% Current rate per annum*

*At 30 September 2026

Millbrook Credit Fund Diversified

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 target weighted average loan to value ratio of 50 – 60%.

Build wealth.
Personal service.
Proven performance.

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Fact Sheet
30 September 2026

Millbrook Credit Fund Diversified

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 co-invest alongside our investors and since 2017 we have advanced in excess of $1.42bn in loans and repaid our investors $1.12bn.

Millbrook Credit Fund Diversified

Millbrook Credit Fund Diversified provides investors with the ability to invest in a diversified range of registered 1st mortgages with different security types & location, terms and LVR's. The minimum investment term is 12 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	$158,614,384
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 Diversified

Diversified Option Size	$49,193,760	**Commenced**	2020
No. of Loans Invested in	65	**Application/Withdrawal fees**	Nil
Minimum Investment	$10,000	**Management Fee**	1.23%
Distributions	Monthly	**Unit Value**	$1.0000

*As at 30 September 2026



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Fact Sheet
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Millbrook Credit Fund Diversified

Investment Features

Investor Return	The investor return of Diversified is variable and can change from time to time. The current rate on offer to investors as at 1 October 2026 is 7.50% p.a.
Investment Term	A minimum initial investment is 12 months. Investments will be rolled into a further 12-month term at maturity. Withdrawals require 60 days written notice prior to maturity.
Loan To Value Ratios (LVR's)	As at 30 September 2026 weighted average LVR 58.26%
Security Type	Registered first mortgage
Valuations	Conducted by a licensed independent Millbrook panel valuer.
Reliability	Interest distributions are paid monthly. Since 2017, we have advanced in excess of $1.42bn in loans and repaid our investors $1.12bn.
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-diversified

Key Fund Metrics

MILLBROOK CREDIT FUND DIVERSIFIED — KEY METRICS AS AT 30/09/26

Benchmark	Bloomberg AusBond Bank Bill Index + 1.50%
Weighted Average LVR	58.26%
No. of loans invested in	65
Weighted average loan duration	13.08 months
Current Diversified Fund Size	$49,193,760
Overall Credit Fund Size	$159m

HISTORICAL PERFORMANCE	ACTUAL RETURN	BAUBIL + 1.5%*	PERFORMANCE (+/-)
3 months	1.89%	1.49%	+0.40%
1 year	7.08%	5.49%	+1.60%
3 year	7.23%	5.64%	+1.59%
5 years	6.93%	4.79%	+2.14%
Since inception	6.95%	4.03%	+2.92%

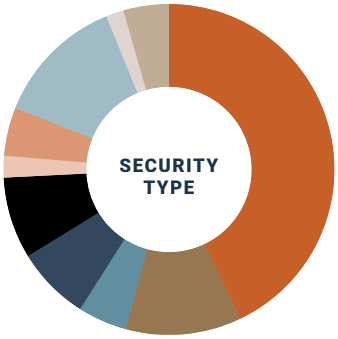
* Bloomberg Ausbond BBI + 1.5% (1 Year)

Portfolio Analysis

MILLBROOK CREDIT FUND DIVERSIFIED— KEY METRICS AS AT 30/09/26



- 37.51% VIC - Melbourne
- 19.09% VIC - Regional
- 9.72% NSW - Sydney
- 6.80% NSW - Regional
- 15.02% QLD - Brisbane/GC
- 3.35% QLD - Regional
- 4.07% WA - Perth
- 4.44% CASH



- 42.92% Residential
- 11.31% Land - Residential
- 4.79% Land - Industrial/Commercial
- 7.21% Commercial Improved
- 7.97% Construction - Residential
- 2.13% Construction - Land Sub
- 4.74% Construction - Industrial
- 12.74% Industrial
- 1.74% Rural
- 4.44% CASH

Ratings Held

High Investment Grade SQM

SQM Research
4-star "High Investment Grade" rating

Platform Availability

Netwealth, Hub24, AMP North, Australian Money Market, Mason Stevens

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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.

MCF001.10.26

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