

# MILLBROOK GROUP

**6.75%** Current rate  
per annum\*

\*At 1 January 2026

## Millbrook Credit Fund Diversified

A Property Credit Investment that Ticks all the Boxes

- Security** – A proven track record of over 15 years. No investor we've introduced to a mortgage investment has ever lost any principal or interest.
- Reliability** – Interest paid monthly.
- Conservative** – Mortgages are usually metropolitan residential in nature with a target weighted average loan to value ratio of 50 – 60%.

Fixed returns.  
Personal service.  
Proven performance.

**MILLBROOK**  
GROUP

# 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 \$1.27bn in loans and repaid our investors \$957.1m.

## 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

<b>Fund Name</b>	Millbrook Credit Fund (ARSN 125 042 480)
<b>Fund Size</b>	\$160,410,899
<b>Structure</b>	Registered Managed Investment Scheme
<b>Responsible Entity Manager</b>	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001
<b>Commenced</b>	Fund: 2007

## Millbrook Credit Fund Diversified

<b>Diversified Option Size</b>	\$46,841,273	<b>Commenced</b>	2020
<b>No. of Loans Invested in</b>	66	<b>Application/Withdrawal fees</b>	Nil
<b>Minimum Investment</b>	\$10,000	<b>Management Fee</b>	1.31%
<b>Distributions</b>	Monthly	<b>Unit Value</b>	\$1.0000

\*As at 31 December 2025



# Millbrook Credit Fund Diversified

## Investment Features

<b>Investor Return</b>	The investor return of Diversified is variable and can change from time to time. The current rate on offer to investors as at 1 January 2026 is 6.75% p.a.
<b>Investment Term</b>	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.
<b>Loan To Value Ratios (LVR's)</b>	As at 31 December 2025 weighted average LVR 56.50%
<b>Security Type</b>	Registered first mortgage
<b>Valuations</b>	Conducted by a Millbrook panel valuer
<b>Reliability</b>	Interest distributions are paid monthly. Since 2017, we have advanced in excess of \$1.27bn in loans and repaid our investors \$957.1m.
<b>Compliance</b>	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.
<b>Custodian</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
<b>PDS download</b>	<a href="https://millbrookgroup.com.au/investment-funds/millbrook-diversified">https://millbrookgroup.com.au/investment-funds/millbrook-diversified</a>

## Key Fund Metrics

### MILLBROOK CREDIT FUND DIVERSIFIED – KEY METRICS AS AT 31/12/25

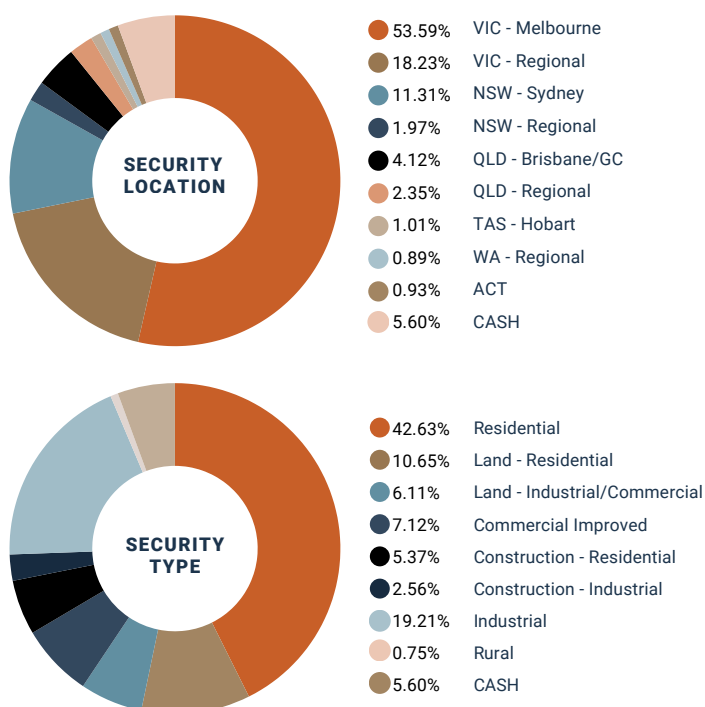
<b>Benchmark</b>	Bloomberg AusBond Bank Bill Index + 1.50%
<b>Weighted Average LVR</b>	56.50%
<b>No. of loans invested in</b>	66
<b>Weighted average loan duration</b>	13.70 months
<b>Current Diversified Fund Size</b>	\$46,841,273
<b>Overall Credit Fund Size</b>	\$160m

HISTORICAL PERFORMANCE	ACTUAL RETURN	BAUBIL + 1.5%*	PERFORMANCE (+/-)
3 month	1.70%	1.28%	+0.42%
1 year	7.12%	5.40%	+1.72%
3 years	7.09%	5.56%	+1.52%
5 years	6.90%	4.18%	+2.72%
Since inception	6.92%	3.82%	+3.09%

\* Bloomberg Ausbond BBI + 1.5% (1 Year)

## Portfolio Analysis

### MILLBROOK CREDIT FUND DIVERSIFIED– KEY METRICS AS AT 31/12/25



## Ratings Held



**SQM Research**  
Millbrook Credit Fund rated Favourable "4 Stars" - 2025

## 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.