

Diversified Option

**7.35%** CURRENT RATE  
PER ANNUM\*

\* AS AT 31 DECEMBER 2023

# Millbrook Credit Fund

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 the weighted average loan to value ratio 53.39%.\*

Fixed returns.  
Personal service.  
Proven performance.

**MILLBROOK**  
GROUP

## Investment details

<b>Fund name</b>	Millbrook Credit Fund (ARSN 125 042 480)
<b>Fund size</b>	\$168,468,374
<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: 2020

## Diversified Option

<b>Diversified Option size</b>	23,665,798	<b>Commenced</b>	2020
<b>No. of loans invested in</b>	73	<b>Application/Withdrawal fees</b>	Nil
<b>Minimum investment</b>	\$10,000	<b>Management fee</b>	1.53% pa
<b>Distributions</b>	Monthly	<b>Unit value</b>	\$1.0000

<b>Investor return</b>	The investor return of the Diversified Option is variable and can change from time to time. The current rate on offer to investors as at 31 December 2023 is 7.35%pa.
<b>Investment term</b>	A minimum of 12 months. Investments will be rolled into a further 12-month term at maturity. Withdrawals require 60 days written notice prior to maturity. Platform investors refer to your platform operator.
<b>Loan to Value Ratios (LVR's)</b>	As at 31 December weighted average LVR 53.39%
<b>Security type</b>	Registered first mortgage
<b>Valuations</b>	Conducted by a Millbrook panel valuer
<b>Reliability</b>	The Fund has never lost investor capital or interest on any mortgage loan it has introduced to its investors
<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">Millbrookgroup.com.au/investment-funds/millbrook-diversified</a>

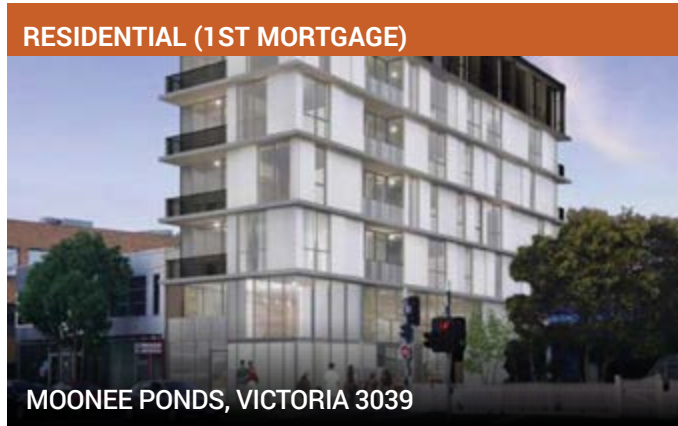
\*Information in this document was current as at 31 December 2023.

### Millbrook Group

**Millbrook Group** is a specialist fund manager in property credit. 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 have never lost any investor funds because we treat them as carefully as we do our own.

**Our Diversified Option** allows non-platform investors to reinvest monthly distributions back into their existing investment. Withdrawals are available subject to 60 days written notice to us prior to maturity and there being sufficient liquidity. The rate on all investments is variable and declared in advance. Investments are backed by a pool of diversified first mortgages selected by Millbrook Asset Management Ltd. For platform investor terms refer to your platform operator.

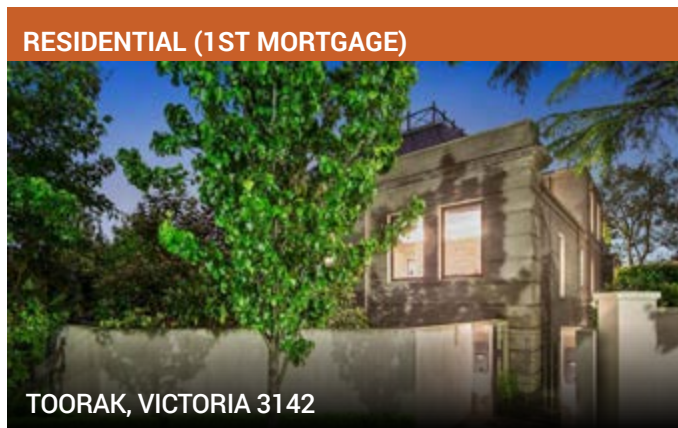
## Examples of recent mortgage investments



**Term:** 12 Months **Amount:** \$1,620,000 **LVR:** 55%



**Term:** 18 Months **Amount:** \$2,875,000 **LVR:** 57%

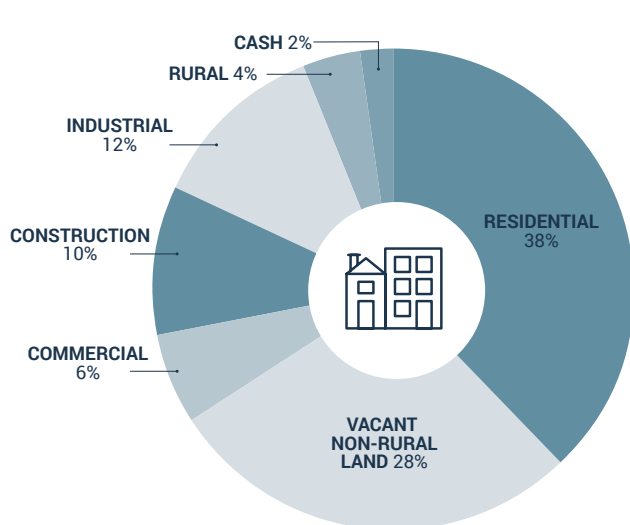


**Term:** 12 Months **Amount:** \$1,150,000 **LVR:** 17%

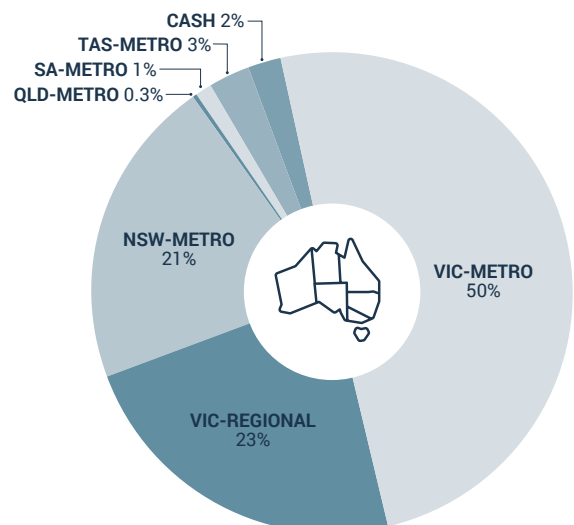


**Term:** 15 Months **Amount:** \$3,799,250 **LVR:** 65%

## Loan book analysis (As at 31 December 2023)



Analysis of security by type



Analysis of security by location

*"We are delighted with the excellent service provided ... always prompt and personalised and issues dealt with to our complete satisfaction."* MICHELLE LAMBERT

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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 Product Disclosure Statement (PDS) and 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.

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