

Diversified

7.35% CURRENT RATE
PER ANNUM*

* AS AT 31 MARCH 2024

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 53.97%.

Fixed returns.
Personal service.
Proven performance.

MILLBROOK
GROUP

Investment Details

Fund name	Millbrook Credit Fund (ARSN 125 042 480)
Fund size	\$175,209,034*
Structure	Registered Managed Investment Scheme
Responsible Entity (Manager)	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001
Commenced	Fund: 2007

Diversified

Diversified Option size	\$27,815,265	Commenced	2020
No. of loans invested in	72	Application/Withdrawal fees	Nil
Minimum investment	\$10,000	Management fee	1.53% pa
Distributions	Monthly	Unit value	\$1.0000

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 31 March 2024 is 7.35%pa.
Investment term	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.
Loan To Value Ratios (LVR's)	As at 31 March weighted average LVR 53.97%
Security type	Registered first mortgage
Valuations	Conducted by a Millbrook panel valuer
Reliability	The Fund has never lost investor capital or interest on any mortgage loan it has introduced to its investors
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

*Information in this document was current as at 31 March 2024.

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.

MCF Diversified 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.

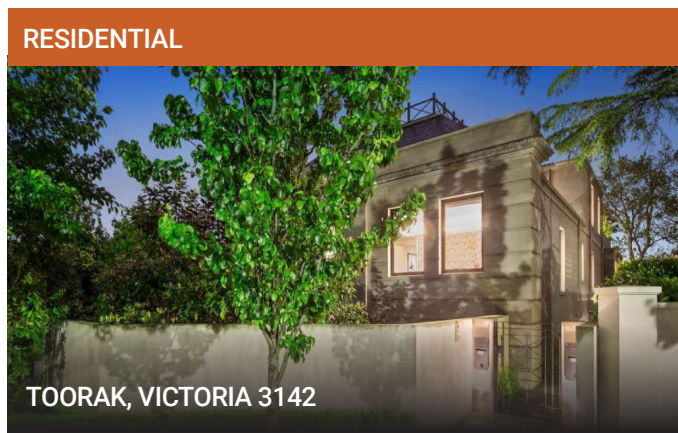
Examples of recent mortgage investments



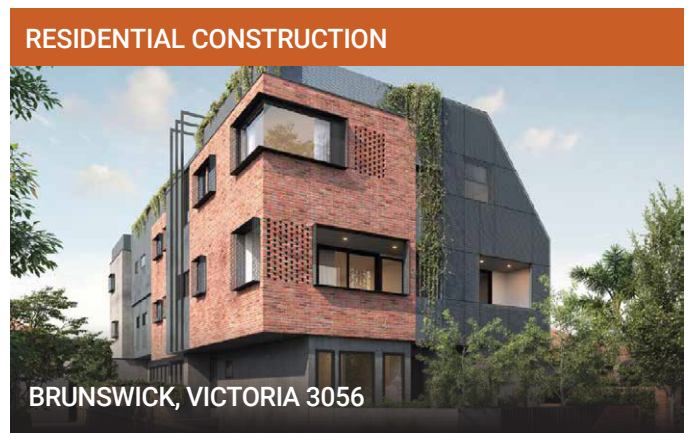
Term: 12 Months **Amount:** \$1,620,000 **LVR:** 55%



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

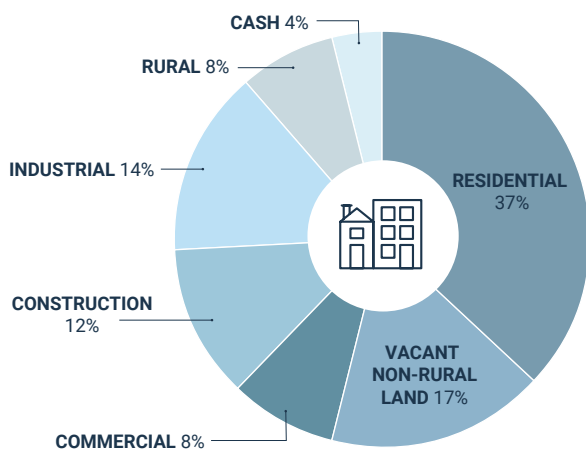


Term: 12 Months **Amount:** \$1,150,000 **LVR:** 17%

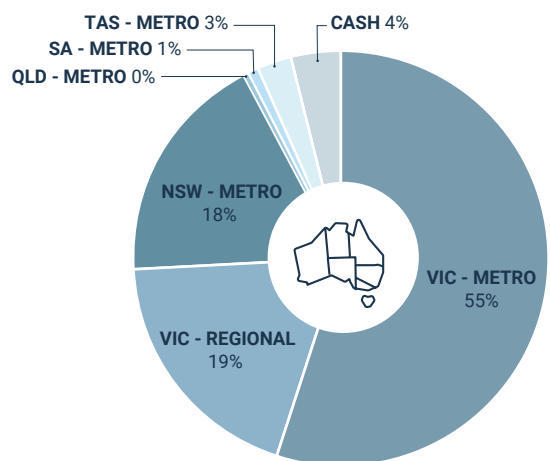


Term: 15 Months **Amount:** \$3,799,250 **LVR:** 65%

Loan book analysis (As at 31 March 2024)



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.

Millbrook Asset Management Ltd ABN 81 123 219 732 AFSL /ACL 335001, Responsible Entity for the Millbrook Credit Fund ARSN 125 042 480.

MCF001.03.24

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