



8.02% AVERAGE RETURN
PER ANNUM*

* AS AT 31 DECEMBER 2023

Millbrook Credit Fund

A property credit investment that ticks all the boxes



Security – Operating for more than a decade, no investor we've introduced to a mortgage investment has ever lost any principal or interest.



Reliability – Current returns from 5.25% to 10.00% pa with interest paid monthly.



Conservative – Mortgages are usually metropolitan residential in nature with weighted loan to value ratios averaging 54.48%.

Fixed returns.
Personal service.
Proven performance.

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Investment details

Structure	Registered Managed Investment Scheme (ARSN 125 042 480)	
Responsible Entity (Manager)	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001	
Commenced	2007	
Fund size	\$168,468,374	
Average loan size	\$1,856,443	
Minimum investment	\$10,000	
Application/Investment fees	Nil	
Management/Withdrawal fees	Nil	
Distributions	Monthly	
	Millbrook Select (Contributory Mortgage Investment)	Millbrook Diversified
Investor return	As at 31 December 2023, the return to investors in the Fund ranged from 5.25% pa to 9.50% pa. Returns are dependent on the mortgage invested in.	The investor return of the diversified fund is variable and can change from time to time. The current rate on offer to investors as at 31 December 2023 7.35% pa
Investment term	Investments are usually for a term of 6 to 24 months depending on the mortgage invested in.	After a minimum of 12 months, investors can redeem their investment – subject to 60 days written notice prior to maturity and the Fund having sufficient liquidity.
Loan To Value Ratios (LVR's)	As at 31 December 2023 the weighted average LVR was 54.48%	
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	Millbrookgroup.com.au/investment-funds/millbrook-select	

Your choice of investment:

Our Millbrook Select Option provides you with the advantage of being able to select the specific mortgage that will secure your investment. With a range of interest returns and security types (improved and unimproved residential, commercial or industrial property) 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.

Our Millbrook Diversified Option allows investors to reinvest monthly distributions back into their existing investment. Withdrawals are available subject to 60 days written notice prior to maturity (and the Fund having sufficient liquidity). The initial rate on all investments is variable. Investments are backed by a pool of diversified first mortgages selected by Millbrook Asset Management Ltd.

Examples of recent investments

RESIDENTIAL (1ST MORTGAGE)



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

RESIDENTIAL (1ST MORTGAGE)



Term: 6 Months **Amount:** \$5,687,500 **LVR:** 65%

RESIDENTIAL (1ST MORTGAGE)



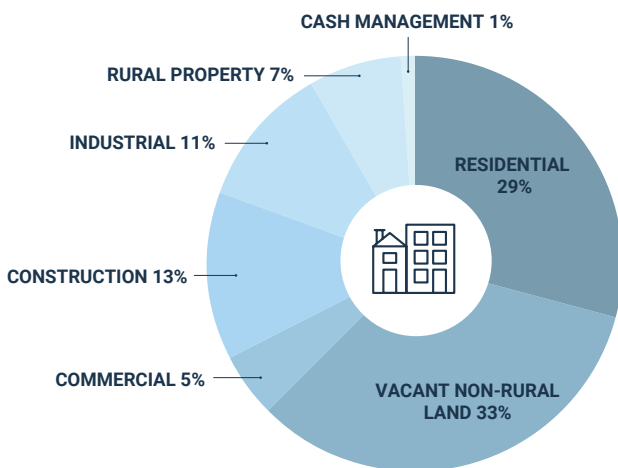
Term: 6 Months **Amount:** \$1,153,750 **LVR:** 65%

RESIDENTIAL CONSTRUCTION (1ST MORTGAGE)

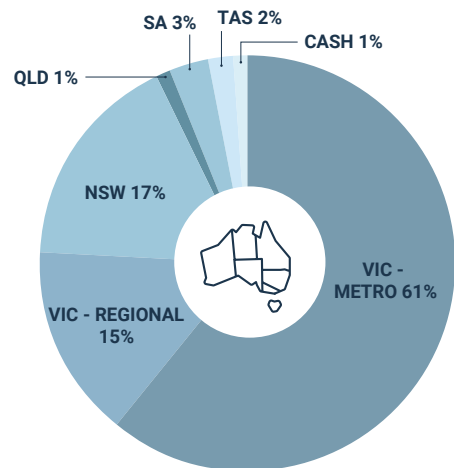


Term: 15 Months **Amount:** \$3,799,250 **LVR:** 65%

Loan book analysis (As at 31 December 2023)



Analysis of security by type



Analysis of security by location

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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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