

MILLBROOK GROUP

8.71% Average return
per annum*

*As at September 30 2024

Millbrook Credit Fund Select

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 Select

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 have never lost any investor funds because we treat them as carefully as we do our own.

Millbrook Credit Fund Select

Millbrook Credit Fund Select provides investors with the advantage of selecting the specific mortgage invested in, with a range of registered 1st mortgages with different security types & location, terms and LVR's. 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. Investment terms range from 6-24 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	\$151,101,885*
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 Select

Minimum Investment	\$10,000	Application/Withdrawal fees	Nil
Distributions	Monthly	Management Fee	Nil
Commenced	2007	Unit Value	\$1.0000

*As at September 30, 2024



Millbrook Credit Fund Select



Investment Features

Investor Return	The investor return of Select is dependent on the mortgage invested in. The minimum return is 7%pa. The average return for investors as at 30 September 2024 is 8.71%pa.
Investment Term	Investments are usually for a term of 6 months to 24 months depending on the mortgage invested in.
Loan To Value Ratios (LVR's)	For the Millbrook Credit Fund, weighted average LVR is 55.45% as at 30 September 2024.
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-select

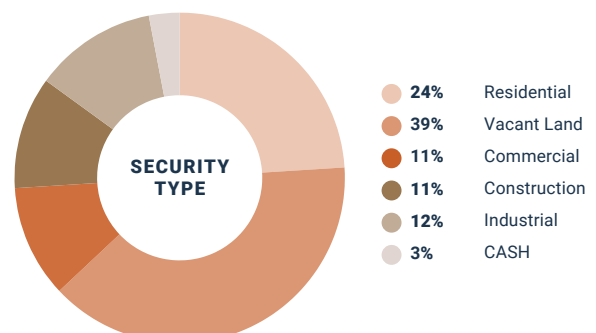
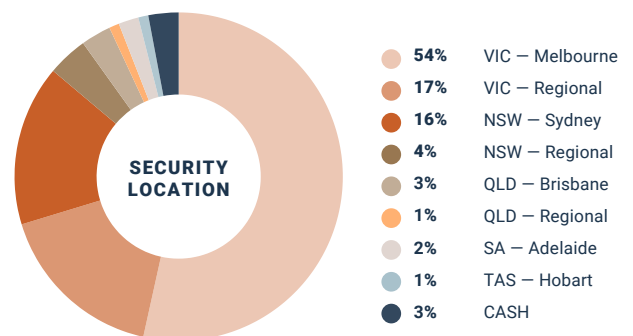
Key Fund Metrics

MILLBROOK CREDIT FUND – KEY METRICS AS AT 30/09/24

Average Return	8.71% pa (variable)
Weighted Average LVR	55.45%
Loan terms	6 - 24 months
Overall Credit Fund Size	\$151,101,885

Portfolio Analysis

MILLBROOK CREDIT FUND SELECT – KEY METRICS AS AT 30/09/24



I have been a Millbrook investor for about 5 years and have been particularly pleased with the outcomes from my investments and the professionalism of the Management team.

ROBERT FINKELSTEIN

CALL (03) 8663 1800
EMAIL davidl@millbrookgroup.com.au
VISIT Level 7, 1 Collins Street
Melbourne VIC 3000
WEB millbrookgroup.com.au

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.