

# MILLBROOK GROUP

**11.64%** Average return  
per annum\*

\*As at September 30 2024

## Millbrook Income Fund High Yield Select

A Property Credit Investment that Ticks all the Boxes  
For Wholesale Investors Only

- 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.
- Attractive Return** – Investments currently yield on average 8% - 15%\* per annum.

Fixed returns.  
Personal service.  
Proven performance.

**MILLBROOK**  
GROUP

# Millbrook Income Fund High Yield 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 Income Fund High Yield Select

**Millbrook Income Fund High Yield Select** provides investors with the advantage of selecting the specific mortgage invested in, with a range of registered 1st and 2nd 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. The minimum investment term is 12 months, distributions paid monthly. We treat your money like it is our own.

## Millbrook Income Fund

<b>Fund Name</b>	Millbrook Income Fund
<b>Fund Size</b>	\$250,165,890*
<b>Structure</b>	Unregistered Contributory Mortgage Fund limited to wholesale and sophisticated investors
<b>Responsible Entity Manager</b>	Responsible Entity (Manager) Millbrook Funds Pty Ltd (ACN 149 711 419) holder of AFSL 402900
<b>Commenced</b>	Fund: 2011

## Millbrook Income Fund High Yield Select

<b>High Yield Select Option Size</b>	\$236,672,967*	<b>Application/Withdrawal fees</b>	Nil
<b>Minimum Investment</b>	\$100,000	<b>Management Fee</b>	Nil
<b>Distributions</b>	Monthly	<b>Unit Value</b>	\$1.0000
<b>Commenced</b>	2011		

\*As at September 30 2024

## Loan Book Analysis

MILLBROOK INCOME FUND HIGH YIELD SELECT – KEY METRICS AS AT 30/09/24



# Millbrook Income Fund High Yield Select

## Investment Features

<b>Investor Return</b>	The current return per annum to investors ranges from 8% to 15% for first mortgages and second mortgages.
<b>Investment Term</b>	Investments are usually for a term of 6 months to 24 months depending on the mortgage invested in.
<b>Loan To Value Ratios (LVR's)</b>	As at 30 September weighted average LVR 60.21%
<b>Security Type</b>	1st & 2nd mortgages
<b>Valuations</b>	First mortgage valuations conducted by a licensed valuer instructed by the Manager.
<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>	Annual financial audits plus ongoing oversight by an internal Compliance Officer and ASIC oversight of the Manager's AFSL
<b>Custodian</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
<b>Information Memorandum</b>	<a href="https://millbrookgroup.com.au/investment-funds/millbrook-high-yield">https://millbrookgroup.com.au/investment-funds/millbrook-high-yield</a>

## Key Fund Metrics

### MILLBROOK INCOME FUND HIGH YIELD SELECT – KEY METRICS AS AT 30/09/24

<b>Average Return</b>	11.64% pa (variable)
<b>Weighted Average LVR</b>	60.21%
<b>Security ranking breakdown</b>	1st & 2nd mortgages
<b>Average weighted loan maturity</b>	6 - 24 months
<b>Current High Yield Select Fund size</b>	\$236,672,967
<b>Overall Income Fund size</b>	\$250,165,890

## Key Investment Benefits

By investing with the Millbrook Income Fund High Yield Select, you receive the following benefits:

- Your investments are managed by professionals with expertise in the mortgage area
- We assess each Borrower and each Loan to ensure that the Mortgage is suitable to be included in the Scheme
- You can choose what secures your investments – the High Yield Select option allows you to exercise control in your investment decision
- NO FEES are charged to Members

*Invest your way. Decide how you want to invest in property credit funds. Tailor your investment to your individual risk profile, with a range of interest returns and security types*

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#### **Important Information**

This document 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 Information Memorandum (IM) and an investment can only be made by completing the application form included in the IM. 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 Income 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.