

# MILLBROOK GROUP

8.79%

Current rate  
per annum\*

\*As at 30 June 2026

## Millbrook Income Fund Enhanced

For Wholesale Investors Only

A Property Credit Investment that Ticks all the Boxes

- ☒ **Security** – A proven track record of over 15 years. Since 2017 we have advanced in excess of \$1.36bn in loans and repaid our investors \$1.1bn.
- ☒ **Reliability** – Interest paid monthly.
- ☒ **Conservative** – The average LVR of loans will not exceed 70%.

Fixed returns.  
Personal service.  
Proven performance.

**MILLBROOK**  
GROUP

# Millbrook Income Fund Enhanced

## 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 since 2017 we have advanced in excess of \$1.36bn in loans and repaid our investors \$1.1bn.

## Millbrook Income Fund Enhanced

**Millbrook Income Fund Enhanced** targets monthly income payments 5% p.a. above the RBA Cash Rate (net of fees and costs) together with a focus on preservation of capital for investors. The fund is actively managed and uses strict loan criteria to build a quality portfolio of diversified loans secured by registered 1st mortgages and registered/unregistered 2nd mortgages over real property assets in Australia.

## Millbrook Income Fund

|                                   |                                                                                              |
|-----------------------------------|----------------------------------------------------------------------------------------------|
| <b>Fund Name</b>                  | Millbrook Income Fund                                                                        |
| <b>Fund Size</b>                  | \$169,677,851                                                                                |
| <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                                                                                   |

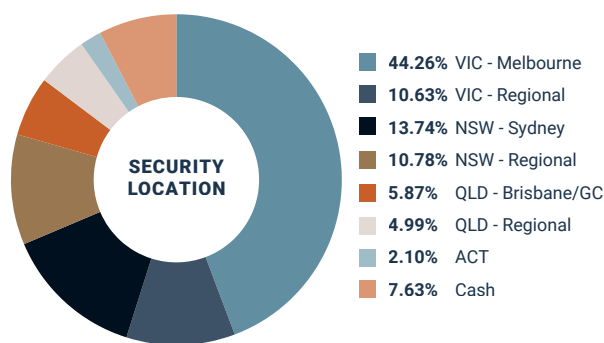
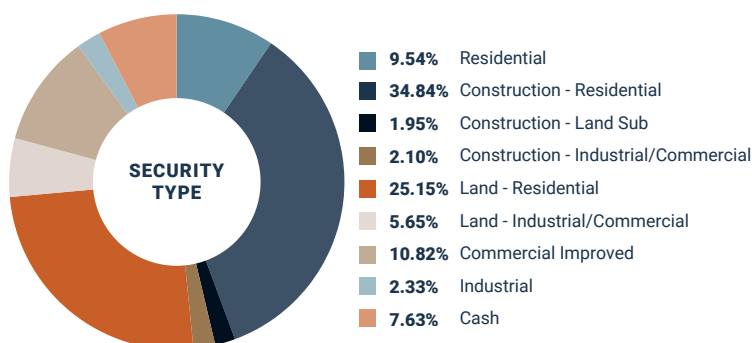
## Millbrook Income Fund Enhanced

|                                 |               |                                    |          |
|---------------------------------|---------------|------------------------------------|----------|
| <b>Enhanced Option Size</b>     | \$23,853,530* | <b>Commenced</b>                   | 2022     |
| <b>No. of Loans Invested in</b> | 39            | <b>Application/Withdrawal fees</b> | Nil      |
| <b>Minimum Investment</b>       | \$100,000     | <b>Management Fee</b>              | 1%       |
| <b>Distributions</b>            | Monthly       | <b>Unit Value</b>                  | \$1.0000 |

\*As at 30 June 2026

## Loan Book Analysis

MILLBROOK INCOME FUND ENHANCED – KEY METRICS AS AT 30/06/26



# Millbrook Income Fund Enhanced

## Investment Features

|                                     |                                                                                                                                                            |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Investor Return</b>              | Returns are variable. As at 30 June 2026 the quarterly return was 8.79% (annualised) p.a. Target return is 5% above the RBA cash rate.                     |
| <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. |
| <b>Loan To Value Ratios (LVR's)</b> | As at 30 June 2026 weighted average LVR 61.52%                                                                                                             |
| <b>Security Type</b>                | 93.16% 1 <sup>st</sup> mortgage & 6.84% 2 <sup>nd</sup> mortgage                                                                                           |
| <b>Valuations</b>                   | First mortgage valuations are conducted by an independent valuer on Millbrook's panel of valuers.                                                          |
| <b>Reliability</b>                  | Since 2017 we have advanced in excess of \$1.36bn in loans and repaid our investors \$1.1bn.                                                               |
| <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-enhanced">https://millbrookgroup.com.au/investment-funds/millbrook-enhanced</a>          |

## Fund Reporting & Performance

### MILLBROOK INCOME FUND ENHANCED – KEY METRICS AS AT 30/06/26

|                                 |                                                                  |
|---------------------------------|------------------------------------------------------------------|
| Quarterly Return (Mar-Jun 2026) | 8.79% p.a. (variable)                                            |
| Fund Target                     | RBA Cash rate + 5%                                               |
| Weighted Average LVR            | 61.52%                                                           |
| No. of loans invested in        | 39                                                               |
| Security ranking breakdown      | 93.16% 1 <sup>st</sup> mortgage & 6.84% 2 <sup>nd</sup> mortgage |
| Average weighted loan maturity  | 14.01 months                                                     |
| Current Enhanced Fund size      | \$23,853,530                                                     |
| Overall Income Fund size        | \$169,677,851                                                    |

## Key Investment Guidelines

- Weighted average LVR of Loans will not exceed 70%.
- Value of loans secured by second mortgages will not exceed 25% of total loans
- Value of construction loans will not exceed 50% of total loans.
- Minimum of 80% of loans will be secured by property in cities having a population of 100,000 or more
- Exposure to any one borrower (or related borrowers) will not exceed 15% of total loans.
- The fund will have no borrowings
- No related party lending

*Investing in property credit funds made easy for wholesale investors. Invest for a minimum 12-month term in our pooled option which is invested across a range of 1st and 2nd mortgages to enhance the return while keeping the risks low.*

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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.