

Average Return
11.75%pa*

MILLBROOK

Income Fund

A fixed interest investment that ticks all the boxes



Security

Registered mortgage security over non-specialised property.



Reliability

Interest paid monthly.



Attractive Return

First mortgage investments currently* yield an average return of 9.4% and second mortgages 16.2%. Fund investors overall average return is presently 11.75%#.

With usual investment terms of 6 to 12 months your money isn't tied up for years.

Investment Details

STRUCTURE	Unregistered Contributory Mortgage Fund limited to wholesale and sophisticated investors
RESPONSIBLE MANAGER	Secura Funds Ltd (ACN 149 711 419) holder of AFSL 402900
COMMENCED	2011
FUNDS UNDER MANAGEMENT	\$31.0M
MINIMUM INVESTMENT	\$100,000
APPLICATION/INVESTMENT FEES	Nil
MANAGEMENT/WITHDRAWAL FEES	Nil
DISTRIBUTIONS	Monthly
INVESTOR RETURN	The current return per annum to investors (fixed for the term of the investment) ranges from 8.5% to 12.5% for first mortgages and 12.5% to 18.5% for second mortgages*
INVESTMENT TERM	Investments are for a fixed term of usually of 6 to 12 months
LOAN TO VALUE RATIOS (LVR'S)	Currently first mortgage LVR's range from 35% to 67% while second mortgages range from 45% to 80%
SECURITY TYPE	Registered first and second mortgages
VALUATIONS	First mortgage valuations conducted by a licenced valuer instructed by the Manager
COMPLIANCE	Annual financial audits plus ongoing oversight by an internal Compliance Officer. ASIC oversight of the Manager's AFSL
INFORMATION MEMORANDUM	Contact us at invest@securafunds.com.au or (03) 9639 9222.

What is a Contributory Mortgage Fund?

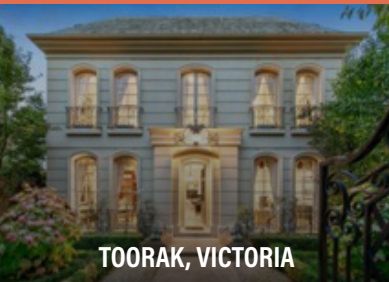
Unlike the more common pooled funds where all loans secure investors funds, with a contributory mortgage, investors have the advantage of selecting the specific mortgage that will secure their investment.

With a range of interest returns and security types, 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.

*Information in this document was current as at 31 May 2019. #Each sub-scheme offers a different return and hence the return to an investor depends on the sub-scheme(s) they invest in.

Examples of recent investments


RESIDENTIAL 2ND MORTGAGE



TOORAK, VICTORIA

TERM	AMOUNT
12 Months	\$2,300,000
YIELD	LVR
14.5%	64.5%


RESIDENTIAL 2ND MORTGAGE



GREENSBOROUGH, VICTORIA

TERM	AMOUNT
18 Months	\$1,950,000
YIELD	LVR
18%	76.4%


RESIDENTIAL 1ST MORTGAGE



MALVERN EAST, VICTORIA

TERM	AMOUNT
12 Months	\$1,800,000
YIELD	LVR
8.75%	56.25%


RESIDENTIAL 2ND MORTGAGE



MALVERN EAST, VICTORIA

TERM	AMOUNT
12 Months	\$760,000
YIELD	LVR
14%	80%

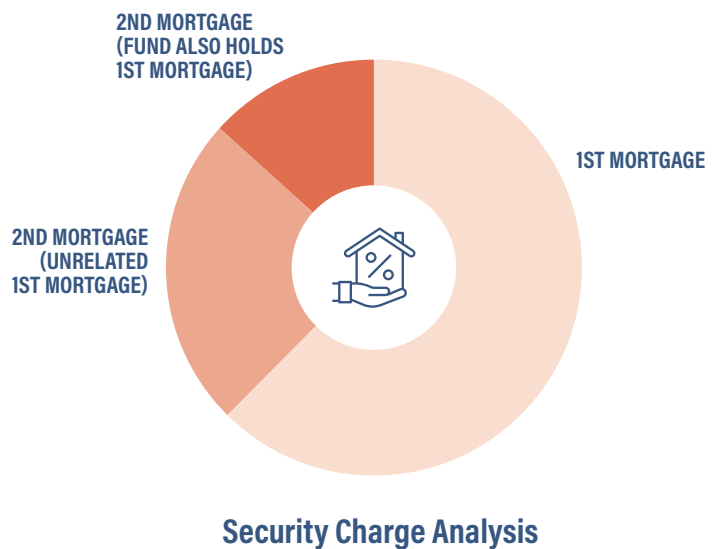
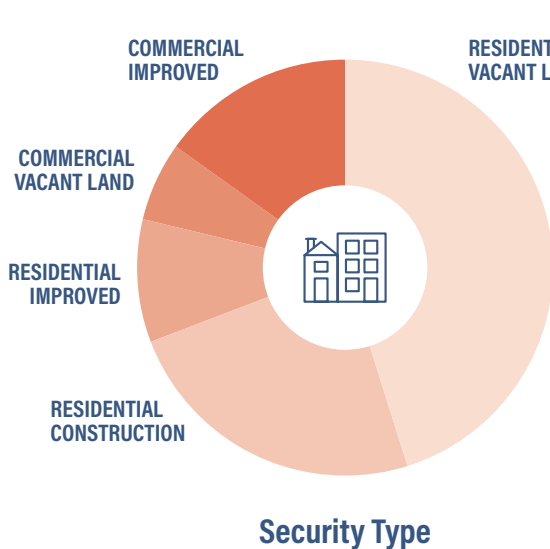
RESIDENTIAL 1ST MORTGAGE



TEMPLESTOWE LOWER, VICTORIA

TERM	AMOUNT
12 Months	\$3,150,000
YIELD	LVR
8.75%	67%

Loan Book Analysis (AS AT 31 MAY 2019)



MILLBROOK

Income Fund

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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.