

MILLBROOK

Mortgage Fund

A fixed interest 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 6.0% to 10% p.a. with interest paid monthly.



Conservative

Mortgages are usually metropolitan residential in nature with loan to value ratios averaging 47%.

7.2%*

AVERAGE
RETURN
PER ANNUM

* AS AT 1 MARCH 2021

Investment Details

STRUCTURE	Registered Managed Investment Scheme (ARSN 125 042 480)	
RESPONSIBLE ENTITY (MANAGER)	Millbrook Mortgage Management Ltd (ACN 123 219 732) holder of AFSL 335001 ("the Manager")	
COMMENCED	2007	
FUND SIZE	\$71 Million	
AVERAGE FUND LOAN	\$2.1 Million	
MINIMUM INVESTMENT	\$10,000	
APPLICATION/INVESTMENT FEES	Nil	
MANAGEMENT/WITHDRAWAL FEES	Nil	
DISTRIBUTIONS	Monthly	
	SPECIFIC MORTGAGE INVESTMENT OPTION (CONTRIBUTORY MORTGAGE INVESTMENT)	POOLED MORTGAGE INVESTMENT OPTION
INVESTOR RETURN	As at 1st March 2021 the return to investors in the Fund ranged from 6.0% p.a. to 10% p.a. (fixed for the term of the investment). Returns are dependent on the mortgage invested in.	The return on the pooled fund can change from time to time, however, the initial rate on each investment is fixed for up to 12 months. The rate on offer to investors as at 1st March 2021 was 7% p.a.
INVESTMENT TERM	Investments are usually for a term of 6 to 24 months depending on the mortgage invested in.	After a minimum term of 6 months investors can redeem their investment at any time – subject to 90 days written notice and the Fund having sufficient liquidity.
LOAN TO VALUE RATIOS (LVR'S)	As at 1st March 2021 LVR's ranged from 15% to 66% with a weighted average of 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	6-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	
PDS DOWNLOAD	millbrookgroup.com.au/mortgage-fund	


Your choice of investment:

Our Specific Mortgage Investment 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 Pooled Mortgage Investment Option allows investors to withdraw their investment at any time (subject to a minimum term of 6 months, 90 days written notice of intention to withdraw and the Fund having sufficient liquidity). The initial rate on all investments is fixed for up to 12 months (after which it reverts to the Fund's current return). Investments are backed by a pool of diversified mortgages selected by Millbrook Mortgage Management Ltd.

Examples of recent investments

RESIDENTIAL



BURWOOD, VICTORIA 3125

TERM 6 Months	AMOUNT \$1,260,000
YIELD 7.0%	LVR 60.0%


RESIDENTIAL



ESSENDON, VICTORIA 3040

TERM 12 Months	AMOUNT \$650,000
YIELD 7.0%	LVR 56.5%

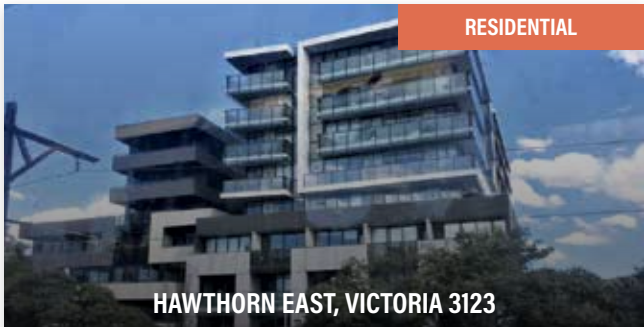
RESIDENTIAL



SOUTH MELBOURNE, VICTORIA 3205

TERM 12 Months	AMOUNT \$14,000,000
YIELD 7.5%	LVR 66%

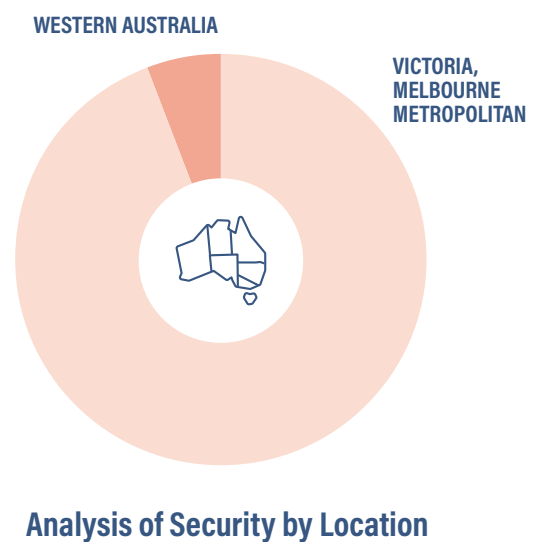
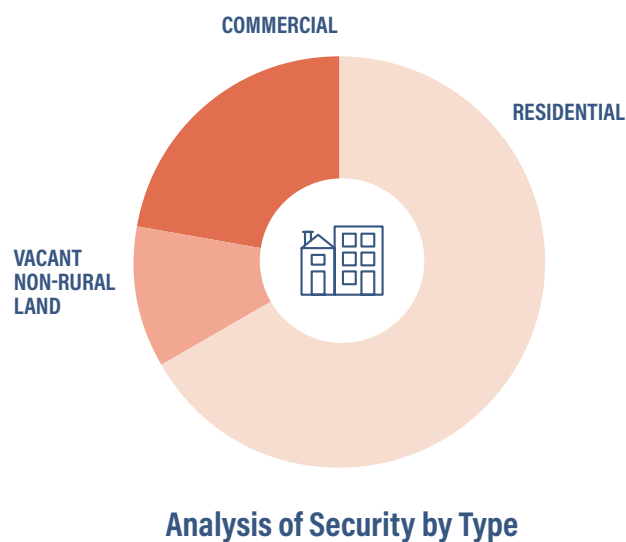
RESIDENTIAL



HAWTHORN EAST, VICTORIA 3123

TERM 12 Months	AMOUNT \$210,000
YIELD 7.0%	LVR 57.5%

Loan Book Analysis (AS AT 1 MARCH 2021)



“ *We are delighted with the excellent service provided ... always prompt and personalised and issues dealt with to our complete satisfaction.* ”

MICHELLE LAMBERT

MILLBROOK

Mortgage Fund

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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 Mortgage 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.