

# 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 9.5% and second mortgages 12%-18%. With usual investment terms of 6 to 24 months your money isn't tied up for years.

# 10.9%

AVERAGE  
RETURN  
PER ANNUM\*

# Investment Details

<b>STRUCTURE</b>	Unregistered Contributory Mortgage Fund limited to wholesale and sophisticated investors
<b>MANAGER</b>	Millbrook Funds Pty Ltd (ACN 149 711 419) holder of AFSL 402900
<b>COMMENCED</b>	2011
<b>FUNDS UNDER MANAGEMENT</b>	\$78.7M as at 1 July 2021
<b>AVERAGE LOAN SIZE</b>	\$1.8M
<b>MINIMUM INVESTMENT</b>	\$100,000
<b>APPLICATION/INVESTMENT FEES</b>	Nil
<b>MANAGEMENT/WITHDRAWAL FEES</b>	Nil
<b>DISTRIBUTIONS</b>	Monthly
<b>INVESTOR RETURN</b>	The current return per annum to investors (fixed for the term of the investment) ranges from 8% to 10% for first mortgages and 12% to 18% for second mortgages*
<b>INVESTMENT TERM</b>	Investments are for a fixed term of usually 6 to 24 months
<b>LOAN TO VALUE RATIOS (LVR'S)</b>	Currently first mortgage LVR's range from 35% to 65% while second mortgages range from 47% to 81%
<b>SECURITY TYPE</b>	Registered first and second mortgages
<b>VALUATIONS</b>	First mortgage valuations conducted by a licenced valuer instructed by the Manager
<b>COMPLIANCE</b>	Annual financial audits plus ongoing oversight by an internal Compliance Officer. ASIC oversight of the Manager's AFSL
<b>INFORMATION MEMORANDUM</b>	Download at <a href="http://millbrookgroup.com.au/income-fund">millbrookgroup.com.au/income-fund</a> or contact us on (03) 8663 1800

## 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 1 July 2021.

# Examples of recent investments


**RESIDENTIAL 2<sup>ND</sup> MORTGAGE**



**TOORAK, VICTORIA**

TERM	AMOUNT
<b>12 Months</b>	<b>\$2,300,000</b>
YIELD	LVR
<b>14.5%</b>	<b>64.5%</b>


**RESIDENTIAL 2<sup>ND</sup> MORTGAGE**



**GREENSBOROUGH, VICTORIA**

TERM	AMOUNT
<b>18 Months</b>	<b>\$1,950,000</b>
YIELD	LVR
<b>18%</b>	<b>76.4%</b>


**RESIDENTIAL 1<sup>ST</sup> MORTGAGE**



**MALVERN EAST, VICTORIA**

TERM	AMOUNT
<b>12 Months</b>	<b>\$1,800,000</b>
YIELD	LVR
<b>8.75%</b>	<b>56.25%</b>


**RESIDENTIAL 2<sup>ND</sup> MORTGAGE**



**MALVERN EAST, VICTORIA**

TERM	AMOUNT
<b>12 Months</b>	<b>\$760,000</b>
YIELD	LVR
<b>14%</b>	<b>80%</b>

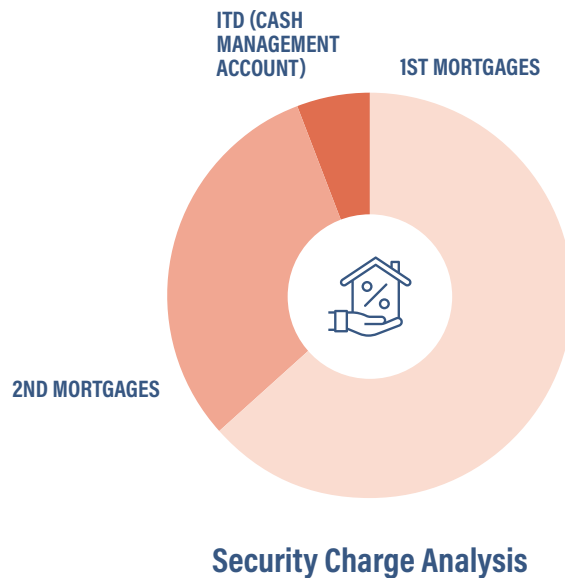
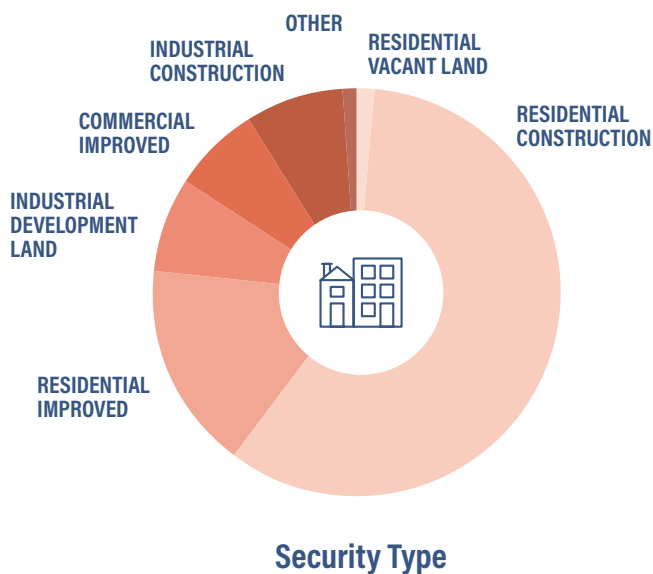
**RESIDENTIAL 1<sup>ST</sup> MORTGAGE**



**TEMPLESTOWE LOWER, VICTORIA**

TERM	AMOUNT
<b>12 Months</b>	<b>\$3,150,000</b>
YIELD	LVR
<b>8.75%</b>	<b>67%</b>

## Loan Book Analysis (AS AT 1 JULY 2021)



# 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.