



Diversified (NZ)

8%

CURRENT RATE
PER ANNUM*

* AS AT 31 MARCH 2024

Millbrook Credit Fund

A property credit investment that ticks all the boxes



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.



Conservative – Mortgages are usually metropolitan residential in nature with the weighted average loan to value ratio target 50 - 55%.*

Fixed returns.
Personal service.
Proven performance.

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GROUP

Investment Details

Fund name	Millbrook Credit Fund (ARSN 125 042 480)
Fund size	\$175,209,034*
Structure	Registered Managed Investment Scheme
Responsible Entity (Manager)	Millbrook Asset Management Ltd (ACN 123 219 732) holder of AFSL 335001
Commenced	Fund: 2007
Custodian	Perpetual Corporate Trust Limited (ABN 99 000 341 533 AFSL 392673)
Investment rating	Millbrook Credit Fund rated Favourable "3.75 Stars" - 2023 SQM Investment Grade

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Minimum investment	\$10,000
Distributions	Monthly
Management fee	1.5% pa
Unit value	\$1.0000
Security type	Funds invested in cash secured by first mortgages

Facts and Features

<ul style="list-style-type: none">• Current variable rate offered to investors: 8% pa (as at March 31, 2024)
<ul style="list-style-type: none">• The fund will have no borrowings
<ul style="list-style-type: none">• Monthly returns paid direct to your bank account or reinvested
<ul style="list-style-type: none">• A minimum investment term of 12 months. Investments will be rolled into a further 12-month term at maturity. Withdrawals require 60 days written notice prior to maturity.
<ul style="list-style-type: none">• Targeted Fund Average LVR: 50%
<ul style="list-style-type: none">• Residential assets' targeted LVR: 40%
<ul style="list-style-type: none">• Major Metro cities are a focus for the Fund portfolio
<ul style="list-style-type: none">• Zero investor capital or interest loss in the Fund's history
<ul style="list-style-type: none">• Diversified portfolio for risk management
<ul style="list-style-type: none">• Exclusion of construction loans
<ul style="list-style-type: none">• No entry or exit fees (if investment held to maturity)
<ul style="list-style-type: none">• Valuations conducted by a Millbrook panel valuer
<ul style="list-style-type: none">• Biannual financial audits, annual compliance audit by registered auditors, internal compliance committee oversight, and ASIC monitoring of Manager's Credit Licence and AFSL
<ul style="list-style-type: none">• Valuations conducted by a Millbrook panel valuer

*Information in this document was current as at 31 March 2024.

Millbrook Group

Millbrook Group, established in 2005 is a leading Alternative Asset Manager operating in Australia and New Zealand, providing investment opportunities to over 1300 clients. Our primary focus is on investing in mortgages and alternative Private Credit secured on property, offering our investors a reliable avenue for generating attractive returns.

Our Diversified (NZ) allows non-platform investors to reinvest monthly distributions back into their existing investment. Withdrawals are available subject to 60 days written notice to us prior to maturity and there being sufficient liquidity. The rate on all investments is variable and declared in advance. Investments are backed by a pool of diversified first mortgages selected by Millbrook Asset Management Ltd. For platform investor terms refer to your platform operator.



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

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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 Credit 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.

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