



WFP Income Fund Announces an 8.04% Net Annualized Return for 2015

January 5, 2016, Los Angeles, California - The WFP Income Fund, managed by Wilshire Finance Partners, paid investors an 8.04% net annualized non-compounded return for full year 2015. The net annualized compounded return for full year 2015 was 8.34%. The net annualized compounded return for the fund since its inception on September 23, 2013 through December 31, 2015 was 8.62%.

The WFP Income Fund is a short term alternative fixed income investment that seeks to protect the investor's principal while also providing attractive risk-adjusted returns primarily through investments in loans secured by first trust deeds and mortgages within the United States.

The return obtained by the fund was on an unlevered basis and was primarily the result of interest income received on the first trust deeds and mortgages in the fund's portfolio.

At year end, the portfolio had a weighted average loan-to-value of approximately 58.15%, a weighted average maturity of approximately 24 months, and 0% non-performing assets. The fund had an average loan size of approximately \$832,689, consisting of loans secured by residential, office, retail, light industrial and warehouse properties located predominantly in the State of California.

During 2015 the fund experienced approximately \$11.78 million in loan repayments which resulted from payoffs of the shorter-term loans held in the fund's portfolio. Those repayments created internal liquidity for the fund which was efficiently redeployed into new earning assets during the year.

Throughout 2015 the net asset value (NAV) of the WFP Income Fund remained stable and demonstrated no correlation to the stock markets or bond markets. Further, the NAV was not sensitive to changes in interest rates.

The fund's assets under management also experienced steady growth in 2015 as result of new investors entering the fund and existing investors increasing their holdings and reinvesting dividends. As a result the fund grew to approximately \$33.25 million in assets at December 31, 2015 as compared to \$18.89 million in assets at December 31, 2014, representing year-over-year growth in assets under management of approximately 76.02%.

"We are very pleased with the results the WFP Income Fund delivered to its investors in 2015. Notwithstanding the volatility experienced in the broader securities markets, the WFP Income Fund continued to deliver consistent returns and a steady net asset value throughout the year," said Don Pelgrim, CEO of Wilshire Finance Partners. "The steady growth in assets under management in 2015 may indicate that both new and existing investors recognize the WFP Income Fund as a short term fixed income

alternative investment and a way to help reduce volatility in their portfolios without significantly sacrificing yield.”

The WFP Income Fund has been approved for both retirement and non-retirement accounts on the following alternative investment platforms:

- Fidelity Investments (National Financial Services or NFS); CUSIP Number 94699K534
- TD Ameritrade as WFP INCOME FUND LLC NSA; CUSIP Number 93099B102
- Millennium Trust Company (with affiliate access to the Charles Schwab platform)

For more information on Wilshire Finance Partners or the WFP Income Fund please call (866) 575-5070 or visit www.WilshireFP.com.

About Wilshire Finance Partners and the WFP Income Fund

Wilshire Finance Partners, Inc. (Wilshire) specializes in real estate finance and investments and is the manager of the WFP Income Fund, LLC (Income Fund) and the WFP Opportunity Fund, LLC (Opportunity Fund and collectively with the Income Fund, the Funds). The Income Fund invests in a diversified pool of residential, multifamily, and commercial real estate related short-term bridge loans secured by first trust deeds and mortgages. The Opportunity Fund invests in a diversified pool of residential, multifamily, and commercial real estate related short-term bridge loans, participating loans, real estate joint ventures, and direct real estate investments. Wilshire commenced operations in January 2008 and launched the Income Fund and Opportunity Fund in September 2013. Each of the Funds is managed by Wilshire, which maintains two sales and operations offices in California.

The WFP Income Fund has been approved for both retirement and non-retirement accounts on the Fidelity Investments platform for Alternative Investments (National Financial Services or NFS) under CUSIP Number 94699K534, and the TD Ameritrade platform for Alternative Investments as WFP INCOME FUND LLC NSA under CUSIP Number 93099B102. The fund is open to investors, wealth managers and individual investment advisors under both the Fidelity and TD Ameritrade platforms using standard subscription and transfer procedures.

Safe Harbor Statement

This communication and the webcast referenced herein are not offers to sell or the solicitation of offers to purchase the securities of either of the Funds or otherwise. The purpose of this communication and the webcast is to provide an overview of the respective Funds and its private placement. Persons interested in learning about either of the Funds and their private placement will be provided with the respective Fund’s Private Placement Memorandum, dated September 2013 (inclusive of exhibits thereto and any supplements, the Memorandum), which provides a description of the respective Fund, the terms of its private placement, a discussion of risk factors, a copy of such Fund’s limited liability company operating agreement, a subscription agreement and other information related to the respective Funds.

This communication and the webcast contain certain forward-looking statements regarding each of the Funds’ investment objectives and strategies. The forward-looking statements are based on current expectations that involve numerous risks and uncertainties which are difficult or impossible to predict

accurately and many of which are beyond the control of Wilshire, as the manager of the Funds. Although Wilshire believes that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove inaccurate and, therefore, there can be no assurance that the forward-looking statements will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements, the inclusion of such information should not be regarded as a representation by Wilshire, any placement agent, or any other person, that the objectives and strategies of the respective Funds will be achieved.

An investment in either of the Funds may be made solely by accredited investors (which for natural persons, are investors who meet certain minimum annual income or net worth threshold), who are provided with the Memorandum and who complete, execute and deliver the subscription documents included therein. Each of the Funds securities are being offered in reliance on an exemption from the registration requirements of the Securities Act of 1933, as amended (the Securities Act) and are not required to comply with specific disclosure requirements that apply to registration under the Securities Act. The Securities Exchange Commission has not passed upon the merits of or given its approval to the securities, the terms of the offering, or the accuracy or completeness of any offering materials. The securities are subject to legal restrictions on transfer and resale and investors should not assume they will be able to resell the securities. Past performance is not indicative of future results. Investing in the Funds involves substantial risk, including loss of investment, and is not suitable for all investors.

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