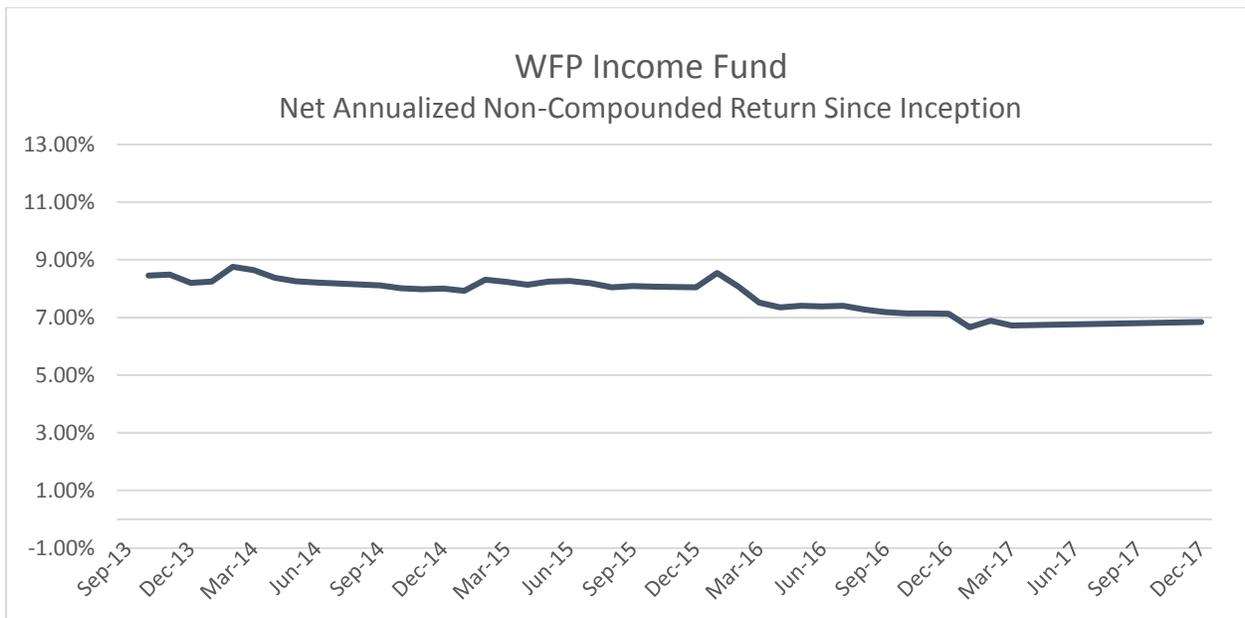




WFP Income Fund Announces a 6.84% Net Annualized Return for Full Year 2017

January 8, 2018, Newport Beach, California - The WFP Income Fund, managed by Wilshire Finance Partners, paid investors a 6.84% net annualized non-compounded return for full year 2017. On a stand-alone basis for the month of December 2017, the fund delivered a 0.58% net return which is the equivalent of a 6.88% net annualized non-compounded return. The net annualized compounded return for the fund since its inception on September 23, 2013 through December 31, 2017 was 8.69%.



The WFP Income Fund is a short-term fixed income alternative 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 fund is not correlated to the stock or bond markets and has little to no sensitivity to interest rates.

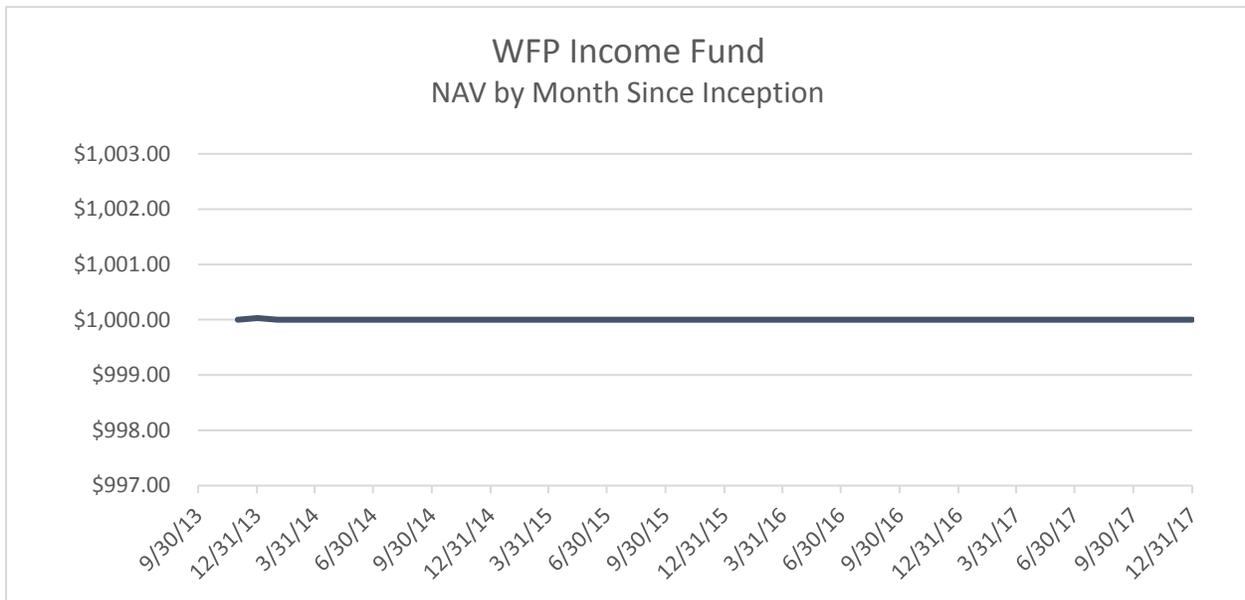
The return obtained by the fund was on an unlevered basis and was primarily the result of interest income received on the first trust deeds and mortgages in the fund’s portfolio.

As of December 31, 2017, the portfolio had a weighted average loan-to-value of approximately 58.61% and a weighted average maturity of approximately 23 months. The fund had an average loan size of approximately \$1,348,128, consisting of loans secured by residential, office, retail, light industrial and warehouse properties located predominantly in the State of California.

At December 31, 2017 management identified three loans it has classified as special mention. A special mention loan has potential weaknesses that deserve management’s close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or in the fund’s credit position at some future date. Special mention loans are not adversely classified and do not expose the fund sufficient risk to warrant adverse classification.

A high level of loan repayments persisted in 2017 resulting in excess liquidity in the fund. At December 31, 2017 the fund held a cash position of approximately 12.13% of total assets versus its target of approximately 2%.

Since the fund’s inception in September 2013 through December 31, 2017, 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.



“For full year 2017, the WFP Income Fund continued to deliver a higher risk-adjusted return relative to other short term fixed income investments while maintaining a stable net asset value,” said Don Pelgrim, CEO of Wilshire Finance Partners. “That said, the fund’s returns were below our target due to the large cash position held by the fund throughout much of 2017. That cash position was a result of several factors; including, a high level of loan repayments which commenced in the later part of 2016 and persisted into 2017, and an influx of new capital entering the California market willing to lend at much higher loan-to-values against certain asset classes, notably multifamily properties. Keeping with our core philosophy of stable income and principal protection, we elected to avoid increasing our risk exposure by following the crowd and offering higher LTVs. Rather, we expanded our reach to select markets outside California where we could maintain our underwriting standards to gather good earning assets. The result was the origination of loans in other states, including, Colorado and Texas, which now are a part of the fund’s portfolio. We will continue to execute on that strategy in 2018 as we seek opportunities in the new markets which meet our lending criteria.”

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
- Pershing as WFP INCOME FUND LLC; CUSIP Number 929LP9220
- 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 our investment alternatives.

Wilshire Finance Partners, Inc. (“Wilshire”) specializes in real estate finance and investments and is the manager of the WFP Income Fund, LLC (“WFP Income Fund”) and the WFP Opportunity Fund, LLC (“WFP Opportunity Fund” and collectively with the WFP Income Fund, the “Funds”). The WFP 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 WFP 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 WFP Income Fund and the WFP Opportunity Fund in September 2013. Wilshire which maintains two sales and operations offices in California.

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- Millennium Trust Company (with affiliate access to the Charles Schwab platform)

The WFP Opportunity Fund is approved for both retirement and non-retirement accounts on the following alternative investment platform:

- Fidelity Investments (National Financial Services or NFS); CUSIP Number 94699B948
- TD Ameritrade as WFP OPPORTUNITY FUND NSA; CUSIP Number 93099C100

In addition, each of the WFP Income Fund and WFP Opportunity Fund are approved for self-directed retirement accounts various other platforms without the need for the CUSIP number, including, Equity

Trust Company (Sterling Trust), Pensco Trust Company, Provident Trust Company, Self-Directed IRA Services, Shareholder Services Group, and Trust Company of America.

Each of the WFP Income Fund and WFP Opportunity Fund is open to investors, wealth managers and individual investment advisors under the above referenced platforms using standard subscription and transfer procedures.

Investors and advisors may also invest directly through Wilshire. Individual investors not using a third party advisor may be required to meet additional requirements of the platform providers.

Safe Harbor Statement

This communication is not an offer to sell or the solicitation of offers to purchase the securities of either of the Funds, individual loan or trust deed investments, or otherwise (individually and collectively, the "Securities"). The purpose of this communication is to provide an overview of the respective Securities and their private placement. Persons interested in learning about the Securities and their private placement will be provided with the respective Private Placement Memorandum (inclusive of exhibits thereto and any supplements, the "Memorandum"), which provides a description of the Securities, the terms of their private placement, a discussion of risk factors, a copy of the limited liability company operating agreement for the fund (as applicable), a subscription agreement and other information related to the Securities.

This communication contains certain forward-looking statements regarding the Securities and the investment objectives and strategies of each of the Funds. 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 Securities or the Funds will be achieved.

Investments in the Securities may only 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 Securities is 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. Each of the Securities is 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 any of the Securities, including the Funds, involves substantial risk, including loss of investment, and is not suitable for all investors.

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