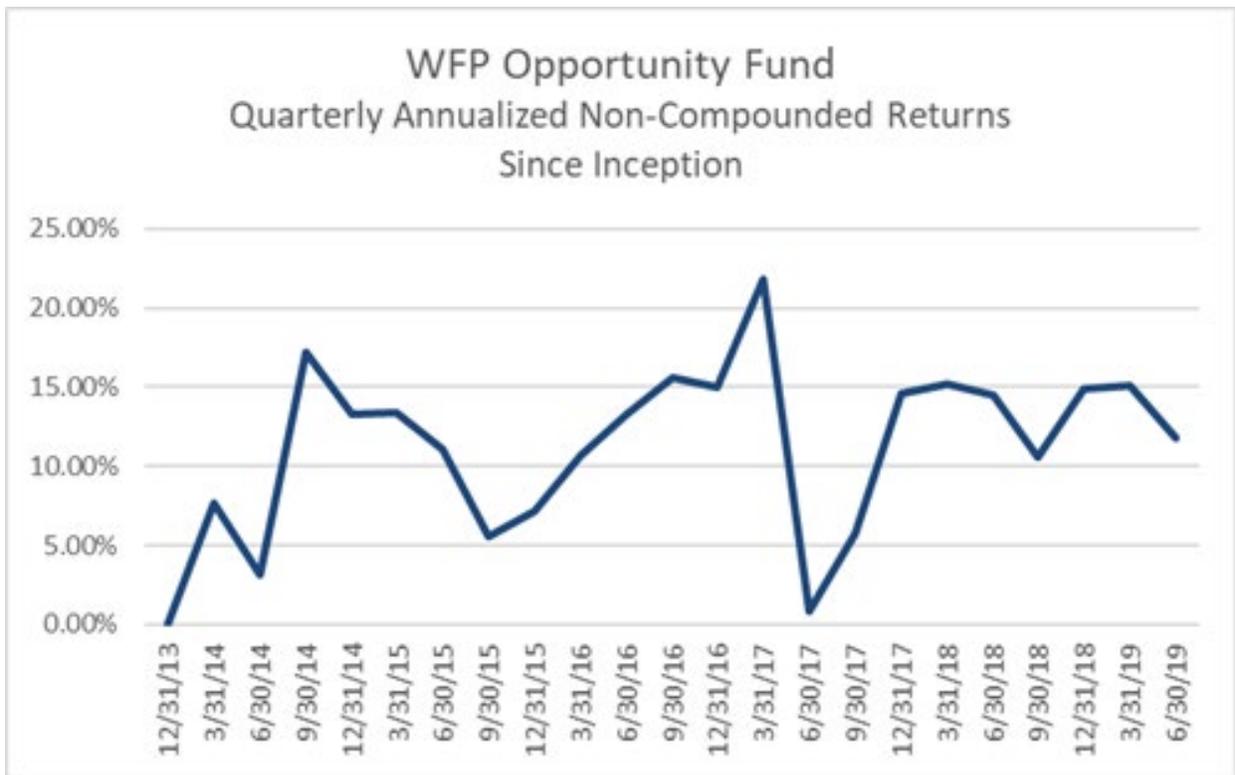




**WFP Opportunity Fund Announces a 13.43% Net Annualized Return through Second Quarter of 2019**

July 3, 2019, Newport Beach, California – The WFP Opportunity Fund, managed by Wilshire Finance Partners, generated an approximate net annualized non-compounded return of 13.43% through the second quarter of 2019. The net annualized compounded return for the fund since its inception on September 23, 2013 through June 30, 2019 was 16.31%.



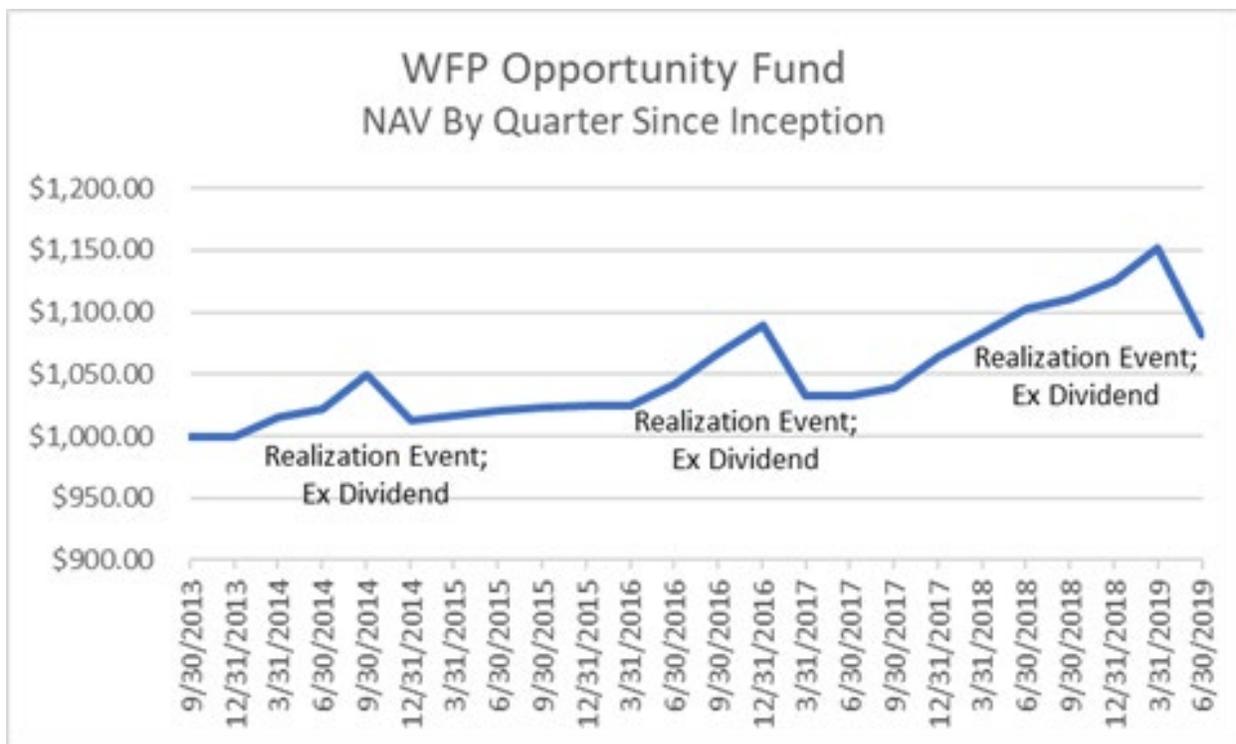
The WFP Opportunity Fund seeks to provide attractive risk-adjusted returns to its investors through debt and equity investments in real estate within the United States. Such investments will include, without limitation, direct and indirect equity investments, joint ventures, deeds of trust and mortgages, participating loans and other real estate related investments. 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 the gains realized on a participating loan in the fund's portfolio. The remainder of the return was the result of interest earnings on the underlying pool of real estate secured loans in the fund's portfolio.



Unrealized gains on participating loans are reflected through an increase in the fund's Net Asset Value (NAV). The gain realized on one of the participating loans in the second quarter was distributed at quarter end. Each member of the fund through their election in their subscription agreement had the option to receive the quarterly distribution of such gain in cash or direct that all or a portion of such member's proportionate share of the distributable cash be reinvested to acquire additional units based on the Net Asset Value of the fund ex-dividend.

The chart below demonstrates how the accrual of unrealized gains on prior investments increased the fund's NAV. It also demonstrates the resulting decrease in the fund's NAV following the realization of the gain and the resulting distribution of the gain to investors (i.e. the NAV ex dividend).



At quarter end, the fund's portfolio primarily consisted of first mortgages, second trust deeds and B Notes with combined loan-to-values of approximately 80.75%. Among the mortgages held by the fund are investments in a participating loan secured against a senior assisted living facility in Florida.

At June 30, 2019 there were no adversely classified or non-performing loans in the fund's portfolio. Further, on June 30, 2019, the fund held a cash position of approximately 78.18% of total assets as a result of the realization event on the participating loan in the second quarter and other loan repayments.

"Investors in the fund enjoyed a large distribution in the second quarter of 2019 resulting from the return received on a participating loan in the fund's portfolio," said Don Pelgrim, CEO of Wilshire Finance



Partners. “We are very pleased with how that investment performed and the size of the distribution the fund was able to deliver to investors. Like prior quarters when large gains are realized and distributed, cash comes back into the fund which causes large fluctuations in the fund’s returns quarter to quarter. As such, investors in the WFP Opportunity Fund have a longer time horizon and measure results over longer periods. Overall, we are happy with the results so far this year and look forward to capitalizing on new investment opportunities for the fund.”

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

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

The WFP Opportunity Fund is also open to investors, wealth managers and individual investment advisors directly through Wilshire Finance Partners.

For more information on Wilshire Finance Partners or the WFP Opportunity Fund please call (866) 575-5070 or visit [www.WilshireFP.com](http://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.

The WFP Income Fund is 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
- Wells Fargo Advisors
- 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, Strata Trust Company (formerly known as 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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