



WFP Income Fund Announces an 8.23% Net Annualized Return through 1st Quarter 2015

April 2, 2015, Los Angeles, California - The WFP Income Fund, managed by Wilshire Finance Partners, paid investors an 8.23% net annualized non-compounded return through the quarter ending March 31, 2015, the fund announced. The return exceeds the fund's target annualized return of 7.5% to 8%.

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.

At quarter end, the portfolio had a weighted average loan-to-value of approximately 60.36%; a weighted average maturity of approximately 22 months; and 0% non-performing assets. Further, the fund had an average loan size of approximately \$580,867, reflecting the number of loans secured by non-owner-occupied single family homes in the fund's portfolio and the fund's objective of portfolio diversification. During the first quarter of 2015 the fund experienced approximately \$0.5 million in loan repayments, which resulted from payoffs of shorter-term loans secured against single family homes. All of the loans in the fund's portfolio were secured by property inside the State of California.

The return obtained by the fund in the first quarter of 2015 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. On a stand-alone basis for the month of March 2015, the fund paid investors an 8.07% net annualized non-compounded return. The difference in the monthly and quarterly returns are due in part to a higher relative return received in February 2015 because of the short month.

"We are pleased with the consistent performance investors in the WFP Income Fund received in the first quarter of 2015," said Don Pelgrim, CEO of Wilshire Finance Partners. "Wilshire will continue to assess lending opportunities in the marketplace and manage the fund's loan portfolio with an eye toward preserving the principal investments of the investors in the fund while striving to achieve good risk-adjusted returns."

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

To view the Wilshire 2014 Year End Earnings Webinar, please visit: <http://www.wilshirefp.com/earnings-webcast-2014>

[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 as 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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