

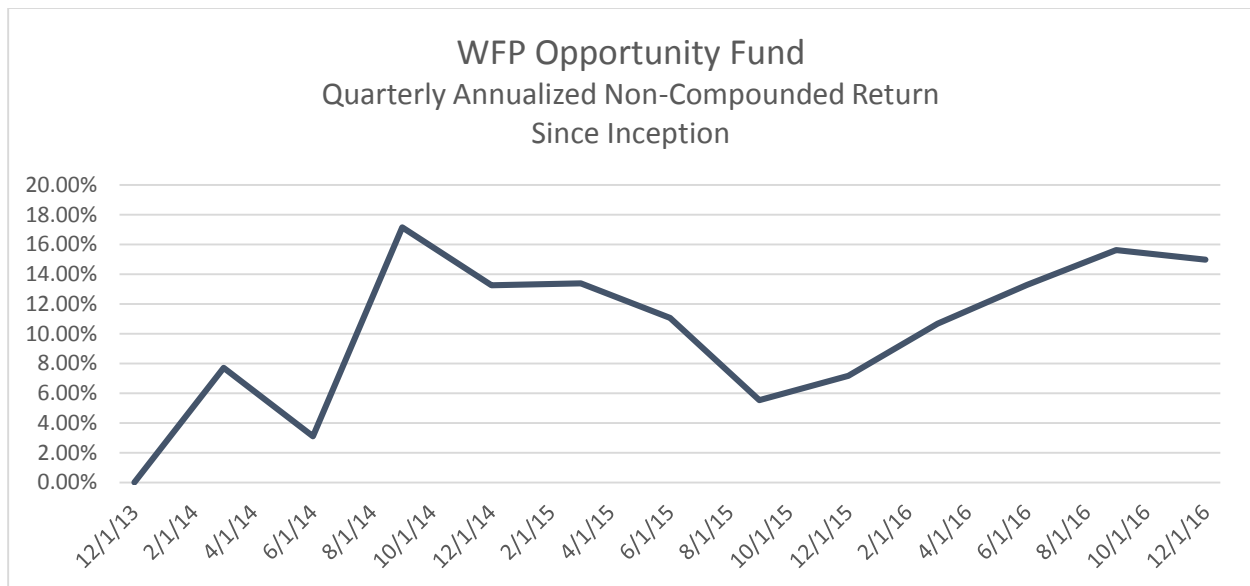


WILSHIRE FINANCE PARTNERS

REAL ESTATE FINANCE & INVESTMENTS

WFP Opportunity Fund Announces a 13.77% Net Annualized Return for Full Year 2016

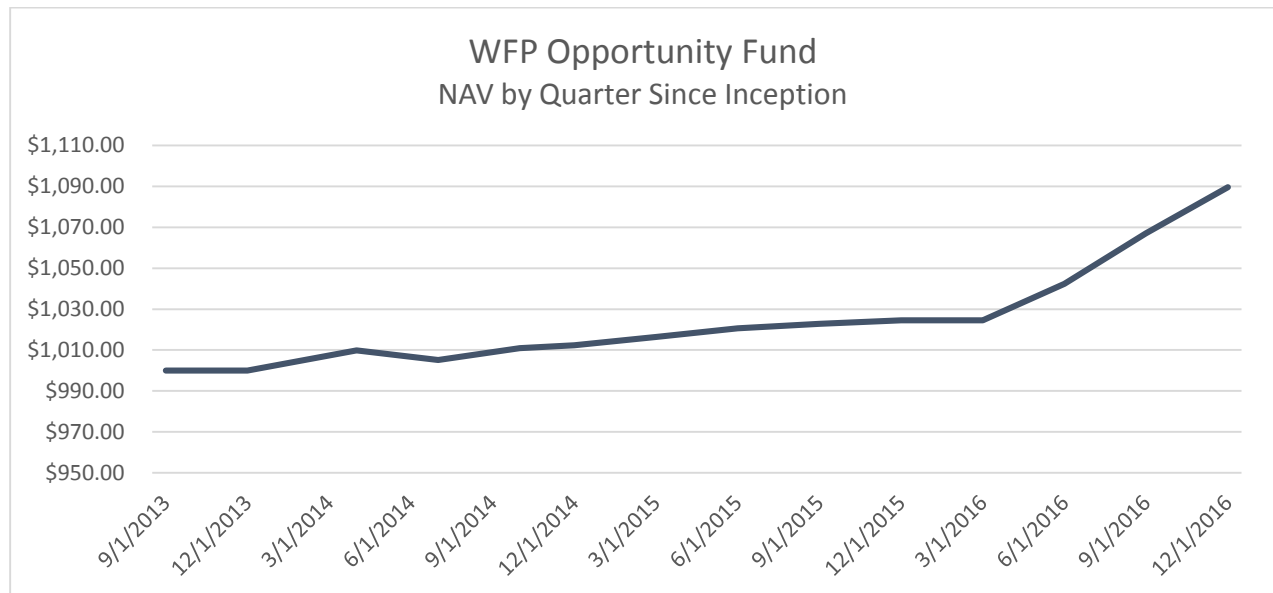
January 9, 2017, Los Angeles, California – The WFP Opportunity Fund, managed by Wilshire Finance Partners, generated a 13.77% net annualized non-compounded return for full year 2016. The annualized non-compounded return for the third quarter on a stand-alone basis was 14.98%. The net annualized compounded return for the fund since its inception on September 23, 2013 through December 31, 2016 was 13.06%.



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 interest income received on the trust deeds, mortgages and participating loans in the fund's portfolio. A significant portion of the fund's return is a result of the accrued unrealized gain attributable to a participating loan in the fund's portfolio and is reflected through an increase in the fund's Net Asset Value (NAV). Once realized, a portion of that gain will become distributable cash and each member of the fund will have the option to receive a quarterly distribution of such 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.



At quarter end, the fund's portfolio primarily consisted of first mortgages, second trust deeds and B Notes with combined loan-to-values below 54.26%. Among the first mortgages held by the fund is an investment in a participating loan on a senior assisted living facility in Florida. The facility is part of a group acquired by an operator serving low-to-middle income seniors and those with health benefits provided through the United States Veteran's Administration or various healthcare agencies in the State of Florida.

At December 31, 2016 management identified one loan it has classified as substandard. A substandard loan is inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Loans that are also classified as substandard must have a well-defined weakness, or weaknesses, that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the lender will sustain some loss if the deficiencies are not corrected.

Throughout 2016 the fund held a relatively large cash position as management continued to assess investment opportunities meeting the fund's investment parameters, risk tolerance and return requirements. At December 31, 2016 the fund held a cash position of 17.4% of total assets in the fund.

"The gains experienced by the fund in the third and fourth quarters of 2016 were a result of interest earnings on the loans in its portfolio and the accrued, unrealized gain on a participating loan investment in a senior assisted living facility in Florida," said Don Pelgrim, CEO of Wilshire Finance Partners. "The B Notes and second trust deeds in the fund continue to perform well and, as a result, the fund will continue to seek opportunities in those types of investments with similar potential for higher returns. "

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

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.

About Wilshire Finance Partners and the WFP Opportunity Fund

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.

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

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

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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