WFP Income Fund Announces a 9.12% Net Annualized Return through September 2025

The WFP Income Fund is a short-term fixed income alternative investment seeking to protect investor principal while generating attractive risk-adjusted returns.

WFP Income Fund Announces a 9.12% Net Annualized Return through September 2025

Wilshire Finance Partners logo

IRVINE, CA, UNITED STATES, October 15, 2025 /EINPresswire.com/ -- The WFP Income Fund, managed by Wilshire Finance Partners, delivered a net non-compounded return of 0.70% for September (or 9.12% annualized) while maintaining a stable Net Asset Value (NAV) of $1,000 per unit. The Fund's net annualized non-compounded return for September 2025 on a standalone basis was 8.52%, and its net annualized compounded return since inception on September 23, 2013, through September 30, 2025, was 10.35%.

The WFP Income Fund ("the Fund") is a short-term fixed income alternative investment seeking to protect investor principal while generating attractive risk-adjusted returns. The Fund invests in business-purpose loans secured by first trust deeds and mortgages throughout the U.S. Fund returns were primarily driven by interest income from loans in the portfolio.

> "The Fund's strong year-to-date results reinforce its mission of preserving capital, providing diversification from traditional markets, and delivering attractive, risk-adjusted returns for investors."
>
> *Don Pelgrim*

Performance by the Numbers
As of September 30, 2025:

Net Annualized Non-Compounded Return: 9.12%
Net Annualized Compounded Return (since inception): 10.35%
Weighted Average Loan-to-Value: 59.32%
Weighted Average Maturity: 26 months
Average Loan Size: $5,883,200
Repayment Percentage (year-to-date): 50.78%
Non-Performing Loans: 0
Real Estate Owned (REO): 0

Portfolio Overview

At quarter-end, the Fund's portfolio consisted of first-lien loans secured by self-storage, single-family, and senior assisted living properties across California, Colorado, Florida, Missouri, and Texas. The portfolio continued to perform well, with no classified loans, no loans under forbearance, in foreclosure, or in default, and no REO properties.

CEO Commentary:

"Through the end of the third quarter, the Fund delivered a 9.12% net annualized non-compounded return while maintaining a stable NAV of $1,000 per unit," said Don Pelgrim, CEO of Wilshire Finance Partners. "September repayments brought total year-to-date repayments to $31.25 million, or about 50.78% of total loans. Repayments are a healthy indicator of borrower performance and highlight the soundness of the Fund's underwriting.
Approximately 54% of capital returned through August and September was redeployed into new loans. While temporary timing gaps between repayments and deployments can affect short-term returns, a steady loan pipeline underscores continued demand for the Fund's financing solutions. Wilshire's disciplined underwriting keeps the Fund focused on quality and portfolio alignment. The Fund's strong year-to-date results reinforce its mission of preserving capital, providing diversification from traditional markets, and delivering attractive, risk-adjusted returns for investors."

Further Information

For more information, call (866) 575-5070 or visit www.WilshireFP.com.

Prior Communications:

Investors may review the full September 2025 earnings release and prior earnings releases at:
https://wilshirefp.com/income-fund-earnings-release/

About Wilshire Finance Partners and Alternative Investments
This communication is not an offer to sell or the solicitation of offers to purchase securities

(“Securities”) offered by or through offered by or through Wilshire Finance Partners, Inc. or its affiliates (collectively, “Wilshire”). Persons interested in learning about the Securities 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, 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 Securities. In light of significant uncertainties inherent in 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 will be achieved. Investments in the Securities may only be made solely by accredited investors, who are provided with the Memorandum and who comply with the requirements contained 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. Neither the Securities Exchange Commission nor any other state securities commission or agency has 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. Past performance is not indicative of future results. Investing in Securities involves substantial risk, including loss of investment, and is not suitable for all investors. To the extent there is any inconsistency between the information provided in this communication and the Memorandum, the information contained in the Memorandum shall control.

Don Pelgrim
Wilshire Finance Partners
+1 310-736-1370
email us here
Visit us on social media:
LinkedIn
