

SFG

INCOME FUNDS

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SFG FAMILY OF FUNDS

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Greg Elderkin
Fund Manager,
SFG Income Funds

John Odegard
Fund Manager,
SFG Income Funds



SFG Corporate Team

PROVEN

Many aspire to do what we do, but few have been able to sustain and execute so well for so many years as SFG. Yes there is a critical formula and skill set to our success, but the primary key is discipline. Discipline to say no when saying yes seems more immediately profitable. Discipline to challenge assumptions and debate the underwriting elements. Discipline to say no to new investor capital when the market doesn't prudently need more, even though investors are pushing for acceptance. Our business is a business of structure, skill and extreme discipline. All three must be in place and adhered to in order to successfully navigate evolving market conditions and provide lasting results for investors.

TRUSTED

Real trust takes time and must be proven with actions and not just words. At SFG we believe there are two kinds of trust – trust in character and trust in capacity. One without the other will most certainly fail. One may want to do right for all and be impeccably honest, yet be naive and inexperienced in the nuances of appropriate deal structure and risk assessment. Or conversely, one may be highly skilled only to get casual and lazy with their underwriting and begin to seek volume over quality, ultimately ending in disaster. At SFG we believe trust in all its components is the primary and sacred bond between investors and fund managers. Yields will ebb and flow, but trust must not. SFG investors and investment representatives understand this quite well. Many have been with us since the inception of our first income fund in 1993, most for ten years or longer.

RELIABLE

Year in and year out, SFG is a reliable investment; one you can count on to protect capital, sustain yields and provide reasonable liquidity in varying market conditions. Investors can rely on our skilled team, leadership position in the lending markets and our character to exercise the daily disciplines necessary to achieve the fund's objectives. Our reliability to deliver and be accountable for positive performance and sensible liquidity even during difficult market conditions has been proven for over 25 years.

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www.SFGIncomeFunds.com

www.SeattleFundingGroup.com (funding website)

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