Invest directly in deep impact

By investing in an RSF Social Investment Fund account, **you will directly support loans** to for-profit and nonprofit enterprises working to **solve complex social and environmental problems**. This is a high-impact investment that provides a unique combination of benefits:

**Engagement with social enterprises**
You can get to know these transformative enterprises through stories in our publications and the opportunity to participate in community gatherings.

**Transparent impact**
You can be confident you’re investing in real impact because we evaluate borrowers for their transformative potential and mission performance, as well as for financial strength. And we profile borrowers on our website so you can see who you’re supporting.

**Accessibility**
You can open a Quarterly Social Investment Fund note with $1,000. With a three-month term, it is a very flexible investment note. The fund also offers a 1-year, 2-year, and 3-year note with a minimum investment of $25,000. Please review the Fund’s Pricing Supplement for a list of current rates at [rsfsocialfinance.org/invest](http://rsfsocialfinance.org/invest).

Join us. Because what you do with your money matters.

<table>
<thead>
<tr>
<th>Investment term</th>
<th>Minimum investment</th>
<th>Annualized interest rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>$1,000</td>
<td>1.00%</td>
</tr>
<tr>
<td>1-Year</td>
<td>$25,000</td>
<td>2.00%</td>
</tr>
<tr>
<td>2-Years</td>
<td>$25,000</td>
<td>3.00%</td>
</tr>
<tr>
<td>3-Years</td>
<td>$25,000</td>
<td>4.00%</td>
</tr>
</tbody>
</table>

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For more information, please contact us at 415-561-3900 or sif@rsfsocialfinance.org.

The purchase of RSF Social Investment Fund’s securities is subject to risks, which are described in our Prospectus, available at [www.rsfsocialfinance.org/invest](http://www.rsfsocialfinance.org/invest) or by contacting us at 415.561.3900. This is not an offer to sell, nor a solicitation of an offer to buy, securities. Such offering is made solely by the Prospectus, and only in states where authorized. Past performance is no guarantee of future results. These securities are not FDIC or SIPC insured, and are not a bank deposit.
Social Enterprise Highlights

Social Investment Fund notes primarily support loans to mission-aligned social enterprises working to create deep social impact. The following are a few examples of the Fund’s borrowers.

**AGRICULTURE**

**Equal Exchange**
Equalexchange.coop

A pioneer and U.S. market leader in Fair Trade since 1986, Equal Exchange is a full-service provider of high quality, organic coffee, chocolate, cocoa, and other products. Customers include grocery stores, restaurants, cafes, schools and places of worship nationwide. 100% of Equal Exchange products are fairly traded, benefiting more than 40 small farmer cooperatives in 25 countries around the world.

**Viva Farms**
vivafarms.org

Based in Washington’s Skagit Valley, Viva Farms supports a new generation of farmers through an incubator program that provides new farmers with affordable access to education, training and technical assistance, capital, markets and land. The enterprise also provides graduates of the program with access to capital and business development training as they scale their businesses.

**EDUCATION**

**Alabama Waldorf School**
alabamawaldorf.org

Alabama Waldorf School has a mission to cultivate healthy, confident, compassionate learners who excel academically, socially, and civicly. Located in Birmingham, the school serves pre-school through grade eight. It aims to be a beacon for the community, offering a vibrant future grounded in an engaged, compassionate, and insightful understanding of the world.

**Urban Teachers**
urbanteachers.org

Urban Teachers strives to reduce frequent teacher turnover, which negatively impacts both schools and children. Its comprehensive training programs are designed to improve the educational and life outcomes of children in urban schools by preparing culturally competent, effective career teachers who accelerate student achievement and disrupt systems of racial and socioeconomic inequity.

**WASTE & ENERGY**

**Eureka Recycling**
eurekarecycling.org

Based in Saint Paul, Eureka Recycling is one of the largest non-profit recyclers in the United States and the only organization in Minnesota that specializes in zero-waste. Eureka Recycling provides recycling services to the Twin Cities with a mission to demonstrate that waste is preventable, not inevitable.

**Rocky Mountain Institute**
rmi.org

The Rocky Mountain Institute transforms global energy use to create a clean, prosperous, and secure low-carbon future. RMI employs research and analysis to develop insights and then collaborates with businesses, institutions, and entrepreneurs to accelerate the adoption of market-based solutions that cost-effectively shift from fossil fuels to efficiency and renewables.