

GF Consumer Credit Portfolio II

Subscription Window Begins: May 4, 2026
 All subscriptions will be on a first come, first serve basis.

10.00% Annual Interest Rate	10.47% Projected IRR	1.34x Investment Multiple
Term (Mo.)	45 months (36 mos w/ 9 mo rolloff)	
Distributions	Quarterly	
Tax Structure	1099-INT	
Total Offering	\$3,000,000	
Minimum Investment	\$10,000	
Fees	None	

Investment Overview

The GF Consumer Credit Portfolio II delivers 10% fixed annual returns paid quarterly through diversified consumer micro-lending—accessing an asset class typically requiring \$250K minimums at just \$10K.

This investment provides exposure to Hive Financial Assets' private credit strategy, a manager operating since 2017 with \$160M in assets under management and average quarterly returns of 3.57% since inception. Hive's AI-powered, multi-model risk assessment processes tens of thousands of loan applications daily, financing short-term loans (typically nine-month repayment) that address immediate-liquidity needs like vehicle repairs, home emergencies, and medical costs.

Hive's underwriting maintains a 27% net unit margin after all defaults, losses, and operating expenses—providing substantial loss absorption ahead of your capital. The fund's multi-layered protection structure positions lender and manager equity to absorb initial losses, with investor capital behind these buffers. The consumer lending model also exhibits countercyclical characteristics: loan demand historically increases during periods of rising unemployment when borrowers need short-term liquidity for essential expenses, offering potential resilience when traditional investments face headwinds.

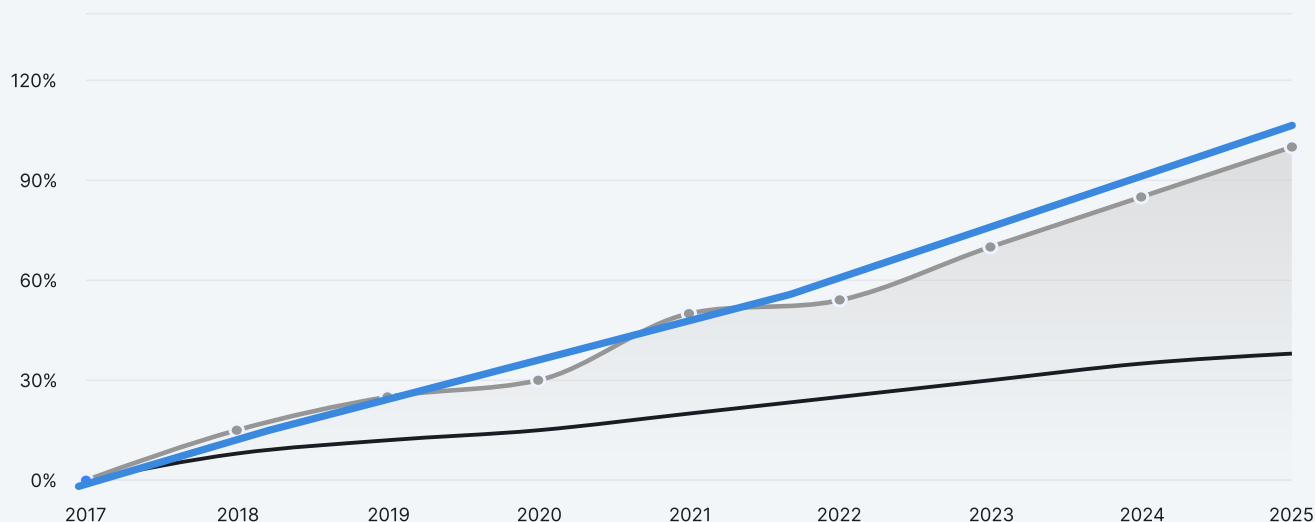
Your investment spans 45 months (36-month core term with 9-month rolloff period), distributing quarterly interest from the date funds deploy to Hive. The \$3M total allocation represents Groundfloor's initial expansion into consumer credit, structured to make institutional-quality private credit accessible at a fraction of the typical barrier to entry.

HFA vs ICE BoA High Yield + S&P Index

ICE BoA HIGH YIELD

S&P CUMULATIVE

HFA



Uncorrelated Returns

Returns During Negative S&P Monthly

Since HFA began managing portfolios, the S&P 500 index has been down 32 out of 99 months.

During this period, HFA has had an average return of **+1.21%**.

This compares to **+0.56%** of ICE BoA HighYield Index.

Fund Overview

Inception	July 2017
Annualized Rate of Return	14.7%
Cumulative Return	117.9%
Standard Deviation	0.12%

Assets Under Management

Year	Q1 \$MM	Q2 \$MM	Q3 \$MM	Q4 \$MM
2018	2.3	4.9	7.5	11.9
2019	4.3	16.7	18.5	22.4
2020	23.4	24.8	31.0	31.4
2021	34.8	39.0	42.0	46.4
2022	50.6	59.7	67.8	70.3
2023	74.7	79.3	82.8	87.3
2024	97.4	110.0	113.0	118.1
2025	129.3	138.5	143.6	153.2

Total AUM

\$160MM

Investing Process

