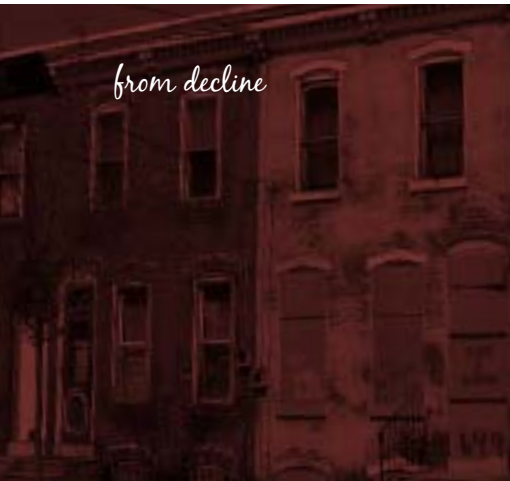


It's amazing how you can *transform* a community when you make the right investment.



Capital at the point of impact.



from decline



to redefine

"TRF helps us better fulfill our mission by bringing capital into communities where it hasn't been before."

— Mark Willis, Executive VP,
Community Development
Group, JPMorgan Chase

When you invest in TRF, you invest in families and communities. And the *reward* is even greater than the return.

Picture a vacant lot. An abandoned row of houses. A neighborhood in decline.

Now imagine that same neighborhood transformed. New homes and schools. Thriving businesses. A growing economy with good jobs.

For more than twenty years, TRF has transformed economically challenged neighborhoods and supported the dreams of working families. We join a public purpose mission with the financial savvy of a bank. And our capital comes from hundreds of diverse investors — schoolteachers and CEOs, banks and religious institutions, foundations and government — who help TRF bring change and opportunity to the region.

When you invest in TRF you not only build your own assets, you build the assets of your community.

You build the future.

Your investment doesn't just build over time. It builds a *brighter* economic future for our region.

You have lots of choices for your investment dollars. TRF offers an opportunity that not only builds your portfolio, but also builds:

Housing for low- and moderate-income individuals and for communities with high potential for market recovery.

Businesses and commercial real estate assets that anchor neighborhoods, provide jobs, and seed further economic growth.

Community Facilities like charter schools and social service organizations that improve the choices and resources available to families.

Sustainable Energy projects that encourage efficiency and the application of clean technologies to build a sustainable energy future for our region.

When you invest in TRF, you create a path to the middle class for thousands in our region.



We apply capital at the point of *impact* to deliver real, measurable results.

You care about your money. You care about your community. We take care of both. We put our investors' capital to work in the right place at the right time to stimulate businesses and revitalize communities.

TRF's approach to generating economic growth is innovative, strategic, and fiscally sound. We apply information and real-world knowledge of the communities we serve to pinpoint rich opportunities and untapped resources. We've helped reclaim neighborhoods others have left behind and our expertise has made us a national leader.

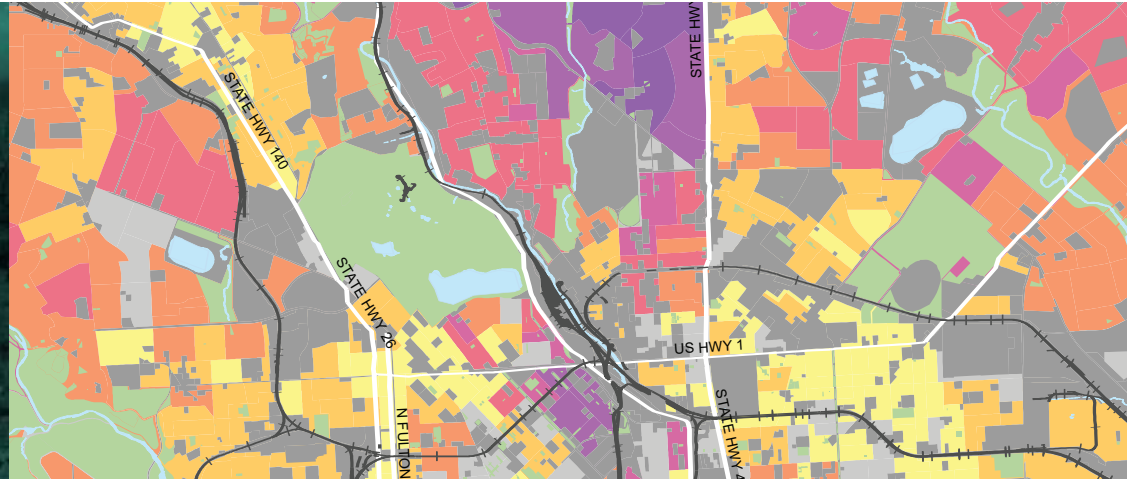
We are driven by results, for both our region and our investors. In our first 20 years, we have completed over 1,500 financing transactions totaling nearly \$500 million. And those dollars have created:

- 200 businesses
- 14,300 charter school slots
- 4.3 million square feet of commercial space
- 11,000 housing units
- 27,600 jobs

The market might fluctuate, but with returns like these, an investment in TRF keeps paying dividends for the region.



from rough sense



to evidence

"What I get from TRF I consider my 'living return' - a return paid back not only in money but also in the benefit of living in a better community."

— Judy Wicks,
individual investor

When you invest with TRF, you make more than money. You make a *difference*.

A TRF investor can lend a minimum of \$1,000 for a period of 3 to 10 years. Some choose to make an equity contribution where every \$1 contributed puts \$5 to work on the street for years to come.

The financial return is modest, but the social return is enormous. Together, our investors create new homes, new schools, quality jobs, and thriving businesses in neighborhoods that need them most.

Make a difference. Your investment can give TRF the civic and financial strength to improve lives. Drive economies. And deliver capital at the point of impact.

To invest in or learn more about TRF, call 215.574.5805 or email us at invest@trfund.com





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