

## Investment Objective & Strategy Overview

### RiverNorth Marketplace Lending Corporation seeks a high level of current income.

RiverNorth Marketplace Lending Corporation ("the Fund") seeks to accomplish its objective by constructing a diversified<sup>1</sup> portfolio of consumer, small business and specialty finance debt assets generated from selected marketplace lending originators.

The Fund buys and holds whole loans originated from multiple online marketplace lenders, providing a bundled solution that simplifies access to the asset class. The strategy offers diversification across a variety of facets: underwriting, customer acquisition and servicing. Continuous due diligence is performed on the platforms utilizing proprietary systems to monitor daily loan-level data.

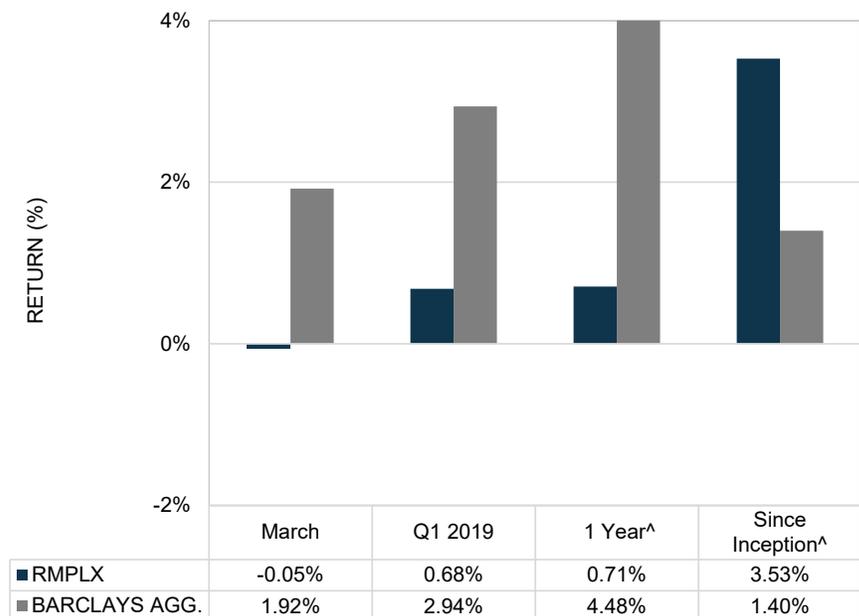
#### PORTFOLIO DETAIL

PORTFOLIO COMPOSITION		GEOGRAPHIC BREAKDOWN	
Allocation by Loan Type		Top 10 States Total Exposure: 57.7%	
Consumer	86%	California 14.0%	New Jersey 4.1%
Small Business	9%	Texas 8.8%	Georgia 3.6%
Cash	5%	Florida 7.8%	Virginia 3.6%
		New York 5.4%	Ohio 3.4%
		Illinois 4.1%	Pennsylvania 2.9%

*The default history for marketplace lending is limited and future defaults may be higher than historical defaults.*

*Allocations are estimates made by the adviser and subject to change.*

### Performance (Net of fees) FOR THE PERIOD ENDING 3.31.2019



Performance data quoted represents past performance, which is not a guarantee of future results. Current performance may be lower or higher than the performance quoted. The principal value and investment return of an investment will fluctuate so that your shares, when redeemed, may be worth more or less than their original cost. You can obtain performance data current to the most recent month end by visiting [www.rmplx.com](http://www.rmplx.com). Total return measures net investment income and capital gain or loss from portfolio investments. All performance shown assumes reinvestment of dividends and capital gains distributions. The Fund is new. Short-term performance, in particular, is not a good indication of the Fund's future performance and an investment should not be made based solely on returns. Other fees and expenses are applicable to an investment in this fund.

The Fund's gross expense ratio is 2.92%. The net expense ratio is 2.99%, which is higher than the gross expense ratio due to the contractual expense recoupment in effect through 8.19.2019. This ratio reflects the direct and indirect expenses paid by the Fund. The net expense ratio represents the percentage paid by investors. The Fund operating expense of 1.95% is equal to the net expense ratio minus the Loan Servicing Fee incurred by the Fund. The Fund's Management Fee is 1.25%.

<sup>^</sup>Annualized <sup>^</sup>Managed assets include assets attributable to leverage.

**†† Pursuant to Rule 23c-3 of the 1940 Act, the Fund must make a quarterly repurchase offer of at least 5% of the Fund's outstanding shares. The Fund's Board of Directors will set the actual level of the quarterly repurchase offers. It is possible that a repurchase offer may be oversubscribed, in which case shareholders may only have a portion of their shares repurchased. Subject to the above, quarterly repurchase offers and liquidity are limited.**

#### PORTFOLIO STATISTICS

30-Day SEC Yield (unsubsidized) <sup>2</sup>	10.53%
30-Day SEC Yield (net) <sup>2</sup>	10.63%
Duration <sup>3</sup>	1.3 years
Weighted Average Maturity <sup>4</sup>	2.9 years
Weighted Average FICO <sup>5</sup>	716
Total Number of Loans	21,670
Average Loan Size	\$10,656

RISK/RETURN MEASURES <sup>6</sup>	RMPLX	BARCLAYS AGG. <sup>7</sup>
Correlation	-0.02	1.0
Standard Deviation	0.8%	2.9%
Best Month	0.76%	1.92%
Worst Month	-0.18%	-2.37%
% of Positive Months	83.9%	58.1%

#### FUND INFORMATION

Ticker	RMPLX
Inception Date	9.22.2016
Managed Assets <sup>*</sup>	\$233.2M
Structure	Interval Closed-End Fund
Liquidity <sup>††</sup>	Daily purchases and quarterly tender offer to repurchase 5%-25% of shares
Distribution Frequency	Quarterly
Net Asset Value (NAV)	Daily
Minimum Investment	\$1,000,000 (aggregate of client accounts at advisor level)
Tax Reporting	1099

## Portfolio Management Team



Patrick Galley, CFA

Industry start date: 1997  
Start date with Fund: Inception<sup>2</sup>



Andrew Kerai, CFA

Industry start date: 2009  
Start date with Fund: 2018



Janae Stanton

Industry start date: 2010  
Start date with Fund: 2019

## Fund Risks

**See the prospectus for a more detailed description of Fund risks. Investing involves risk. Principal loss is possible.**

The Fund's Shares will not be listed on an exchange in the foreseeable future, if at all. It is not anticipated that a secondary market for the Shares will develop unless the Shares are listed on an exchange. Thus, an investment in the Fund is not suitable for investors who might need access to the money they invest for several years or longer. The Fund may decline to accept any subscription requests for any reason regardless of the order in which such subscription request was submitted to the Fund in a particular subscription period. If a borrower is unable to make its payments on a loan, the Fund may be greatly limited in its ability to recover any outstanding principal and interest under such loan, as (among other reasons) the Fund may not have direct recourse against the borrower or may otherwise be limited in its ability to directly enforce its rights under the loan, whether through the borrower or the platform through which such loan was originated, the loan may be unsecured or under-collateralized, and/or it may be impracticable to commence a legal proceeding against the defaulting borrower. The Marketplace Lending Instruments in which the Fund may invest will not typically be guaranteed or insured by any third-party and will not typically be backed by any governmental authority. Prospective borrowers supply a variety of information regarding the purpose of the loan, income, occupation and employment status (as applicable) to the lending platforms. As a general matter, platforms do not verify the majority of this information, which may be incomplete, inaccurate, false or misleading. Prospective borrowers may misrepresent any of the information they provide to the platforms, including their intentions for the use of the loan proceeds. Marketplace Lending Instruments are generally not rated by the nationally recognized statistical rating organizations ("NRSROs"). Such unrated instruments may be comparable in quality to securities falling into any of the ratings categories used by such NRSROs. Accordingly, certain of the Fund's unrated investments could constitute a highly risky and speculative investment, similar to an investment in "junk" bonds. The Marketplace Lending Instruments in which the Fund may invest may have varying degrees of credit risk and the Fund will not be restricted by any borrower credit criteria or credit risk limitation. There can be no assurance that payments due on underlying Marketplace Loans will be made. At any given time, the Fund's portfolio may be substantially illiquid and subject to increased credit and default risk. The Shares therefore should be purchased only by investors who could afford the loss of the entire amount of their investment. The Company's fees and expenses may be considered high and, as a result, such fees and expenses may offset the Company's profits. A portion of the investments executed for the Company may take place in foreign markets. As a result of the foregoing and other risks described in this Prospectus, an investment in the Fund is considered to be highly speculative.

**Diversification does not ensure a profit or a guarantee against loss.**

As of the prospectus dated 10.29.2018, in addition to the management fee waiver, the adviser has contractually agreed to waive or reimburse expenses of the Fund (other than brokerage fees commissions; loan servicing fees; borrowing costs such as (i) interest and (ii) dividends on securities sold short; taxes; indirect expenses incurred by the underlying funds in which the Fund may invest; the cost of leverage; and extraordinary expenses) to the extent necessary to limit the Fund's total annual operating expenses to 1.95% of the average daily Managed Assets through 8.19.2019.

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- <sup>1</sup> The Fund is classified as non-diversified, which means the Fund may invest a larger percentage of its assets in the securities of a smaller number of issuers than a diversified fund. Investment in securities of a limited number of issuers exposes the Fund to greater market risk and potential losses than if its assets were diversified among the securities of a greater number of issuers.
- <sup>2</sup> 30-Day SEC Yield reflects the dividends and interest earned during the period, after the deduction of the Fund's expenses. Unsubsidized 30-Day SEC Yield excludes contractual expense reimbursements, resulting in a lower yield.
- <sup>3</sup> Duration is calculated by RiverNorth and is a measure of the sensitivity of the price of a fixed income investment to a change in interest rates. Duration is expressed as a number of years.
- <sup>4</sup> Weighted average maturity (WAM) of a portfolio is the average time, in years, it takes for the loans in a portfolio to mature. WAM is calculated by weighting each loan's time to maturity by the size of the holding.
- <sup>5</sup> The weighted average of all the FICO scores in the Fund. It is calculated by weighting the FICO score of each loan by its outstanding balance. The measure gives investors an idea of how creditworthy the Fund's underlying loans are overall. The lower the weighted average FICO score, the less creditworthy, and riskier the portfolio. Related: FICO score is a type of credit score created by the Fair Isaac Corporation. Lenders use borrowers' FICO scores along with other details on borrowers' credit reports to assess and determine whether to extend credit. Small business loans do not have FICO scores.
- <sup>6</sup> **Correlation** is a statistic that measures the degree to which two securities move in relation to each other. **Standard Deviation** is a measure of the dispersion of a set of data from its mean. For a fund, it is a measure of the volatility of a fund's returns, and it is used by investors as a gauge for the amount of expected volatility. **Best Month / Worst Month / % of Positive Months** refers to the Fund's historic monthly performance record since inception.
- <sup>7</sup> The Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index of investment-grade fixed-rate debt issues with maturities of at least one year. The index cannot be invested in directly and does not reflect fees and expenses. The Barclays Capital U.S. Aggregate Bond Index is listed for broad market comparison purposes only. The securities in the index do not correlate to those held in the Fund.

Advised by:

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**The Fund's investment objectives, risks, charges and expenses must be considered carefully before investing. The Prospectus and most recent periodic reports contain this and other important information about the investment company, and may be obtained by visiting [rivernorth.com/literature](http://rivernorth.com/literature) or by calling 844.569.4750. Read the Prospectus carefully before investing.**

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