



NEWS RELEASE

# SoFi Expands ETF Lineup with the Social 50 Income ETF (SFYI), Seeking Income and Pursuing Growth

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The Social 50 Income ETF combines exposure to stocks widely held in SoFi member-driven accounts, with an active options strategy that seeks monthly income and long-term growth

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the everything app for digital financial services, today announced the availability of a new exchange-traded fund (ETF), the SoFi Social 50 Income ETF (NYSE Arca: SFYI). SFYI invests in the top 50 U.S.-listed stocks held by SoFi Invest self-directed brokerage accounts and adds an actively managed options strategy designed to pursue monthly income distributions and growth potential.

Many investors use options strategies, like covered calls, as part of an income-oriented investment approach. But putting those strategies into practice can require a significant upfront investment, ongoing risk management, and time to execute.

SFYI offers a simpler way to access potential income by combining a professionally managed options strategy with a diversified portfolio of stocks held in SoFi Invest self-directed brokerage accounts. Through a single ETF, investors can gain exposure to an options-based income strategy without having to build and manage covered call positions on their own.

"Income-seeking investors are being challenged to rethink their traditional playbook amid an uncertain interest rate environment and economic volatility – but they may not know where to start," said **Brian Walsh, Head of Advice and Planning at SoFi**. "With SFYI, we are providing investors with another way to pursue their objectives. By combining the most-widely held stocks by members of the SoFi Active Invest community with a strategy that seeks monthly income and potential growth, SFYI helps simplify options-based strategies by offering exposure through a single ETF."

SFYI offers a simpler path to options-based income with strategies such as covered calls and call spreads. By



embedding these tools directly into the fund, investors receive:

- Lower Capital Barriers: Covered call strategies typically require owning at least 100 shares of a stock. SFYI provides access to an options-based income strategy through a single ETF.
- Active Management: The fund is actively managed by professional portfolio managers, removing the need for investors to manually execute and manage options trades.
- Convenient ETF Structure: SFYI provides an efficient way for investors to access complex options strategies rather than executing them independently.
- Greater Diversification: Rather than concentrating on a single company stock, the fund's options strategy is applied across a broad portfolio of some of the most widely-held stocks, offering a more diversified approach to income investing.

SFYI builds upon SoFi's existing ETF, the SoFi Social 50 ETF (NYSE Arca: SFYF), which invests in the top 50 stocks most widely held by members of the SoFi Active Invest community, and adds an income-generating options strategy.

**Current holdings** for SFYF, though subject to change, include names such as Tesla, NVIDIA, and Amazon. Stocks are rebalanced monthly and weighted according to how much money members have invested in each company at the end of every month.

SFYI is a series of Tidal Trust I. Tidal Investments LLC, a Tidal Financial Group company, is the Investment Adviser to SFYI with a gross expense ratio of 0.73%. SoFi serves as brand sponsor and marketing support provider, but does not make investment decisions, provide investment advice, or otherwise act as investment adviser. SFYI is listed on NYSE Arca and can be purchased through SoFi Invest and other brokerage platforms like other ETFs available in the secondary market.

In addition to SFYI and SFYF, other SoFi-sponsored ETFs are advised by Tidal Investments LLC:

- SoFi Agentic AI ETF (AGIQ) – invests in U.S. companies driving the next wave of artificial intelligence
- SoFi Select 500 (SFY) – composed of the 500 largest publicly traded U.S. companies, weighted using a proprietary growth factor
- SoFi Enhanced Yield ETF (THTA) – combines U.S. Treasuries and options-trading to pursue monthly income

For more information on SFYI, please visit: [sofi.com/invest/etfs/sfyi/](https://sofi.com/invest/etfs/sfyi/).

## About SoFi

SoFi Technologies (NASDAQ: SOFI) is the everything app for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 14.7 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial

planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 133 million global accounts. For more information, visit [www.sofi.com](http://www.sofi.com) or download our iOS and Android apps.

## About Tidal

Tidal Investments LLC, a Tidal Financial Group company, serves as investment adviser to the Fund.

## Disclosures

INVESTMENTS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

Investing involves risk, including possible loss of principal. SFYI's investment objective, strategy, distribution target, and references to monthly income, long-term capital appreciation, growth potential, or options-based income are not guarantees of future results. There is no guarantee that SFYI will achieve its investment objective or make distributions in any given month. Distributions, if any, may vary and may include return of capital. Options strategies involve risks different from ordinary portfolio securities transactions and may limit gains or result in losses. Review the **Characteristics and Risks of Standardized Options**.

SoFi Invest is a trade name used by SoFi Wealth LLC and SoFi Securities LLC when offering investment products and services. Robo investing and advisory services are provided by SoFi Wealth LLC, an SEC-registered investment adviser. Brokerage and self-directed investing products offered through SoFi Securities LLC, Member **FINRA/SIPC**. Neither SoFi Securities LLC nor SoFi Wealth LLC are the issuer, investment adviser, distributor, or underwriter of SFYI and do not sponsor SFYI in their broker-dealer or investment adviser capacities, respectively. This press release is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy shares of SFYI or any other security through SoFi Securities LLC or any other broker-dealer.

For disclosures on SoFi Invest platforms visit [SoFi.com/legal](http://SoFi.com/legal). For a full listing of the fees associated with SoFi Invest please view our **fee schedule**.

Before investing in Exchange Traded Funds (ETFs), always read the fund's prospectus. It contains important information about the fund's objectives, risks, and fees. You can get a prospectus from the fund company's website or by emailing our customer service at [investsupport@sofi.com](mailto:investsupport@sofi.com).

**Derivatives Risk.** Derivatives are financial instruments that derive value from the underlying reference asset or assets, such as stocks, bonds, or funds (including ETFs), interest rates or indexes.

**NAV Decline Risk Due to Distributions.** When the Fund makes a distribution, the Fund's NAV will typically drop by the amount of the distribution on the related ex-dividend date.

**Concentration Risk.** The Fund's investments will be concentrated in an industry or group of industries to the extent SFYF is so concentrated.

**High Portfolio Turnover Risk.** The Fund may actively and frequently trade all or a significant portion of the Fund's holdings. A high portfolio turnover rate increases transaction costs, which may increase the Fund's expenses.

**New Fund Risk.** The Fund is a recently organized management investment company with no operating history. As a result, prospective investors do not have a track record or history on which to base their investment decisions.

**Non-Diversification Risk.** 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.

If you purchase investment funds, including Exchange Traded Funds (ETFs), through SoFi Invest, either on your own or with automated investing, the funds have their own management fees. These fees are paid by the fund itself, not directly by you and can reduce the fund's returns. More detailed information about a fund's fees can be found in its prospectus.

SoFi Invest does not receive sales commissions or other fees from the ETFs it invests in on your behalf, but could earn management fees if SoFi Invest creates its own fund(s).

SoFi may waive or change its fees at any time. The most current fee schedule is available in your Account Documents within the SoFi app or online account.

Distributed by Foreside Fund Services, LLC. Foreside is not affiliated with SoFi or Tidal.

## Availability of Other Information About SoFi

Investors and others should note that we communicate with our investors and the public using our website (<https://www.sofi.com>), the investor relations website (<https://investors.sofi.com>), and on social media (X and LinkedIn), including but not limited to investor presentations and investor fact sheets, Securities and Exchange

Commission filings, press releases, public conference calls and webcasts. The information that SoFi posts on these channels and websites could be deemed to be material information. As a result, SoFi encourages investors, the media, and others interested in SoFi to review the information that is posted on these channels, including the investor relations website, on a regular basis. This list of channels may be updated from time to time on SoFi's investor relations website and may include additional social media channels. The contents of SoFi's website or these channels, or any other website that may be accessed from its website or these channels, shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

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