



WisdomTree CIO-Managed Portfolios

July 2024

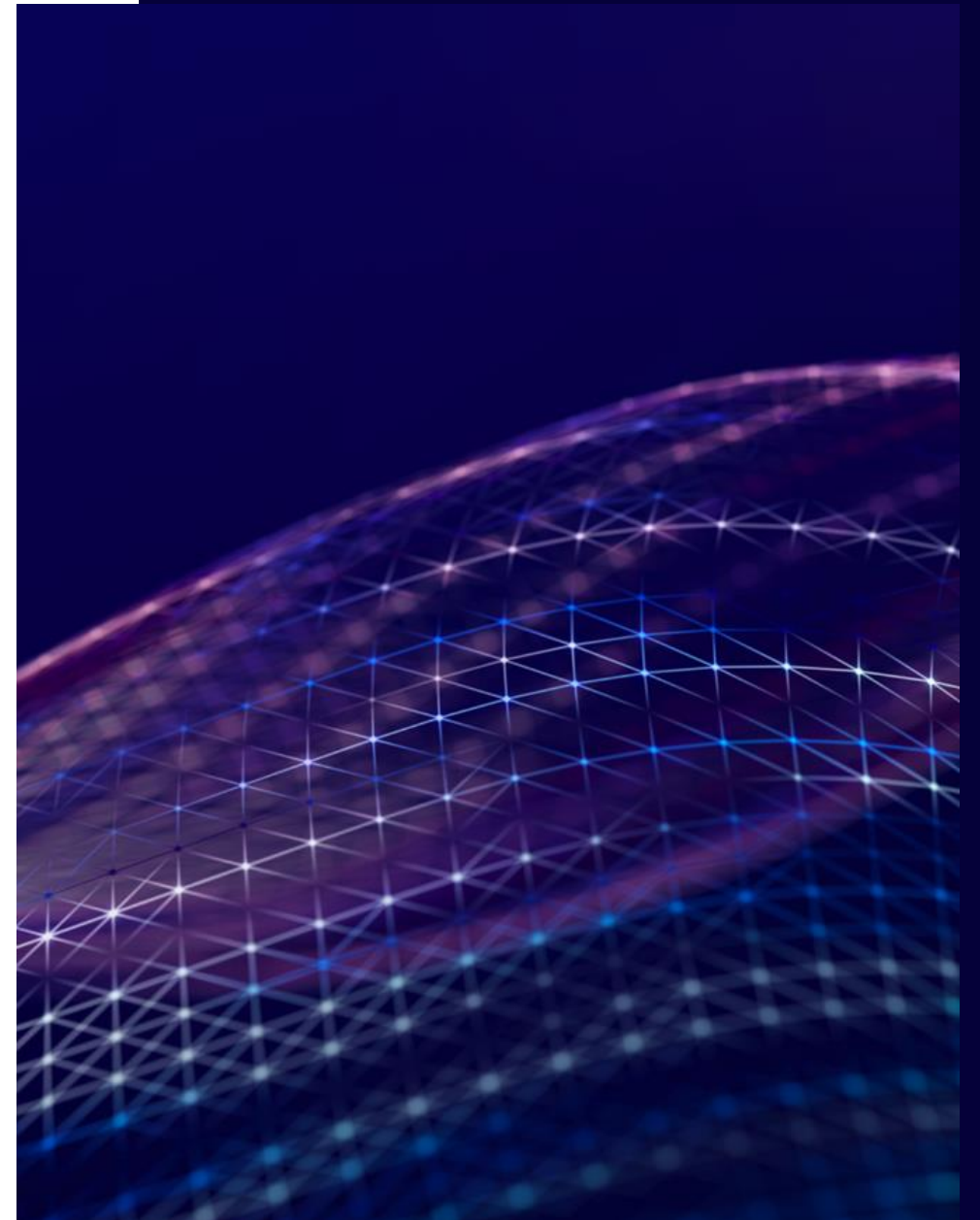




Table of Contents

- 1.** About WisdomTree
- 2.** Our People, Philosophy, Process & Performance
- 3.** Model Portfolios & Advisor Solutions
- 4.** Commonly Asked Questions



1.

About WisdomTree

WisdomTree Company Overview



+ **Who We Are**

WisdomTree is a global financial innovator, empowering investors to shape their future and supporting financial professionals to better serve their clients and grow their businesses.

+ **WisdomTree Solutions**

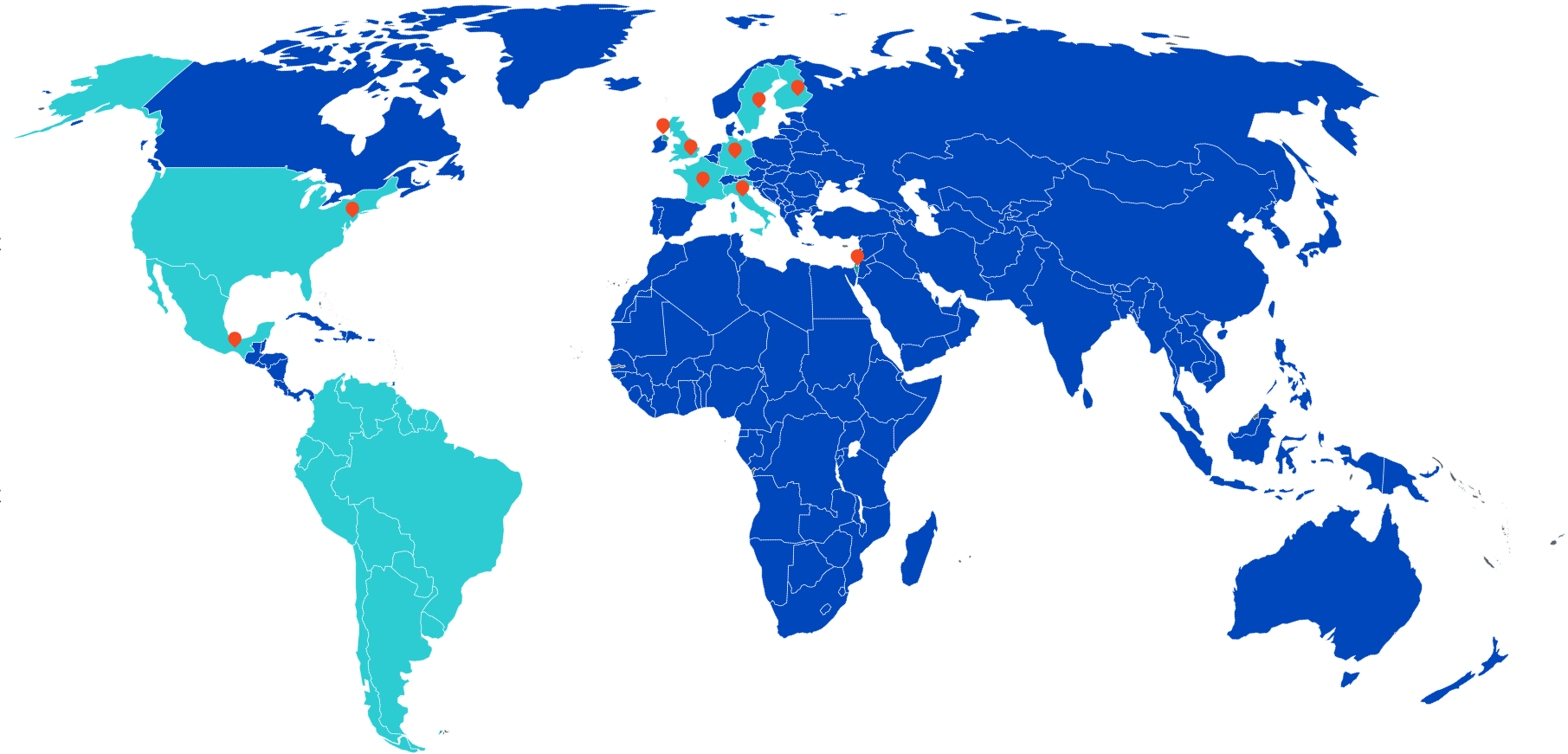
WisdomTree manages \$109.7 billion in exchange-traded products globally, through innovative solutions that are designed to meet investors' needs across asset classes and market cycles.

+ **Investment Philosophy & Approach**

Our belief that a fundamentally weighted approach can produce attractive returns with less risk and expense than active management made us a pioneer in factor-based investing.

+ **What We Can Deliver**

Our investment strategies are available primarily as ETFs which can provide intra-day liquidity, transparency, and tax efficiency.

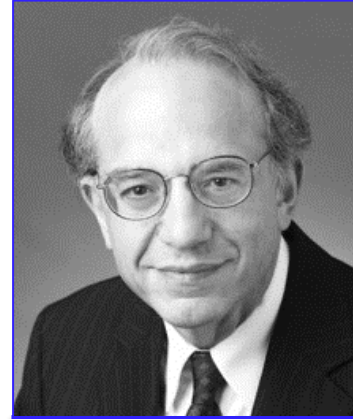


As of 6/30/2024

WisdomTree Pioneers and Core Beliefs



Jonathan Steinberg
CEO & Founder¹



Jeremy Siegel
Senior Economist to WisdomTree

▶ Market Cap Weighting is Flawed

▶ Pricing Errors & Return Premia Exist

▶ Fundamentals Matter

▶ ETFs Can Provide Distinct Benefits vs. Mutual Funds

¹of WisdomTree, Inc., parent company of WisdomTree Asset Management, Inc.

The WisdomTree Difference:

- + **Brand**—An ETF pioneer with almost a 20-year track record & strong credibility within our model's franchise.
- + **People**—Institutional-quality Portfolio Management led by an Investment Committee featuring Jeremy Siegel.
- + **Product**—Open-architecture, ETF-focused strategies without charging a Strategist Fee.
- + **Approach**—Modern Alpha[®] to maximize cost efficiency & performance potential.
- + **Support**—We empower advisors through robust communication & an innovative Advisor Solutions platform.



2.

Our People, Philosophy, Process & Performance

WisdomTree Model Portfolio Investment Committee



Professor Jeremy Siegel, PhD

Senior Economist to WisdomTree
Russell E. Palmer Emeritus Professor of
Finance, The Wharton School



Jeremy Schwartz, CFA

Global Chief Investment Officer



Rick Harper

Chief Investment Officer of Fixed
Income and Model Portfolios



Kevin Flanagan

Head of Fixed Income Strategy



Joseph Tenaglia, CFA

Director, Model Portfolios



Andrew Okrongly, CFA

Director, Model Portfolios

\$3.5B

**MODEL PORTFOLIO
ASSETS**

10+ YEARS

GIPS TRACK RECORD

30+

**PROFESSIONALS ON
GLOBAL RESEARCH TEAM**

15+

**PhD and CFA
DESIGNATIONS**

Source: WisdomTree, as of June 30, 2024.

Strategic allocations with flexibility to deviate up to **+/- 10% from targets**

Global equity portfolios with roughly 60% U.S., 40% International

Core-plus approach to fixed income with duration management, quality-screened credit

“Open-architecture” utilizing WisdomTree and third-party products

ETF-focused to optimize cost and tax efficiency

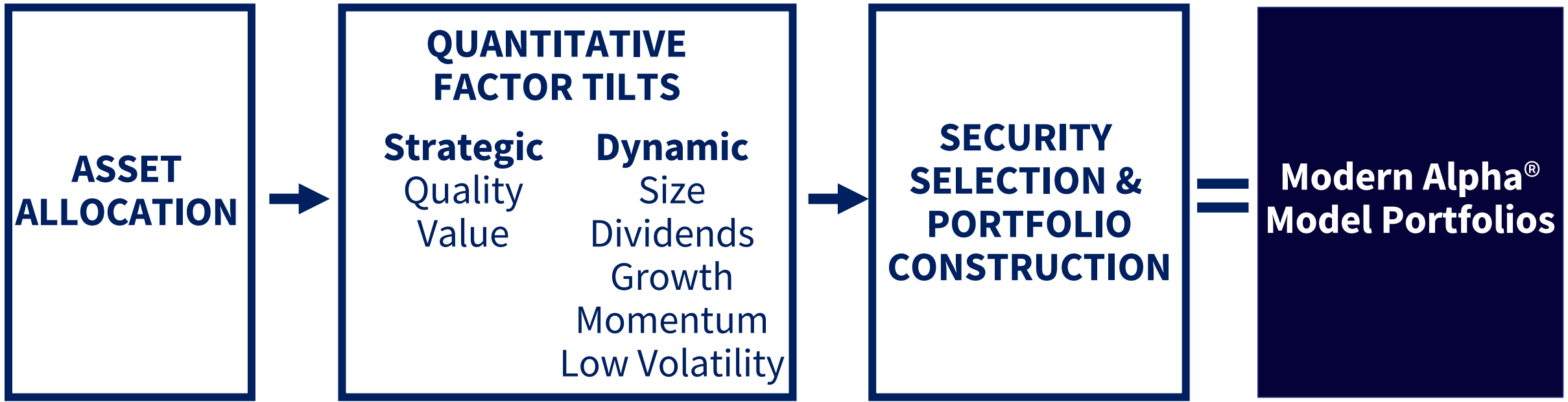
Typically 3-4 changes made to target weights per year

Source: WisdomTree, as of June 30, 2024.

Investment Philosophy and Drivers of Performance



- + Our portfolio management process focuses on three potential sources of enhanced risk-adjusted returns relative to traditional market-cap benchmarks.
- + A consistent quality bias across asset classes, combined with a multi-factor overlay, helps deliver a superior fundamental profile across our portfolios.



- + Our commitment to open architecture requires a robust security selection process to properly analyze & monitor the entire ETF universe.
- + We believe our background as an index developer & ETF manager provides us a distinct advantage when evaluating third-party strategies.

ETF Selection Criteria		
Broad ETF Universe <ul style="list-style-type: none"> • Net of fee performance (absolute and relative) • Track record, liquidity, and market depth • Parent firm resources and stability 		
Passive	Enhanced-Index	Active
<ul style="list-style-type: none"> • Ability to capture desired exposure • Expense ratio vs. competitor products 	<ul style="list-style-type: none"> • Transparent, objective, repeatable approach • Methodology of screening, weighting, caps, etc. • Factor definitions and selection rules • Resulting biases and tilts 	<ul style="list-style-type: none"> • People • Philosophy • Process • Performance

Source: WisdomTree; As of June 30, 2024. For illustrative purpose only.

Elements of Performance



- + Our portfolios seek to offer the potential for competitive risk-adjusted performance versus appropriate passive benchmarks without the higher costs associated with traditional active management.
- + Three key elements of performance we focus on are: Relative, Consistency & Fees.



Standardized performance can be obtained by visiting: <https://www.wisdomtree.com/investments/mac/model-portfolios>



3.

CIO-Managed Portfolios & Advisor Solutions

Actively Managed Portfolios Designed by Our Investment Committee



Core Asset Allocation

Conservative

Moderate

Aggressive

Core Building Blocks

Core Equity

Core Fixed Income

Short Duration Fixed Income

Single-Asset Building Blocks

Global Dividend

Disruptive Growth

Liquid Alternatives

Siegel-WisdomTree

Global Equity

Longevity

Moderate

Multi-Factor Equity

U.S. Multi-Factor Equity

Developed Int'l Multi-Factor Equity

EM Multi-Factor Equity

U.S. Asset Allocation

Conservative

Moderate

Aggressive

Global Multi-Asset Income

Conservative

Moderate

Aggressive

Endowment

Conservative

Moderate

Aggressive

Efficient Core

Moderate

Aggressive

Source: WisdomTree; As of June 30, 2024. For illustrative purpose only.

Our Committee's Current Strategic Asset Class Positioning



Equities	-	Neutral	+	Change
Equities vs. Bonds				
U.S. Large Cap Growth				
U.S. Large Cap Value				
U.S. Mid/Small Cap				▼
Developed International				
Emerging Markets				
Fixed Income	-	Neutral	+	Change
Duration				
U.S. Treasuries				
Investment Grade Credit				
High Yield Credit				
Securitized Credit				
Non-U.S.				
Alternatives	-	Neutral	+	Change
Liquid Alternatives				
Real Assets				

Source: WisdomTree, as of June 30, 2024.

Evaluations are subject to change as market conditions change. This is for illustration purposes only and does not represent investment advice. All evaluations are on a relative and not absolute basis.

Red = a negative relative evaluation; gray = a neutral relative evaluation; green = a positive relative evaluation.

You cannot invest in an index, and past performance does not guarantee future results.

Comprehensive Resources to Support Your Clients



Leverage our model portfolio resources to drive results:



Visit <https://www.wisdomtree.com/investments/mac> for convenient access.

Comprehensive Resources to Help Grow Your Business



Advisor Solutions offers access to presentations, workshops, and materials related to growing your business, growing your team, leadership development, investment research, and more.

Engage & Operate More Effectively by Leveraging Academic and Industry Experts



Professor Jeremy Siegel, Ph.D.

Stay Current on Global Markets



Shlomo Benartzi, Ph.D.

Engage Clients on Behavioral Finance



John Furey

Solve for Growing Pains and Key Management Challenges



Kristan Wojnar

Build Intergenerational Relationships



Doug Fritz

Transform Your Technology Landscape



Dr. Iris Firstenberg

Innovative Thinking for Extraordinary Outcomes



Robert M. McCann, Ph.D.

Strengthen Relationships with Persuasion & Communication



Karen Leparulo

Make the Simple Complex



Carl Petty

Manage Human Dynamic

WisdomTree's Portfolio Solutions offers:

- + Portfolio Consultations (individual fund analysis, custom proposals for prospects & portfolio comparisons)
- + CIO-managed model portfolios
- + Custom model portfolios with trading & rebalancing*.

*Trading and rebalancing refers to an offering through our parentship with Adhesion.



4.

Commonly Asked Questions

Common Questions About WisdomTree ETF Models



+ What is the cost associated with the Model Portfolios?

- + The total cost is the weighted average expense ratios of the constituents, plus any third-party platform fees.

+ How often and when is the rebalance?

- + Rebalancing typically happens 3-4 times a year and falls on the last business day of the month / quarter.

+ What does open-architecture mean, with respect to the model portfolios?

- + Open-architecture means the model portfolios use ETFs from other providers in addition to WisdomTree. This typically ranges between 25% and 30% of the overall portfolio.

+ How can Financial Professionals access these model portfolios?

- + They can be accessed on third-party platforms, Model Portfolio Market Centers, and WisdomTree.com.

+ Is the performance Global Investment Performance Standards (GIPS®) compliant?

- + Yes. WisdomTree Asset Management, Inc., the investment adviser for these strategies, claims compliance with GIPS®.

To learn more, Financial Professionals can visit : <https://www.wisdomtree.com/investments/mac/model-portfolios> or call 866-909-9449.

Important Information



Investors and their advisors should consider the investment objectives, risks, charges and expenses of the funds included in any Model Portfolio carefully before investing. This and other information can be obtained in the Fund’s prospectus or, if available, the summary prospectus by visiting wisdomtree.com/investments for WisdomTree Funds. Visit the applicable third-party website for third party funds. Please read the prospectus or, if available, the summary prospectus carefully before you invest. WisdomTree Asset Management, Inc. does not endorse and is not responsible or liable for any content or other materials made available by other ETF sponsors.

WisdomTree Model Portfolio information is designed to be used by financial advisors solely as an educational resource, along with other potential resources advisors may consider, in providing services to their end clients. WisdomTree’s Model Portfolios and related content are for information only and are not intended to provide, and should not be relied on, for tax, legal, accounting, investment or financial planning advice by WisdomTree, nor should any WisdomTree Model Portfolio information be considered or relied upon as investment advice or as a recommendation from WisdomTree, including regarding the use or suitability of any WisdomTree Model Portfolio, any particular security or any particular strategy. In providing WisdomTree Model Portfolio information, WisdomTree is not acting and has not agreed to act in an investment advisory, fiduciary or quasi-fiduciary capacity to any advisor or end client, and has no responsibility in connection therewith, and is not providing individualized investment advice to any advisor or end client, including based on or tailored to the circumstance of any advisor or end client. The Model Portfolio information is provided “as is,” without warranty of any kind, express or implied. WisdomTree is not responsible for determining the securities to be purchased, held and/or sold for any advisor or end client accounts, nor is WisdomTree responsible for determining the suitability or appropriateness of a Model Portfolio or any securities included therein for any third party, including end clients.

Advisors are solely responsible for making investment recommendations and/or decisions with respect to an end client, and should consider the end client’s individual financial circumstances, investment time frame, risk tolerance level and investment goals in determining the appropriateness of a particular investment or strategy, without input from WisdomTree. WisdomTree does not have investment discretion and does not place trade orders for any end client accounts. Information and other marketing materials provided to you by WisdomTree concerning a Model Portfolio - including allocations, performance and other characteristics - may not be indicative of an end client’s actual experience from investing in one or more of the funds included in a Model Portfolio. Using an asset allocation strategy does not ensure a profit or protect against loss, and diversification does not eliminate the risk of experiencing investment losses. There is no assurance that investing in accordance with a Model Portfolio’s allocations will provide positive performance over any period. Any content or information included in or related to a WisdomTree Model Portfolio, including descriptions, allocations, data, fund details and disclosures are subject to change and may not be altered by an advisor or other third party in any way.

Important Information



There are risks involved with investing, including possible loss of principal. Using an asset allocation strategy does not assure a profit or protect against loss.

Foreign investing involves special risks, such as risk of loss from currency fluctuation or political or economic uncertainty. These risks are often heightened in emerging, offshore and/or frontier markets.

Funds focused on specific industries, sectors, markets or asset classes may be more vulnerable to any single economic or regulatory development. This may result in greater share price volatility.

Fixed income investments are subject to interest rate risk; their value will normally decline as interest rates rise. In addition, when interest rates fall, income may decline. Fixed income investments are also subject to credit risk, the risk that the issuer of a bond will fail to pay interest and principal in a timely manner or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.

Derivative investments can be volatile; these investments may be less liquid than other securities, and more sensitive to the effects of varied economic conditions.

Due to the investment strategy of certain funds included in a model portfolio, such funds may make higher capital gain distributions than other funds. Actively managed ETFs, unlike typical ETFs, do not attempt to track or replicate an index. Thus, the ability of these ETFs to achieve their objectives will depend on the effectiveness of the portfolio manager.

Please see the prospectus of each fund included in a model portfolio for discussion of risks of investing in the fund.

Jeremy Siegel serves as Senior Economist to WisdomTree, Inc., and its subsidiary, WisdomTree Asset Management, Inc. ("WTAM" or "WisdomTree"). He serves on the Model Portfolio Investment Committee for the Siegel WisdomTree Model Portfolios of WisdomTree, which develops and rebalances WisdomTree's Model Portfolios. In serving as an advisor to WisdomTree in such roles, Mr. Siegel is not attempting to meet the objectives of any person, does not express opinions as to the investment merits of any particular securities and is not undertaking to provide and does not provide any individualized or personalized advice attuned or tailored to the concerns of any person.

Important Information



References to CIO (Chief Investment Officer), “CIO-Managed”, “Shared CIO” are meant as a general reference to WisdomTree Model Portfolio subscriptions, consultation regarding WisdomTree Model Portfolios, and WisdomTree Model Portfolios that may be customized to firm-specific objectives or unique firm-specific investment needs (“custom model portfolios”), and WisdomTree is not acting in an investment advisory, fiduciary or quasi-fiduciary capacity in connection therewith. Such material, and any assistance provided as described herein, including portfolio construction, WisdomTree Model Portfolios, custom model portfolios, asset allocation stress testing, assessments, discussions, output or other assistance (whether by WisdomTree personnel or digital tools) are (i) for information only and are not intended to provide, and should not be relied on for, tax, legal, accounting, investment or financial planning advice, (ii) not personalized investment advice or an investment recommendation from WisdomTree, and (iii) intended for use only by a financial professional, with other information, as a resource to help build a portfolio or as an input in the development of investment advice for its own clients. Such financial professionals are responsible for making their own independent judgment as to how to use such information.

WisdomTree primarily uses WisdomTree Funds in the Model Portfolios unless there is no WisdomTree Fund that is consistent with the desired asset allocation or Model Portfolio strategy. As a result, WisdomTree Model Portfolios are expected to include a substantial portion of WisdomTree Funds notwithstanding that there may be a similar fund with a higher rating, lower fees and expenses, or substantially better performance. Additionally, WisdomTree and its affiliates will indirectly benefit from investments made based on the Model Portfolios through fees paid by the WisdomTree Funds to WisdomTree and its affiliates for advisory, administrative and other services.

The WisdomTree Model Portfolio Investment Committee is also sometimes referred to as the Asset Allocation Committee.

WisdomTree Funds are distributed by Foreside Fund Services, LLC, in the U.S.