

Investment Philosophy

WisdomTree model portfolios implement an index-centric approach, seeking to add value through both asset allocation and ETF selection relative to composite cap-weighted benchmarks. While the models are strategic in nature, they also reflect tactical tilts based on market conditions. By incorporating ETFs that provide representative exposure and rebalance back to measures of relative value, WisdomTree seeks to increase absolute and risk-adjusted returns compared to traditional approaches that predominantly use market-cap weighted funds.

Strategy Description

The Strategic strategies seek to provide a diversified allocation of stocks and bonds within their respective portfolios using ETFs. Each portfolio's objective is both capital appreciation and preservation, with an additional focus on risk mitigation. They may often have an income focus as well through their use of dividend-oriented equity strategies and yield-focused fixed income strategies. Each portfolio may include both WisdomTree and non-WisdomTree ETFs. For performance purposes, all equity and fixed income allocations will be benchmarked according to their positioning in the respective strategy by a broad-based global equity index and a U.S. aggregate bond index, respectively.

THIS MATERIAL MUST BE PRECEDED OR ACCOMPANIED BY A PROSPECTUS FOR THE UNDERLYING FUNDS IN THE MODEL PORTFOLIO. ADVISORS WHO INTEND TO DELIVER A PHYSICAL COPY OF THE PDF TO A CLIENT MUST EMAIL THE ELECTRONIC VERSION AHEAD OF THEIR MEETING. LINKS TO THE PROSPECTUSES CAN BE FOUND IN THE FUND DETAILS SECTION OF THE PDF.



Holdings

Ticker	Name	Asset Allocation		
		Conservative*	Moderate	Aggressive
Fixed Income		78.00%	37.00%	16.00%
AGGY	WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	28.80%	16.30%	7.60%
MTGP	WisdomTree Mortgage Plus Bond Fund	17.60%	9.20%	4.00%
TLH	iShares 10-20 Year Treasury Bond ETF	11.20%	5.60%	3.00%
QSIG	WisdomTree U.S. Short-Term Corporate Bond Fund	7.20%	-	-
QHY	WisdomTree U.S. High Yield Corporate Bond Fund	4.80%	2.50%	1.40%
USFR	WisdomTree Floating Rate Treasury Fund	4.40%	1.40%	-
BIV	Vanguard Intermediate-Term Bond Index Fund ETF	4.00%	-	-
ELD	WisdomTree Emerging Markets Local Debt Fund	-	2.00%	-
Equities		22.00%	63.00%	84.00%
DGRW	WisdomTree U.S. Quality Dividend Growth Fund	12.00%	13.50%	18.30%
SPDW	SPDR Portfolio Developed World ex-US ETF	3.00%	5.40%	6.80%
DON	WisdomTree U.S. MidCap Dividend Fund	2.00%	-	-
EES	WisdomTree U.S. SmallCap Fund	2.00%	1.80%	2.40%
XSOE	WisdomTree Emerging Markets ex-State-Owned Enterprises Fund	2.00%	3.00%	4.00%
DXJ	WisdomTree Japan Hedged Equity Fund	1.00%	2.40%	3.20%
EPI	WisdomTree India Earnings Fund	-	1.80%	2.50%
IHDG	WisdomTree International Hedged Quality Dividend Growth Fund	-	5.40%	6.80%
IJH	iShares Core S&P Mid-Cap ETF	-	2.40%	3.20%
QGRW	WisdomTree U.S. Quality Growth Fund	-	13.50%	20.00%
SCHD	Schwab US Dividend Equity ETF	-	4.80%	6.40%
WTV	WisdomTree U.S. Value Fund	-	9.00%	10.40%
Composite Portfolio Expense Ratio ¹		0.23%	0.26%	0.26%

Allocations and target weights are subject to change.

¹Composite Portfolio Expense Ratio refers to the weighted average expense ratios of the constituents

* Conservative: a strategy that seeks to provide a smaller allocation to equities. Risks, including possible loss of principal, are still involved.

WisdomTree Model Portfolio Strategies

Performance (as of 12/31/2024)

	Cumulative Returns			Average Annual Total Returns				
	1-Mn.	3-Mn.	YTD	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception
Conservative								
WisdomTree Conservative Model Portfolio (NAV)*	-2.14%	-2.71%	3.78%	3.78%	-0.28%	1.91%	3.02%	3.24%
WisdomTree Conservative Model Portfolio (MKT)*	-2.21%	-2.75%	3.74%	3.74%	-0.28%	1.89%	3.04%	3.22%
20% MSCI ACWI IMI - 80% Bloomberg U.S. Aggregate Bond Index	-1.85%	-2.69%	4.15%	4.15%	-0.89%	1.79%	3.00%	3.22%
20% MSCI ACWI Diversified Multi Factor - 80% Bloomberg U.S. Aggregate Bond Index	-2.13%	-2.85%	2.97%	2.97%	-1.51%	1.21%	2.71%	3.03%
Moderate								
WisdomTree Moderate Model Portfolio (NAV)	-2.32%	-1.46%	9.11%	9.11%	2.62%	5.53%	5.91%	6.05%
WisdomTree Moderate Model Portfolio (MKT)	-2.49%	-1.53%	8.99%	8.99%	2.60%	5.48%	5.89%	5.97%
60% MSCI ACWI IMI - 40% Bloomberg U.S. Aggregate Bond Index	-2.27%	-1.96%	10.13%	10.13%	2.07%	5.86%	6.13%	5.99%
60% MSCI ACWI Diversified Multi Factor - 40% Bloomberg U.S. Aggregate Bond Index	-3.12%	-2.44%	6.41%	6.41%	0.13%	4.07%	5.24%	5.40%
Aggressive								
WisdomTree Aggressive Model Portfolio (NAV)	-2.50%	-0.86%	11.76%	11.76%	3.82%	7.19%	7.14%	7.24%
WisdomTree Aggressive Model Portfolio (MKT)	-2.72%	-0.93%	11.59%	11.59%	3.78%	7.13%	7.10%	7.13%
80% MSCI ACWI IMI - 20% Bloomberg U.S. Aggregate Bond Index	-2.48%	-1.60%	13.22%	13.22%	3.50%	7.80%	7.60%	7.29%
80% MSCI ACWI Diversified Multi Factor - 20% Bloomberg U.S. Aggregate Bond Index	-3.62%	-2.24%	8.14%	8.14%	0.88%	5.39%	6.40%	6.48%

The inception date of these Model Portfolios is 12/18/2013. You cannot invest directly in an index.

Performance is historical and does not guarantee future results. Current performance may be lower or higher than quoted. Investment returns and principal value will fluctuate so that an investor's shares, when sold, may be worth more or less than their original cost. Performance information relating to the underlying funds can be found under the Fund Standardized Performance section.

Model Portfolio performance calculations are pre-tax, assume reinvestment of dividends. The performance is net of underlying fund expenses but does not reflect the deduction of an investment advisory fees (typically charged by a financial professional), brokerage or other commissions, or any other expenses that an investor would pay.

ETF shares are bought and sold at market price (not NAV) and are not individually redeemable from the Fund. Total returns are calculated using the daily 4:00 p.m. EST net asset value (NAV). Market price returns reflect the midpoint of the bid/ask spread as of the close of trading on the exchange where Fund shares are listed. Market price returns do not represent the returns you would receive if you traded shares at other times.

WisdomTree does not verify or endorse the selected advisory fee. Actual fees may vary. For fee schedules, contact your financial professional. Model portfolio investors are subject to the fees, expenses and risks of the underlying funds utilized in the model.

Model Portfolio performance results shown are theoretical and do not reflect any investor's actual experience. Thus, the performance shown does not reflect the impact that economic and market factors had or might have had on decision making if actual investor money had been managed and allocated per the Model Portfolio. Actual performance achieved in seeking to follow the Model Portfolio may differ from the theoretical performance shown for a number of reasons, including the timing of implementation of trades (including rebalancing trades to adjust to Model Portfolio changes), market conditions, fees and expenses (e.g., brokerage commissions, deduction of advisory or other fees or expenses charged by advisors or other third parties to investors, strategist fees and/or platform fees), contributions, withdrawals, account restrictions, tax consequences, and/or other factors, any or all of which may lower returns. For information about any of the underlying funds included in the Model Portfolio, including the fees, expenses and fund specific risks please review the fund prospectus.

* Conservative: a strategy that seeks to provide a smaller allocation to equities. Risks, including possible loss of principal, are still involved.



Fund Standardized Performance (as of 12/31/2024)

		NAV Returns					Market Price Returns				
Ticker	Inception Date	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception
Fixed Income											
AGGY	07/09/2015	1.81%	-2.58%	-0.74%	-	1.56%	1.86%	-2.55%	-0.76%	-	1.56%
BIV	04/03/2007	1.49%	-2.25%	0.03%	1.77%	3.67%	1.57%	-2.21%	0.01%	1.74%	3.68%
ELD	08/09/2010	-3.75%	-0.07%	-1.69%	0.21%	0.10%	-3.77%	-0.15%	-1.76%	0.23%	0.03%
MTGP	11/14/2019	2.39%	-1.95%	-0.32%	-	-0.28%	2.36%	-1.90%	-0.31%	-	-0.26%
QHY	04/27/2016	5.47%	0.94%	2.62%	-	4.49%	5.82%	0.93%	2.55%	-	4.50%
QSIG	04/27/2016	4.70%	1.56%	1.67%	-	2.02%	4.66%	1.56%	1.65%	-	1.97%
TLH	01/05/2007	-4.00%	-9.38%	-4.36%	-0.59%	2.79%	-4.22%	-9.35%	-4.32%	-0.57%	2.80%
USFR	02/04/2014	5.40%	4.17%	2.59%	1.84%	1.68%	5.42%	4.18%	2.59%	1.87%	1.67%
Equities											
DGRW	05/22/2013	16.97%	9.13%	12.98%	12.38%	12.99%	16.99%	9.13%	13.00%	12.37%	12.99%
DON	06/16/2006	14.12%	7.40%	8.82%	8.98%	9.22%	14.11%	7.39%	8.81%	8.96%	9.24%
DXJ	06/16/2006	30.17%	25.35%	19.06%	11.79%	7.47%	29.80%	24.98%	19.09%	11.81%	7.44%
EES	02/23/2007	9.89%	2.95%	8.54%	8.44%	8.21%	9.84%	2.92%	8.52%	8.42%	8.20%
EPI	02/22/2008	11.11%	9.79%	14.87%	8.99%	4.86%	10.66%	9.92%	14.75%	9.02%	4.78%
IHDG	05/07/2014	6.42%	4.09%	8.39%	9.31%	8.85%	6.00%	3.97%	8.30%	9.27%	8.74%
IJH	05/22/2000	13.88%	4.84%	10.29%	9.63%	9.51%	13.93%	4.85%	10.30%	9.63%	9.51%
QGRW	12/15/2022	34.81%	-	-	-	39.11%	34.87%	-	-	-	39.14%
SCHD	10/19/2011	11.60%	4.14%	11.03%	11.03%	12.91%	11.67%	4.16%	11.05%	11.03%	12.89%
SPDW	04/20/2007	3.74%	0.88%	4.72%	5.30%	3.05%	3.53%	0.81%	4.64%	5.31%	3.00%
WTV	02/23/2007	23.90%	11.68%	13.99%	11.78%	8.87%	23.92%	11.64%	14.01%	11.78%	8.88%
XSOE	12/10/2014	7.46%	-4.25%	1.44%	4.12%	4.03%	6.94%	-4.30%	1.19%	4.05%	4.03%

The illustration of the performance of funds included in the model portfolios shown above is historical and does not guarantee future results. Past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. Investment returns and principal value of an investment in funds included in the model portfolios will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Performance data current to the most recent month end for a fund included in the model portfolios may be obtained by visiting the fund's website, which is one of the following, depending on the fund: wisdomtree.com/investments for WisdomTree Funds; ishares.com for iShares funds; us.spdrs.com for SPDR funds; vanguard.com for Vanguard funds; schwab.com for Schwab funds

ETF shares are bought and sold at market price (not NAV) and are not individually redeemed. Brokerage commissions will reduce returns. Market returns are based upon the midpoint of the bid/ask spread at 4:00 p.m. eastern time (when NAV is normally determined for most ETFs), and do not represent the returns you would receive if you traded shares at other times. Performance shown may reflect fee waivers and/or expense reimbursements by the investment adviser to the fund for some or all of the periods shown. Performance would have been lower without such waivers.

Fund Details (as of 12/31/2024)

Ticker	Prospectus	Inception Date	Gross Expense ¹ Ratio	Net Expense ² Ratio	Notes
Fixed Income					
AGGY	Link	07/09/2015	0.12%	0.12%	Prior to 7/8/24, the Fund's ticker symbol was WFHY. The Fund's name, objective and strategy were not affected at that time. Prior to 7/8/24, the Fund's ticker symbol was SFIG. The Fund's name, objective and strategy were not affected at that time.
BIV	Link	04/03/2007	0.04%	0.04%	
ELD	Link	08/09/2010	0.55%	0.55%	
MTGP	Link	11/14/2019	0.45%	0.45%	
QHY	Link	04/27/2016	0.38%	0.38%	
QSIG	Link	04/27/2016	0.18%	0.18%	
TLH	Link	01/05/2007	0.15%	0.15%	
USFR	Link	02/04/2014	0.15%	0.15%	
Equities					
DGRW	Link	05/22/2013	0.28%	0.28%	The expense ratio of the Fund may fluctuate annually due to changes in interest expenses incurred from annual portfolio rebalance activity.
DON	Link	06/16/2006	0.38%	0.38%	
DXJ	Link	06/16/2006	0.48%	0.48%	
EES	Link	02/23/2007	0.38%	0.38%	
EPI	Link	02/22/2008	0.87%	0.87%	
IHDG	Link	05/07/2014	0.58%	0.58%	The Fund's name, objective and strategy changed effective January 3, 2022. Prior to January 3, 2022, Fund performance reflects the investment objective of the Fund when it was the WisdomTree U.S. Quality Shareholder Yield Fund (QSY) and tracked the performance, before fees and expenses, of the WisdomTree U.S. Quality Shareholder Yield Index.
IJH	Link	05/22/2000	0.05%	0.05%	
QGRW	Link	12/15/2022	0.28%	0.28%	
SCHD	Link	10/19/2011	0.06%	0.06%	
SPDW	Link	04/20/2007	0.03%	0.03%	
WTV	Link	02/23/2007	0.12%	0.12%	
XSOE	Link	12/10/2014	0.32%	0.32%	

¹Gross expenses are the fund's total annual operating expenses as of the fund's current prospectus.

²Net expenses reflect contractual or voluntary fee waivers, expense caps and/or reimbursements, if any. See fund's individual prospectus for more detail.

The Bloomberg U.S. Aggregate Bond Index measures the performance of the U.S. investment-grade bond market.

The MSCI ACWI Diversified Multiple-Factor Index is based on MSCI ACWI Index, its parent index, which includes large and mid cap stocks across 23 Developed Markets (DM) and 26 Emerging Markets (EM) countries*. The index aims to maximize exposure to four factors – Value, Momentum, Quality and Low Size -- while maintaining a risk profile similar to that of the underlying parent index.

The MSCI ACWI Investable Market Index (IMI) captures large, mid and small cap representation across 23 Developed Markets (DM) and 26 Emerging Markets (EM) countries.

The data used is derived from FactSet and Bloomberg, and assumed to be correct and reliable, but it has not been independently verified; its accuracy or completeness is not guaranteed and no liability is assumed for any direct or consequential losses arising from its use. Unrestricted architecture, open-architecture, or unrestricted universe means that a model portfolio may include ETFs other than WisdomTree ETFs. However, the model portfolios are expected to include a substantial portion of WisdomTree ETFs.

For Financial Advisors: 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.

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.

For Retail Investors: WisdomTree's Model Portfolios are not intended to constitute investment advice or investment recommendations from WisdomTree. Your investment adviser may or may not implement WisdomTree's Model Portfolios in your account. The performance of your account may differ from the performance shown for a variety of reasons, including but not limited to: Your investment adviser, and not WisdomTree, is responsible for implementing trades in the accounts; differences in market conditions; client-imposed investment restrictions; the timing of client investments and withdrawals; fees payable; and/or other factors. WisdomTree is not responsible for determining the suitability or appropriateness of a strategy based on WisdomTree's Model Portfolios. WisdomTree does not have investment discretion and does not place trade orders for your account. This material has been created by WisdomTree and the information included herein has not been verified by your investment adviser and may differ from information provided by your investment adviser. WisdomTree does not undertake to provide impartial investment advice or give advice in a fiduciary capacity. Further, WisdomTree receives revenue in the form of advisory fees for our exchange traded funds and management fees for our collective investment trusts.

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 by visiting: wisdomtree.com/investments for WisdomTree Funds; ishares.com for iShares funds; us.spdrs.com for SPDR funds; vanguard.com for Vanguard funds; schwab.com for Schwab funds

Please read the prospectus carefully before you invest in a fund WisdomTree Asset Management Inc. does not endorse and is not responsible for or liable for any content or other materials made available by other ETF sponsors. Investors should read the prospectus carefully before investing.

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WisdomTree Asset Management, Inc. is an investment adviser registered with the Securities and Exchange Commission, and a wholly-owned subsidiary of WisdomTree, Inc.

Important Risk 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.

Diversification does not eliminate the risk of experiencing investment losses.