

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 Fundamental strategies seek to provide a diversified allocation of stocks, bonds, and alternative investments 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. The Moderately Aggressive with Alternatives portfolio is designed for investors who also seek to incorporate alternative investments into a traditional portfolio using ETFs for additional risk management. Each portfolio may include both WisdomTree and non-WisdomTree ETFs. For performance purposes, all equity, fixed income, and alternatives allocations will be benchmarked according to their positioning in the respective strategy by a broad-based global equity index, a U.S. aggregate bond index, and an index that is a proxy for U.S. cash, respectively.

This information is not personalized investment advice or an investment recommendation from WisdomTree, and is intended for use only by a third party financial advisor, 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 advisors are responsible for making their own independent judgment as to how to use this information. WisdomTree does not have investment discretion over or place trade orders for any portfolios or accounts derived from this information. Performance of any account or portfolio derived from this information may vary materially from the performance shown herein. There is no guarantee that any investment strategy illustrated will be successful or achieve any particular level of results. Please review the disclosures at the end of this document and consult your financial advisor for more information.

Holdings

Ticker	Name	Asset Allocation						
		Conservative*	Moderate	Moderately Aggressive W/ Alts	Aggressive	Fixed Income Portfolio	Core Equity Portfolio	Global Dividend Portfolio
Fixed Income		80.00%	40.00%	30.00%	20.00%	100.00%	-	-
AGGY	WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	34.40%	20.70%	19.50%	10.35%	43.00%	-	-
MTGP	WisdomTree Mortgage Plus Bond Fund	11.20%	3.70%	3.90%	1.85%	14.00%	-	-
WFHY	WisdomTree U.S. High Yield Corporate Bond Fund	7.20%	4.80%	3.60%	2.40%	9.00%	-	-
BIV	Vanguard Intermediate-Term Bond Index Fund ETF	6.40%	-	-	-	8.00%	-	-
STOT	SPDR DoubleLine Sht Duration Tot Rtn Tactical ETF	5.60%	4.00%	3.00%	2.00%	7.00%	-	-
USFR	WisdomTree Floating Rate Treasury Fund	5.60%	2.40%	-	1.20%	7.00%	-	-
SFIG	WisdomTree U.S. Short-Term Corporate Bond Fund	4.80%	-	-	-	6.00%	-	-
SPTL	SPDR Portfolio Long Term Treasury ETF	4.80%	2.40%	-	1.20%	6.00%	-	-
ELD	WisdomTree Emerging Markets Local Debt Fund	-	2.00%	-	1.00%	-	-	-
Equities		20.00%	60.00%	50.00%	80.00%	-	100.00%	100.00%
DDWM	WisdomTree Dynamic Currency Hedged International Equity Fund	-	-	-	-	-	-	20.00%
EPS	WisdomTree U.S. LargeCap Fund	10.00%	9.00%	10.00%	12.00%	-	15.00%	-
DGRW	WisdomTree U.S. Quality Dividend Growth Fund	-	6.00%	-	8.00%	-	10.00%	10.00%
USMF	WisdomTree U.S. Multifactor Fund	-	6.00%	5.00%	8.00%	-	10.00%	-
XSOE	WisdomTree Emerging Markets ex-State-Owned Enterprises Fund	3.00%	5.40%	7.50%	7.20%	-	9.00%	-
DLS	WisdomTree International SmallCap Dividend Fund	2.00%	3.00%	5.00%	4.00%	-	5.00%	5.00%
EES	WisdomTree U.S. SmallCap Fund	-	2.40%	5.00%	3.20%	-	4.00%	-
DGS	WisdomTree Emerging Markets SmallCap Dividend Fund	-	3.60%	-	4.80%	-	6.00%	5.00%
DEM	WisdomTree Emerging Markets High Dividend Fund	-	-	-	-	-	-	10.00%
DON	WisdomTree U.S. MidCap Dividend Fund	2.00%	3.60%	-	4.80%	-	6.00%	-
DTD	WisdomTree U.S. Total Dividend Fund	-	-	-	-	-	-	30.00%
DWMF	WisdomTree International Multifactor Fund	-	3.00%	-	4.00%	-	5.00%	-
SCHX	Schwab US Large-Cap ETF	-	9.00%	7.50%	12.00%	-	15.00%	-
SPDW	SPDR Portfolio Developed World ex-US ETF	3.00%	9.00%	-	12.00%	-	15.00%	-
TDIV	First Trust NASDAQ Technology Dividend Index Fd	-	-	-	-	-	-	5.00%
VYM	Vanguard High Dividend Yield Index Fund ETF	-	-	-	-	-	-	15.00%
NTSX	WisdomTree 90/60 U.S. Balanced Fund	-	-	10.00%	-	-	-	-
Alternative		-	-	20.00%	-	-	-	-
PUTW	WisdomTree CBOE S&P 500 PutWrite Strategy Fund	-	-	3.00%	-	-	-	-
GLDM	SPDR Gold MiniShares Trust	-	-	4.00%	-	-	-	-
BTAL	AGFIQ US Market Neutral Anti-Beta Fund	-	-	3.00%	-	-	-	-
SWAN	BlackSwan Growth & Treasury Core ETF	-	-	4.00%	-	-	-	-
EMLP	First Trust North American Energy Infrastructure Fund	-	-	2.00%	-	-	-	-
IGF	iShares Global Infrastructure Fund	-	-	4.00%	-	-	-	-
Composite Portfolio Expense Ratio (%)¹		0.21%	0.23%	0.27%	0.23%	0.21%	0.23%	0.34%

Allocations and target weights are subject to change.

*Conservative: an allocation that is relatively low in risk, seeking to provide capital appreciation.

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

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WisdomTree Model Portfolio Strategies

Performance (as of 12/31/2019)

	Cumulative Returns			Average Annual Total Returns				
	1-Mn.	3-Mn.	YTD	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception
Conservative								
WisdomTree Fundamental Conservative Model Portfolio (NAV)	0.68%	1.93%	12.11%	12.11%	5.43%	4.15%	-	4.37%
WisdomTree Fundamental Conservative Model Portfolio (MKT)	0.65%	1.88%	12.10%	12.10%	5.44%	4.22%	-	4.34%
20% MSCI AC World Index - 80% Bloomberg Barclays U.S. Aggregate Bond Index	0.65%	1.90%	12.26%	12.26%	5.79%	4.23%	-	4.50%
Moderate								
WisdomTree Fundamental Moderate Model Portfolio (NAV)	2.08%	5.41%	18.08%	18.08%	8.15%	6.30%	-	6.49%
WisdomTree Fundamental Moderate Model Portfolio (MKT)	1.99%	5.31%	18.24%	18.24%	8.15%	6.30%	-	6.38%
60% MSCI AC World Index - 40% Bloomberg Barclays U.S. Aggregate Bond Index	2.09%	5.38%	19.41%	19.41%	9.20%	6.43%	-	6.42%
Moderately Aggressive W/ Alts								
WisdomTree Fundamental Moderately Aggressive with Alternatives Model Portfolio (NAV)	2.15%	5.12%	15.93%	15.93%	6.99%	-	-	6.99%
WisdomTree Fundamental Moderately Aggressive with Alternatives Model Portfolio (MKT)	2.04%	5.06%	16.05%	16.05%	6.98%	-	-	6.87%
50% MSCI AC World Index - 30% Bloomberg Barclays U.S. Aggregate Bond Index - 20% FTSE 3 Month Treasury Bill Index	1.77%	4.56%	16.18%	16.18%	7.83%	-	-	7.11%
Aggressive								
WisdomTree Fundamental Aggressive Model Portfolio (NAV)	2.64%	6.98%	20.81%	20.81%	9.20%	7.09%	-	7.28%
WisdomTree Fundamental Aggressive Model Portfolio (MKT)	2.53%	6.85%	21.06%	21.06%	9.19%	7.07%	-	7.13%
80% MSCI AC World Index - 20% Bloomberg Barclays U.S. Aggregate Bond Index	2.80%	7.16%	23.00%	23.00%	10.84%	7.45%	-	7.30%
Fixed Income Portfolio								
WisdomTree Fundamental Fixed Income Model Portfolio (NAV)	0.02%	0.29%	9.48%	9.48%	4.40%	3.41%	-	3.69%
WisdomTree Fundamental Fixed Income Model Portfolio (MKT)	0.03%	0.27%	9.40%	9.40%	4.42%	3.50%	-	3.69%
100% Bloomberg Barclays U.S. Aggregate Bond Index	-0.07%	0.18%	8.72%	8.72%	4.03%	3.05%	-	3.46%
Core Equity Portfolio								
WisdomTree Fundamental Core Equity Model Portfolio (NAV)	3.20%	8.56%	23.64%	23.64%	10.22%	7.85%	-	8.05%
WisdomTree Fundamental Core Equity Model Portfolio (MKT)	3.06%	8.41%	24.00%	24.00%	10.20%	7.81%	-	7.86%
100% MSCI AC World Index	3.52%	8.95%	26.60%	26.60%	12.44%	8.41%	-	8.13%
Global Dividend Portfolio								
WisdomTree Fundamental Global Dividend Model Portfolio (NAV)	3.21%	8.14%	24.57%	24.57%	10.08%	7.27%	-	7.25%
WisdomTree Fundamental Global Dividend Model Portfolio (MKT)	3.02%	7.94%	25.05%	25.05%	10.07%	7.25%	-	7.11%
100% MSCI AC World Index	3.52%	8.95%	26.60%	26.60%	12.44%	8.41%	-	8.13%

The inception date of these model portfolios is 12/18/2013.

Performance for periods greater than one year is annualized and less than one year is cumulative. The model portfolio performance shown is WisdomTree Asset Management, Inc's hypothetical mathematical estimates based on the reflected asset allocations and past performance of the funds included in the model portfolios, and do not represent actual future performance of any particular fund or investment strategy. Past performance does not guarantee future results.

You cannot invest directly in an index or model portfolio. Index and model portfolio returns are for illustrative purposes only. Such performance returns do not reflect any management fees, transaction costs or expenses. Indexes and model portfolios are unmanaged and their performance does not reflect the fees and expenses of investing in a portfolio of the instruments or funds that comprise the index or model portfolio.

For more information and standardized performance of the funds included in the model portfolio, please see the end of this document.

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WisdomTree Model Portfolio Strategies

Fund Standardized Performance (as of 12/31/2019)

Ticker	Inception Date	NAV Returns (%)					Market Price Returns (%)				
		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	11.82%	4.96%	-	-	4.18%	11.78%	4.95%	-	-	4.21%
BIV	04/03/2007	10.19%	4.55%	3.54%	4.77%	5.14%	10.34%	4.51%	3.50%	4.76%	5.15%
ELD	08/09/2010	12.92%	5.43%	2.15%	-	1.06%	13.06%	5.61%	2.26%	-	0.99%
MTGP	11/14/2019	-	-	-	-	0.20%	-	-	-	-	0.20%
SFIG	04/27/2016	5.95%	2.97%	-	-	2.49%	6.25%	3.22%	-	-	2.42%
SPTL	05/23/2007	14.77%	7.56%	5.46%	7.62%	6.81%	13.74%	7.55%	5.33%	7.59%	6.74%
STOT	04/14/2016	4.45%	2.40%	-	-	2.19%	4.40%	2.34%	-	-	2.13%
USFR	02/04/2014	2.10%	1.64%	1.09%	-	0.91%	2.10%	1.75%	1.16%	-	0.89%
WFHY	04/27/2016	15.44%	6.11%	-	-	7.07%	15.59%	6.93%	-	-	7.21%
Equities											
DDWM	01/07/2016	21.03%	8.46%	-	-	9.90%	21.52%	8.35%	-	-	9.82%
DEM	07/13/2007	19.37%	11.38%	5.73%	3.42%	3.40%	19.88%	11.75%	6.06%	3.42%	3.18%
DGRW	05/22/2013	29.55%	15.94%	11.78%	-	12.99%	29.89%	15.87%	11.74%	-	12.97%
DGS	10/30/2007	17.28%	10.37%	5.37%	4.50%	2.85%	18.94%	10.96%	5.66%	4.49%	2.90%
DLS	06/16/2006	22.11%	9.14%	8.27%	8.30%	6.15%	22.28%	9.27%	8.43%	8.36%	6.08%
DON	06/16/2006	23.42%	9.15%	9.15%	13.31%	9.36%	23.64%	9.13%	9.11%	13.29%	9.39%
DTD	06/16/2006	28.28%	12.10%	10.14%	12.94%	8.66%	28.57%	12.05%	10.08%	12.92%	8.64%
DWMF	08/10/2018	15.93%	-	-	-	5.20%	16.30%	-	-	-	5.49%
EES	02/23/2007	21.92%	7.31%	8.33%	12.24%	8.09%	22.23%	7.32%	8.33%	12.22%	8.07%
EPS	02/23/2007	32.59%	14.63%	11.02%	13.11%	8.46%	32.99%	14.55%	10.96%	13.09%	8.45%
SCHX	11/03/2009	31.40%	15.22%	11.54%	13.49%	14.03%	31.21%	15.17%	11.54%	13.48%	14.04%
SPDW	04/20/2007	22.26%	9.60%	5.87%	5.62%	2.40%	22.40%	9.73%	5.99%	5.60%	2.37%
TDIV	08/13/2012	33.38%	16.39%	12.15%	-	13.92%	33.26%	16.32%	12.10%	-	13.94%
USMF	06/29/2017	24.00%	-	-	-	12.31%	24.28%	-	-	-	12.26%
VYM	11/10/2006	24.20%	10.82%	9.80%	12.86%	8.18%	24.07%	10.77%	9.79%	12.86%	8.18%
XSOE	12/10/2014	24.16%	13.97%	6.87%	-	6.65%	24.83%	14.68%	6.99%	-	6.91%
NTSX	08/02/2018	31.53%	-	-	-	14.11%	31.82%	-	-	-	14.07%
Alternative											
GLDM	06/25/2018	18.62%	-	-	-	12.59%	18.10%	-	-	-	17.00%
BTAL	09/13/2011	1.69%	4.39%	2.27%	-	-1.08%	1.13%	4.35%	2.12%	-	-1.08%
PUTW	02/24/2016	12.98%	5.19%	-	-	6.90%	13.34%	5.08%	-	-	6.85%
SWAN	11/06/2018	22.25%	-	-	-	16.45%	22.02%	-	-	-	16.77%
EMLP	06/20/2012	23.41%	4.48%	2.03%	-	7.12%	23.51%	4.45%	2.03%	-	7.12%
IGF	12/10/2007	26.01%	10.51%	5.79%	6.94%	3.13%	26.01%	10.61%	5.86%	6.94%	3.14%

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: www.wisdomtree.com for WisdomTree Funds; www.us.spdrs.com for SPDR funds; www.vanguard.com for Vanguard Funds; www.ftportfolios.com for First Trust funds; www.schwab.com for Schwab funds; www.ishares.com for iShares funds; www.amplifyetfs.com for BlackSwan funds; www.agf.com for AGFIQ 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.

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Fund Details (as of 12/31/2019)

Ticker	Inception Date	Gross Expense Ratio	Net Expense Ratio	Notes
Fixed Income				
AGGY	07/09/2015	0.20%	0.12%	The Fund's net expense ratio of 0.12% (the amount charged to shareholders) reflects a contractual waiver of 0.08% through December 31, 2020.
BIV	04/03/2007	0.07%	0.07%	
ELD	08/09/2010	0.55%	0.55%	
MTGP	11/14/2019	0.45%	0.45%	
SFIG	04/27/2016	0.28%	0.18%	The Fund's net expense ratio of 0.18% (the amount charged to shareholders) reflects a contractual waiver of 0.10% through October 31, 2020.
SPTL	05/23/2007	0.06%	0.06%	
STOT	04/14/2016	0.50%	0.45%	SSGA Funds Management, Inc. ("SSGA FM" or "Adviser") has contractually agreed to waive a portion of its management fee and/or reimburse certain expenses, until October 31, 2020, so that the net annual Fund operating expenses, before application of any fees and expenses not paid by the Adviser pursuant to the Investment Advisory Agreement, if any, are limited to 0.45% of the Fund's average daily net assets. The contractual fee waiver and/or reimbursement does not provide for the recoupment by the Adviser of any fees the Adviser previously waived. The Adviser may continue the waiver and/or reimbursement from year to year, but there is no guarantee that the Adviser will do so and after October 31, 2020, the waiver and/or reimbursement may be cancelled or modified at any time. This waiver and/or reimbursement may not be terminated prior to October 31, 2020 except with the approval of the SSGA Active Trust's Board of Trustees.
USFR	02/04/2014	0.15%	0.15%	
WFHY	04/27/2016	0.48%	0.38%	The Fund's net expense ratio of 0.38% (the amount charged to shareholders) reflects a contractual waiver of 0.10% through October 31, 2020.
Equities				
DDWM	01/07/2016	0.40%	0.35%	The Fund's net expense ratio of 0.35% (the amount charged to shareholders) reflects a contractual waiver of 0.05% through October 31, 2020.
DEM	07/13/2007	0.63%	0.63%	
DGRW	05/22/2013	0.28%	0.28%	
DGS	10/30/2007	0.63%	0.63%	
DLS	06/16/2006	0.58%	0.58%	
DON	06/16/2006	0.38%	0.38%	
DTD	06/16/2006	0.28%	0.28%	
DWMF	08/10/2018	0.38%	0.38%	
EES	02/23/2007	0.38%	0.38%	
EPS	02/23/2007	0.08%	0.08%	
SCHX	11/03/2009	0.03%	0.03%	
SPDW	04/20/2007	0.04%	0.04%	
TDIV	08/13/2012	0.50%	0.50%	
USMF	06/29/2017	0.28%	0.28%	
VYM	11/10/2006	0.06%	0.06%	
XSOE	12/10/2014	0.58%	0.32%	The Fund's net expense ratio of 0.32% (the amount charged to shareholders) reflects a contractual waiver of 0.26% through July 31, 2020.
NTSX	08/02/2018	0.20%	0.20%	
Alternative				
GLDM	06/25/2018	0.18%	0.18%	
SWAN	11/06/2018	0.49%	0.49%	
PUTW	02/24/2016	0.44%	0.44%	
BTAL	09/13/2011	2.89%	2.11%	The Fund's investment adviser, AGF Investments LLC ("Adviser"), has contractually agreed to waive the fees and reimburse expenses of the Fund until at least November 1, 2020, so that the total annual operating expenses (excluding interest, taxes, brokerage commissions and other expenses that are capitalized in accordance with generally accepted accounting principles, dividend, interest and brokerage expenses for short positions, acquired fund fees and expenses, and extraordinary expenses) ("Operating Expenses") of the Fund are limited to 0.45% of average net assets ("Expense Cap"). This undertaking can only be changed with the approval of the Board. The Fund has agreed that it will repay the Adviser for fees and expenses forgone or reimbursed during the last 36 months, provided that repayment does not cause the Operating Expenses to exceed the lower of 0.45% of the Fund's average net assets and the expense cap in place at the time of the Adviser's waiver or reimbursement.
EMLP	06/25/2018	0.95%	0.95%	
IGF	12/10/2007	0.46%	0.46%	

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WisdomTree Model Portfolio Strategies

The FTSE 3 month Treasury Bill Index tracks the U.S. Treasury-bill market with three month maturities.

The MSCI AC World Index is a free float adjusted market capitalization index that is designed to measure the performance of the world stock indexes covered by MSCI.

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

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 Professionals: In the event that you subscribe to receive a WisdomTree model portfolio, you will receive investment ideas from WisdomTree in the form of a model portfolio. The information is designed to be utilized by you solely as a resource, along with other potential sources you consider, in providing advisory services to your clients. WisdomTree's model portfolios are not intended to constitute investment advice or investment recommendations from WisdomTree. WisdomTree is not responsible for determining the securities to be purchased, held and/or sold for your clients' accounts, nor is WisdomTree responsible for determining the suitability or appropriateness of a model portfolio or any securities included therein for any of your clients. WisdomTree does not have investment discretion and does not place trade orders for any of your clients' accounts. Information and other marketing materials provided to you by WisdomTree concerning a model portfolio – including holdings, performance and other characteristics – may not be indicative of your client's actual experience from investing in one or more of the funds included in the model portfolio. The model portfolios, allocations and data are subject to change.

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WisdomTree Model Portfolio Strategies

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: www.wisdomtree.com for WisdomTree Funds; www.us.spdrs.com for SPDR funds; www.vanguard.com for Vanguard Funds; www.ftportfolios.com for First Trust funds; www.schwab.com for Schwab funds; www.ishares.com for iShares funds; www.amplifyetfs.com for BlackSwan funds; www.agf.com for AGFiQ funds.

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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.

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