

## WisdomTree Model Portfolio Strategies

### 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

This strategy provides exposure to a diversified allocation of stocks and bonds using ETFs. The strategy seeks to balance growth of capital through domestic and international equity ETFs, and preservation of capital with fixed income ETFs that may serve as a source of income and potentially reduce volatility. The strategy may include both WisdomTree and non-WisdomTree ETFs within its equity component, while using PIMCO ETFs in its fixed income component. For performance purposes, this strategy will be benchmarked to a broad-based global equity index and a U.S. aggregate bond index.

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.

## WisdomTree Model Portfolio Strategies

### Holdings

Ticker	Name	Asset Allocation		
		Conservative*	Moderate	Aggressive
<b>Fixed Income</b>		<b>80.00%</b>	<b>40.00%</b>	<b>20.00%</b>
<b>BOND</b>	PIMCO Active Bond Exchange-Traded Fund	46.40%	23.20%	11.60%
<b>MINT</b>	PIMCO Enhanced Short Maturity Exchange-Traded Fund	11.20%	5.60%	2.80%
<b>LDUR</b>	PIMCO Enhanced Low Duration Active Exchange-Traded Fund	10.40%	5.20%	2.60%
<b>CORP</b>	PIMCO Investment Grade Corporate Bond Index Exchange-Traded Fund	4.00%	2.00%	1.00%
<b>HYS</b>	PIMCO 0-5 Year High Yield Corporate Bond Index Exchange-Traded Fund	4.00%	2.00%	1.00%
<b>ZROZ</b>	PIMCO 25+ Year Zero Coupon US Treasury Index Exchange-Traded Fund	4.00%	2.00%	1.00%
<b>Equities</b>		<b>20.00%</b>	<b>60.00%</b>	<b>80.00%</b>
<b>EPS</b>	WisdomTree U.S. LargeCap Fund	10.00%	12.00%	16.00%
<b>DDWM</b>	WisdomTree Dynamic Currency Hedged International Equity Fund	3.00%	6.00%	8.00%
<b>XSOE</b>	WisdomTree Emerging Markets ex-State-Owned Enterprises Fund	3.00%	5.40%	7.20%
<b>DLS</b>	WisdomTree International SmallCap Dividend Fund	2.00%	3.00%	4.00%
<b>DON</b>	WisdomTree U.S. MidCap Dividend Fund	2.00%	3.60%	4.80%
<b>DGRS</b>	WisdomTree U.S. SmallCap Quality Dividend Growth Fund	-	2.40%	3.20%
<b>DGRW</b>	WisdomTree U.S. Quality Dividend Growth Fund	-	12.00%	16.00%
<b>DGS</b>	WisdomTree Emerging Markets SmallCap Dividend Fund	-	3.60%	4.80%
<b>IQDG</b>	WisdomTree International Quality Dividend Growth Fund	-	6.00%	8.00%
<b>USMF</b>	WisdomTree U.S. Multifactor Fund	-	6.00%	8.00%
<b>Composite Portfolio Expense Ratio (%)<sup>1</sup></b>		<b>0.42%</b>	<b>0.37%</b>	<b>0.34%</b>

Allocations and target weights are subject to change.

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

<sup>1</sup>Composite Portfolio Expense Ratio refers to the weighted average expense ratios of the constituents.

This information should not be relied upon as investment advice, research, or a recommendation by WisdomTree regarding i) the funds included in the model portfolios, (ii) the use or suitability of the model portfolios or (iii) any security in particular. Only an investor and their financial adviser know enough about their circumstances to make an investment decision.

WisdomTree Model Portfolio Strategies

Performance (as of 09/30/2020)

	Cumulative Returns			Average Annual Total Returns				
	1-Mn.	3-Mn.	YTD	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception
<b>Conservative</b>								
WisdomTree Select Conservative Model Portfolio (including PIMCO ETFs) (NAV)*	-0.49%	2.39%	3.90%	5.71%	4.52%	5.41%	-	4.41%
WisdomTree Select Conservative Model Portfolio (including PIMCO ETFs) (MKT)*	-0.43%	2.39%	4.01%	5.75%	4.56%	5.45%	-	4.42%
20% MSCI ACWI Value - 80% Bloomberg Barclays U.S. Aggregate Bond Index	-0.66%	1.31%	2.59%	4.27%	4.18%	4.53%	-	4.01%
20% MSCI ACWI - 80% Bloomberg Barclays U.S. Aggregate Bond Index	-0.69%	2.14%	6.08%	8.09%	5.86%	5.56%	-	4.90%
<b>Moderate</b>								
WisdomTree Select Moderate Model Portfolio (including PIMCO ETFs) (NAV)	-1.30%	4.77%	-0.32%	4.78%	4.30%	7.12%	-	5.63%
WisdomTree Select Moderate Model Portfolio (including PIMCO ETFs) (MKT)	-1.15%	4.87%	-0.15%	4.85%	4.30%	7.09%	-	5.56%
60% MSCI ACWI Value - 40% Bloomberg Barclays U.S. Aggregate Bond Index	-1.87%	2.66%	-5.93%	-1.60%	1.72%	4.95%	-	3.62%
60% MSCI ACWI - 40% Bloomberg Barclays U.S. Aggregate Bond Index	-1.96%	5.15%	4.09%	9.69%	6.74%	8.10%	-	6.31%
<b>Aggressive</b>								
WisdomTree Select Aggressive Model Portfolio (including PIMCO ETFs) (NAV)	-1.76%	5.94%	-2.65%	4.00%	3.98%	7.74%	-	5.99%
WisdomTree Select Aggressive Model Portfolio (including PIMCO ETFs) (MKT)	-1.56%	6.09%	-2.43%	4.10%	3.96%	7.70%	-	5.90%
80% MSCI ACWI Value - 20% Bloomberg Barclays U.S. Aggregate Bond Index	-2.48%	3.32%	-10.23%	-4.75%	0.31%	5.01%	-	3.29%
80% MSCI ACWI - 20% Bloomberg Barclays U.S. Aggregate Bond Index	-2.59%	6.64%	2.82%	10.18%	7.00%	9.24%	-	6.90%

The inception date of these Model Portfolios is 12/18/2013. Effective 9/30/2018 the model portfolios were rebalanced to include PIMCO ETFs.

**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 09/30/2020)

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
<b>Fixed Income</b>											
BOND	02/29/2012	6.32%	5.10%	4.53%	-	4.70%	6.36%	5.12%	4.64%	-	4.72%
CORP	09/20/2010	7.89%	6.30%	5.99%	5.02%	5.15%	7.73%	6.29%	5.97%	5.01%	5.31%
HYS	06/16/2011	-1.41%	2.12%	4.78%	-	4.42%	-1.36%	2.20%	4.85%	-	4.41%
LDUR	01/22/2014	4.61%	3.24%	3.03%	-	2.76%	4.70%	3.24%	3.07%	-	2.76%
MINT	11/16/2009	2.01%	2.24%	2.09%	1.52%	1.53%	2.03%	2.25%	2.10%	1.51%	1.53%
ZROZ	10/30/2009	21.23%	16.54%	11.36%	10.31%	10.94%	20.62%	16.46%	11.25%	10.29%	11.13%
<b>Equities</b>											
DDWM	01/07/2016	-8.37%	-1.38%	-	-	4.91%	-8.44%	-1.52%	-	-	4.93%
DGRS	07/25/2013	-11.18%	-1.30%	5.88%	-	5.26%	-11.10%	-1.30%	5.89%	-	5.25%
DGRW	05/22/2013	12.33%	11.60%	14.08%	-	12.18%	12.51%	11.69%	14.14%	-	12.20%
DGS	10/30/2007	-3.21%	-1.78%	6.65%	1.51%	1.79%	-2.78%	-1.74%	6.80%	1.49%	1.84%
DLS	06/16/2006	-2.52%	-3.49%	5.02%	5.91%	4.73%	-2.37%	-3.57%	5.02%	5.95%	4.68%
DON	06/16/2006	-17.76%	-2.08%	5.03%	9.33%	6.96%	-17.73%	-2.05%	5.02%	9.32%	6.99%
EPS	02/23/2007	7.97%	8.98%	12.28%	12.49%	7.84%	8.14%	9.08%	12.34%	12.51%	7.85%
IQDG	04/07/2016	15.61%	5.03%	-	-	8.22%	15.37%	4.93%	-	-	8.32%
USMF	06/29/2017	4.87%	8.02%	-	-	9.08%	4.86%	8.07%	-	-	9.08%
XSOE	12/10/2014	22.75%	6.05%	12.25%	-	7.28%	23.71%	6.25%	12.52%	-	7.61%

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](http://www.wisdomtree.com) for WisdomTree Funds; [www.pimco.com](http://www.pimco.com) for PIMCO 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.

This information should not be relied upon as investment advice, research, or a recommendation by WisdomTree regarding i) the funds included in the model portfolios, (ii) the use or suitability of the model portfolios or (iii) any security in particular. Only an investor and their financial adviser know enough about their circumstances to make an investment decision.

WisdomTree Model Portfolio Strategies

Fund Details (as of 09/30/2020)

Ticker	Inception Date	Gross Expense Ratio	Net Expense Ratio	Notes
<b>Fixed Income</b>				
BOND	02/29/2012	0.73%	0.73%	
CORP	09/20/2010	0.20%	0.20%	
HYS	06/16/2011	0.56%	0.56%	
LDUR	01/22/2014	0.86%	0.79%	PIMCO has contractually agreed, through October 31, 2020, to reduce its management fee by 0.07% of the average daily net assets of the Fund. This waiver will automatically renew for one-year terms unless PIMCO provides written notice to PIMCO ETF Trust at least 30 days prior to the end of the then current term.
MINT	11/16/2009	0.36%	0.36%	
ZROZ	10/30/2009	0.15%	0.15%	
<b>Equities</b>				
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.
DGRS	07/25/2013	0.38%	0.38%	
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%	
EPS	02/23/2007	0.08%	0.08%	
IQDG	04/07/2016	0.42%	0.42%	
USMF	06/29/2017	0.28%	0.28%	
XSOE	12/10/2014	0.32%	0.32%	

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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 MSCI ACWI Value Index captures large and mid cap securities exhibiting overall value style characteristics across 23 Developed Markets countries and 26 Emerging Markets (EM) countries. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield.

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.

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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](http://www.wisdomtree.com) for WisdomTree Funds; [www.pimco.com](http://www.pimco.com) for PIMCO 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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PIMCO and WisdomTree engage in periodic informational meetings pertaining to PIMCO ETFs and WisdomTree's use of fixed income ETFs in its models. Although the firms' collaboration is intended to help inform WisdomTree in its potential inclusion/usage of PIMCO ETFs in WisdomTree model portfolios, WisdomTree is under no obligation—contractual or otherwise—to include PIMCO ETFs in WisdomTree model portfolios and any allocation to PIMCO ETFs in WisdomTree model portfolios may change at any time and without notice to PIMCO.

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The model portfolios presented in this document are available through independent third-party platforms and the strategies cannot be purchased directly from WisdomTree Asset Management, Inc. ("WTAM"). WTAM's parent company may have a financial interest in such a platform.

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### 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.

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