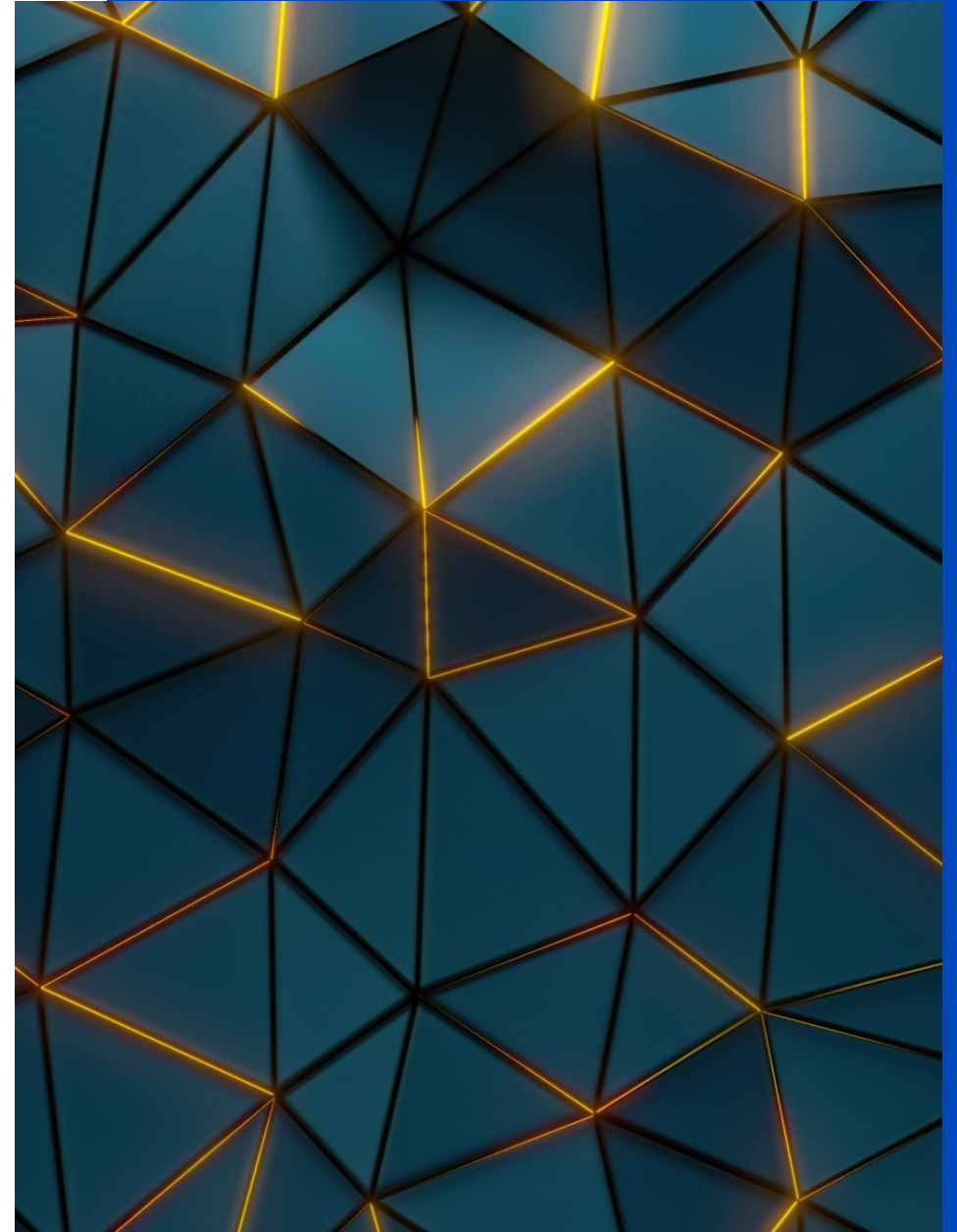




January 2026

WisdomTree Efficient TIPS Plus Gold Fund (GDT)



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**

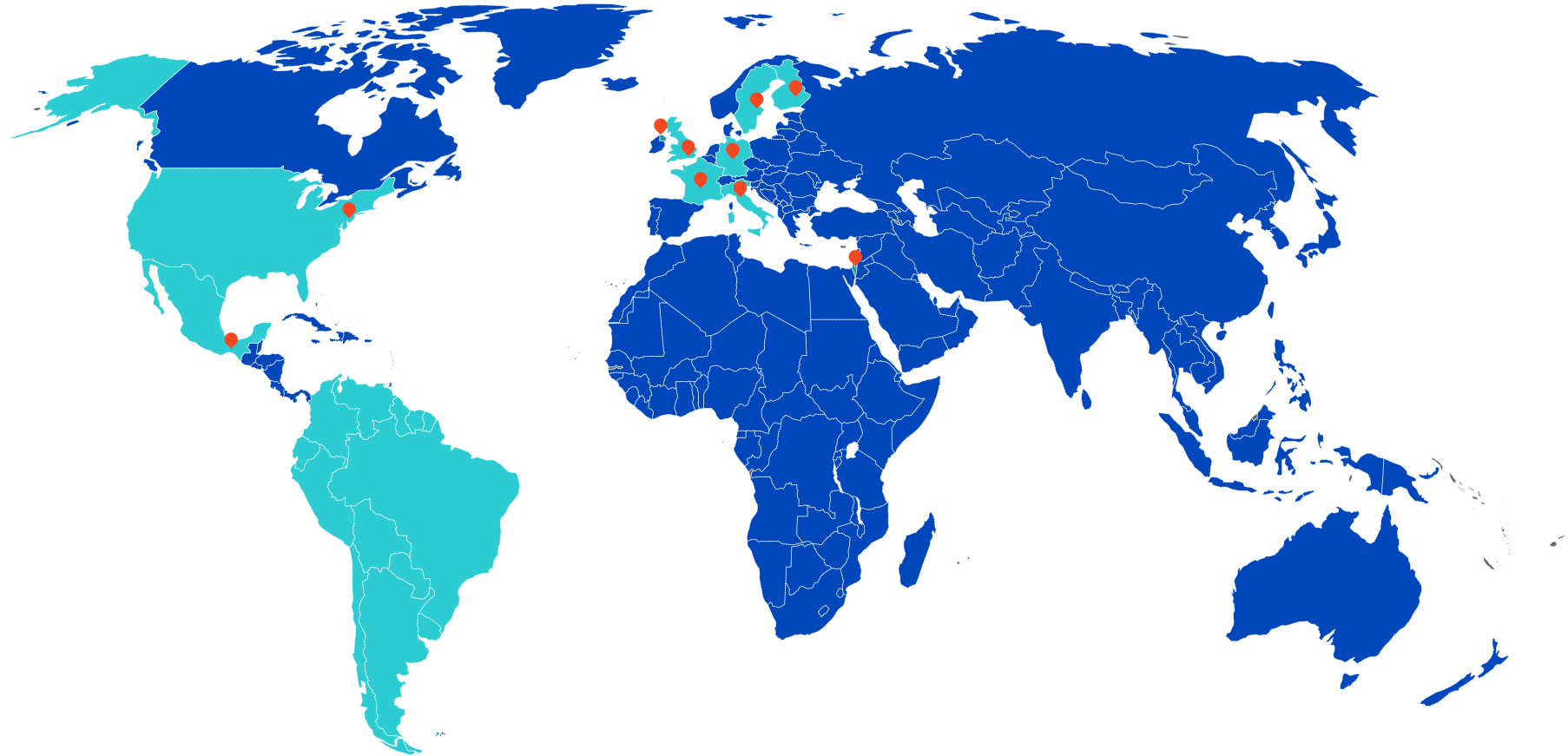
WisdomTree manages \$142.6 billion* in exchange-traded products globally, through innovative solutions that are designed to meet investors' needs across asset classes and market cycles.

+ **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.

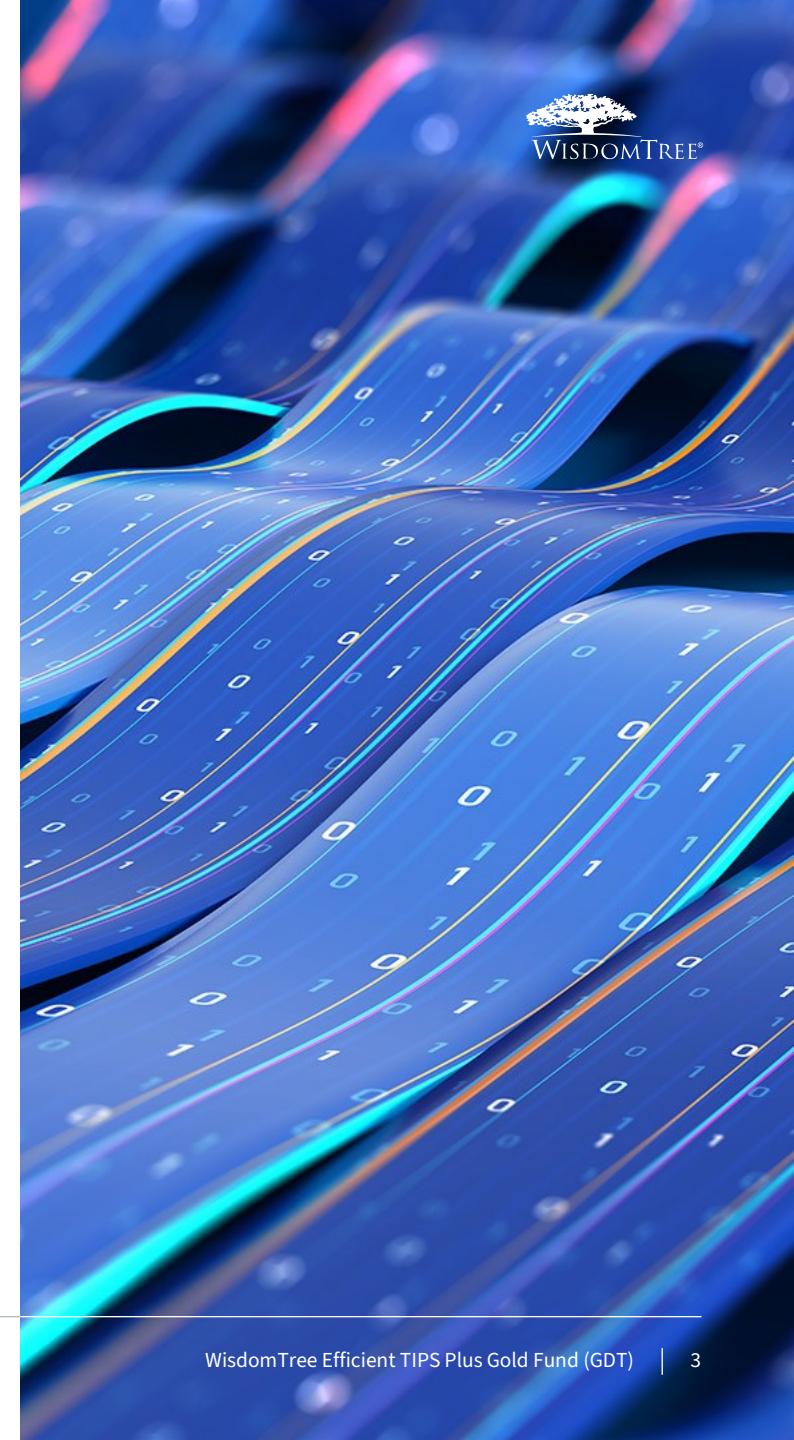


*As of 12/31/2025

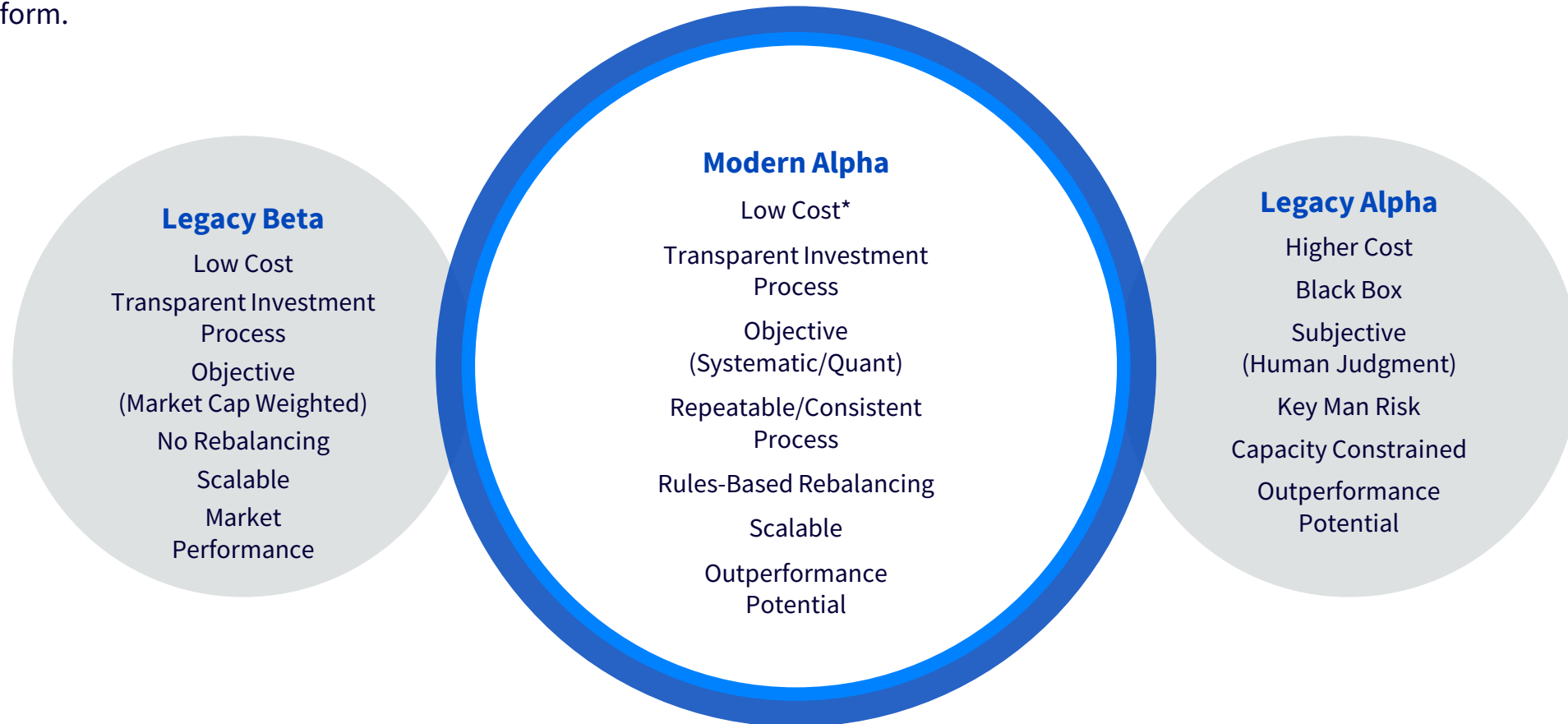
Our Philosophy



- ▶ Market Cap Weighting is Flawed
- ▶ Pricing Errors & Return Premiums Exist
- ▶ Fundamentals Matter
- ▶ The Concept of Relative Value is Important



+ Modern Alpha combines the outperformance potential of active with the benefits of passive— to offer investors strategies that are built to perform.



* Ordinary brokerage commissions apply.

Thoughtful Exposure Across All Asset Classes



Each of our strategies is designed to redefine either how an investment is built or how a country or asset class is accessed, creating what we believe is a better investing experience

Equity

- + Core
- + Value
- + Growth
- + Currency Hedged
- + Developed World
- + Global/Global ex-U.S.
- + Emerging/Frontier Markets
- + ESG
- + Megatrends

Fixed Income

- + Strategic Core
- + Short Term Government
- + Interest Rate Strategies
- + Securitized Debt
- + Credit
- + Municipal Bonds
- + Emerging Markets
- + Currency Strategies

Alternative Funds

- + Managed Futures
- + Option-Based
- + Commodity
- + Credit

Capital Efficient

- + Core
- + Tactical

Multi-Asset-Class Solutions

- + Model Portfolios

At WisdomTree, we
do things differently



WisdomTree Efficient TIPS Plus Gold Fund (GDT)



+ The **WisdomTree TIPS Plus Gold Fund (GDT)** is an actively managed exchange-traded fund that seeks total return by investing in Treasury Inflation-Protected Securities and a targeted exposure to gold futures.

	Key Fund Facts
Inception Date	1/22/2026
Benchmarks	S&P GSCI Gold Index ICE 0-5 Year U.S. Inflation-Linked Treasury Index
Fund Expense Ratio	0.30%

Efficient TIPS Plus Gold (GDT) Exposure



How is GDT Structured?

- + Provides exposures to a basket of gold futures overlaid atop a foundation of cash collateral and Treasury Inflation Protected Securities (TIPS)
 - + **Cash Component:** For every \$100 invested, roughly \$10 is kept in short-term collateral that earns returns comparable to U.S. Treasury bills
 - + **TIPS Exposure:** For every \$100 invested, roughly \$90 is invested in a laddered portfolio of Treasury Inflation Protected Securities
 - + **Gold Futures Overlay:** To help magnify the benefits of the asset allocation, \$90 in gold futures are layered on top for \$180 of total gold-oriented exposure.

Where GDT Fits in a Portfolio

- + Investors seeking to diversify their broader portfolio exposures and protect against inflation often consider allocations to TIPS or gold
- + Using leverage embedded in futures contracts, we believe GDT can help diversify a portfolio with improved capital efficiency, providing exposure to both TIPS and gold futures in a single allocation
- + With uncertainty around inflation, GDT can be an option for investors seeking diversification to hedge macroeconomic risks
- + Given the tax treatment afforded to commodities and TIPS, GDT will benefit investors the most when placed within a tax-deferred account, such as an IRA or Roth IRA.

Illustrating a Hypothetical \$100 Investment in GDT

Underlying Portfolio

Treasury Inflation-Protected Securities

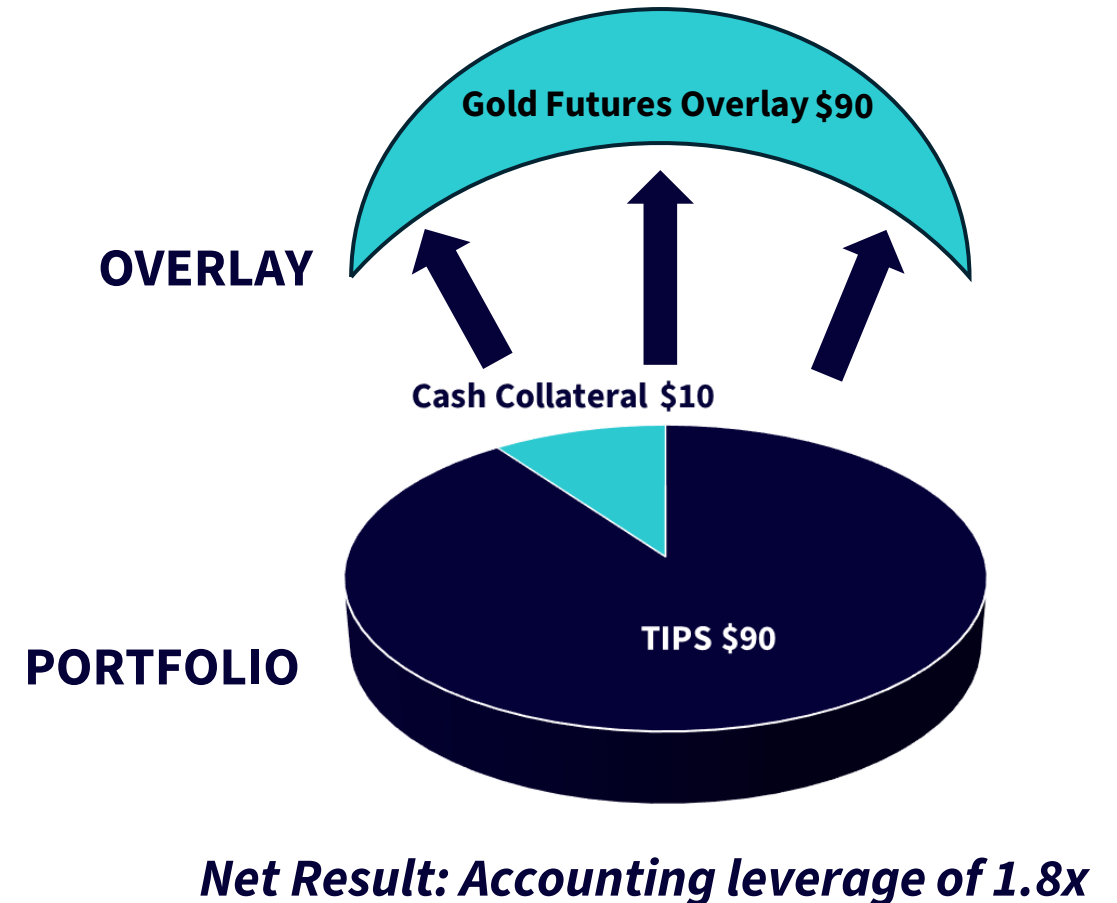
- + \$90 invested in exposure for every \$100 invested
- + Principal adjusts based on a pre-set formula to the Consumer Price Index (CPI), which indexes both coupon and principal flows for inflation.

Cash Collateral Investment

- + Invested in high-quality, short-term U.S. money market securities
- + \$10 is kept in short-term collateral that earns returns comparable to U.S. Treasury bills.

Gold Futures Overlay

- + Highly liquid futures market
- + Gold has a long history in society as a perceived store of value
- + \$90 of exposure obtained, per \$100 invested



Source: WisdomTree. Accounting leverage refers to the fact that total asset exposure of the strategy is enhanced to 1.8x, magnifying gains and losses, which causes the Fund to be more volatile than if it had not been leveraged and entails a heightened risk of loss.

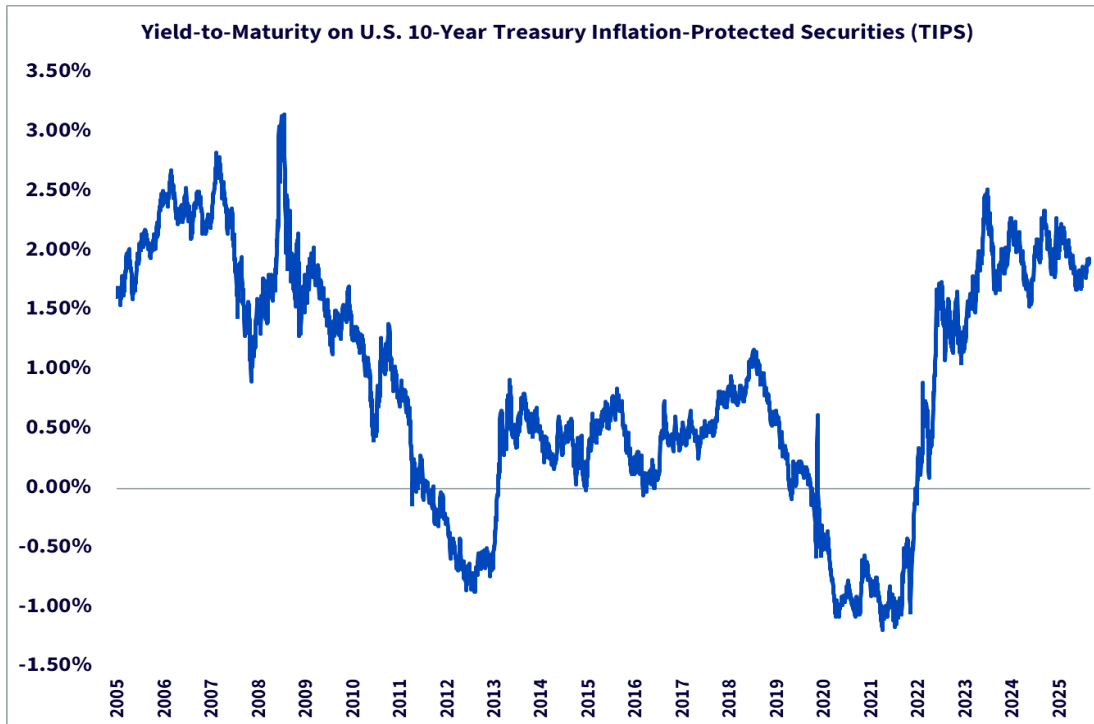


Treasury Inflation-Protected Securities (TIPS)

Short Maturity Treasury Inflation-Protected Securities (TIPS) as an Inflation Hedge



- + TIPS provide cash flows (principal and coupons) that adjust to changes in realized inflation
- + However, they are vulnerable to changes in real interest rates and will often lag other real assets, such as commodities, during inflation shocks
- + Short maturity TIPS are a useful low volatility tool in hedging inflation with less sensitivity to changes in real rates



Horizon as of 12/31	Annualized Total Return			Premium over CPI		Annualized Volatility	
	0-5 Year TIPS	10-Year TIPS	CPI	0-5 Year TIPS	10-Year TIPS	0-5 Year TIPS	10-Year TIPS
20-year	2.97%	3.51%	2.52%	0.45%	0.98%	2.8%	5.7%
10-year	3.15%	3.04%	3.21%	-0.06%	-0.16%	2.2%	5.0%
5-year	3.54%	1.12%	4.47%	-0.93%	-3.34%	2.7%	6.1%
3-year	5.11%	4.23%	2.95%	2.16%	1.28%	2.0%	4.6%

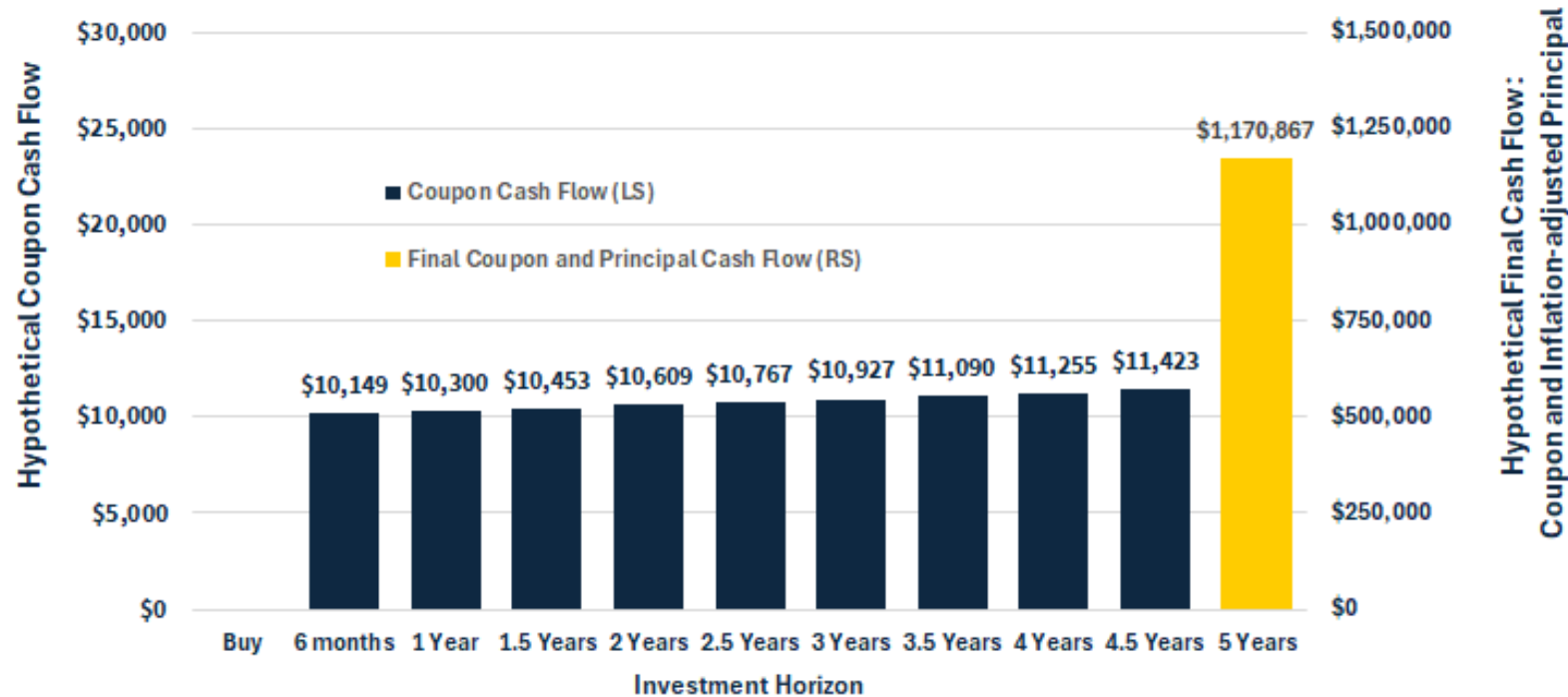
- + Shorter maturity TIPS have provided attractive returns relative to inflation with less risk than the broader TIPS market.
- + Yields over inflation offered by 10-year TIPS have risen to more attractive levels but have also spent time below zero in the last 15 years.

Source: Bloomberg, WisdomTree. Inflation as of 12/31/2025. Inflation and Commodities from 12/31/1999 to 12/31/2025. Inflation refers to the US CPI for All Urban Consumers: All Items, CPI stands for Consumer Price Index and is a measure of how the price of a basket of consumer goods and services changes over time. The Bloomberg U.S. Treasury TIPS 0-5 Index represented short-maturity TIPS, while Bloomberg U.S. Treasury Inflation-Linked Bond Index was used for the broader TIPS market. Please see Index Definitions on slide 29. **Past performance is not indicative of future results.** You cannot invest directly in an index.

How are Treasury Inflation-Protected Securities (TIPS) indexed to Inflation?



**Projected Cash Flows for a 5-yr TIPS
with a 2% Coupon Rate and Inflation growing 3% a year**



- + **Each year, the Fund may distribute:**
 - + Interest income generated by TIPS
 - + Inflation indexation for principal
 - + Interest income generated by cash collateral
 - + Gains from the Gold Futures

Source: WisdomTree. Inflation as of 3/31/2025. Hypothetical meant for illustration purposes only

Profile of the TIPS Portfolio

- + The investment in Treasury Inflation-Protected Securities focuses on maturities of less than 5 years
- + The investment strategy strives to exclude securities originally issued with terms beyond 10 years
- + Currently, the universe contains a pool of 20 inflation-protected securities, with maturities due each quarter, including:
 - + Originally issued 5-Year TIPS in April and October
 - + Originally issued 10-Year TIPS in January and July
- + Our Subadvisor (BNY Investments) strategically selects securities based on relative value and strives to limit real interest rate risk

Managed Interest Rate Risk

Structured Hedge Against Inflation Surprises

Investment in High-Quality US Government Securities

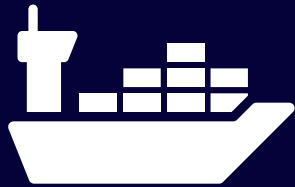
Focused on Less-Seasoned Securities

No 20-Year and 30-Year TIPS

Institutional Manager



The Case for Gold Exposure



Trade Uncertainty

- + Although most reciprocal tariffs are now known, there is less certainty about sectoral tariffs.
- + Some countries are still negotiating reciprocal tariffs and surprises can't be ruled out (think India and Switzerland)



Debt Trajectory

- + One Big Beautiful Bill Act provides unfunded tax cuts projected to expand U.S. deficits by \$2.4 trillion between 2025 and 2034 (excluding debt-service effects).
- + Other nations will also see their indebtedness rise.



Institutional Credibility

- + The Trump administration's attacks on the Federal Reserve raise questions about the institution's independence.
- + Removal of Bureau of Labor Statistics head and nominating E.J. Antoni, chief economist at the Heritage Foundation also raise similar concerns.



Geopolitical Risks

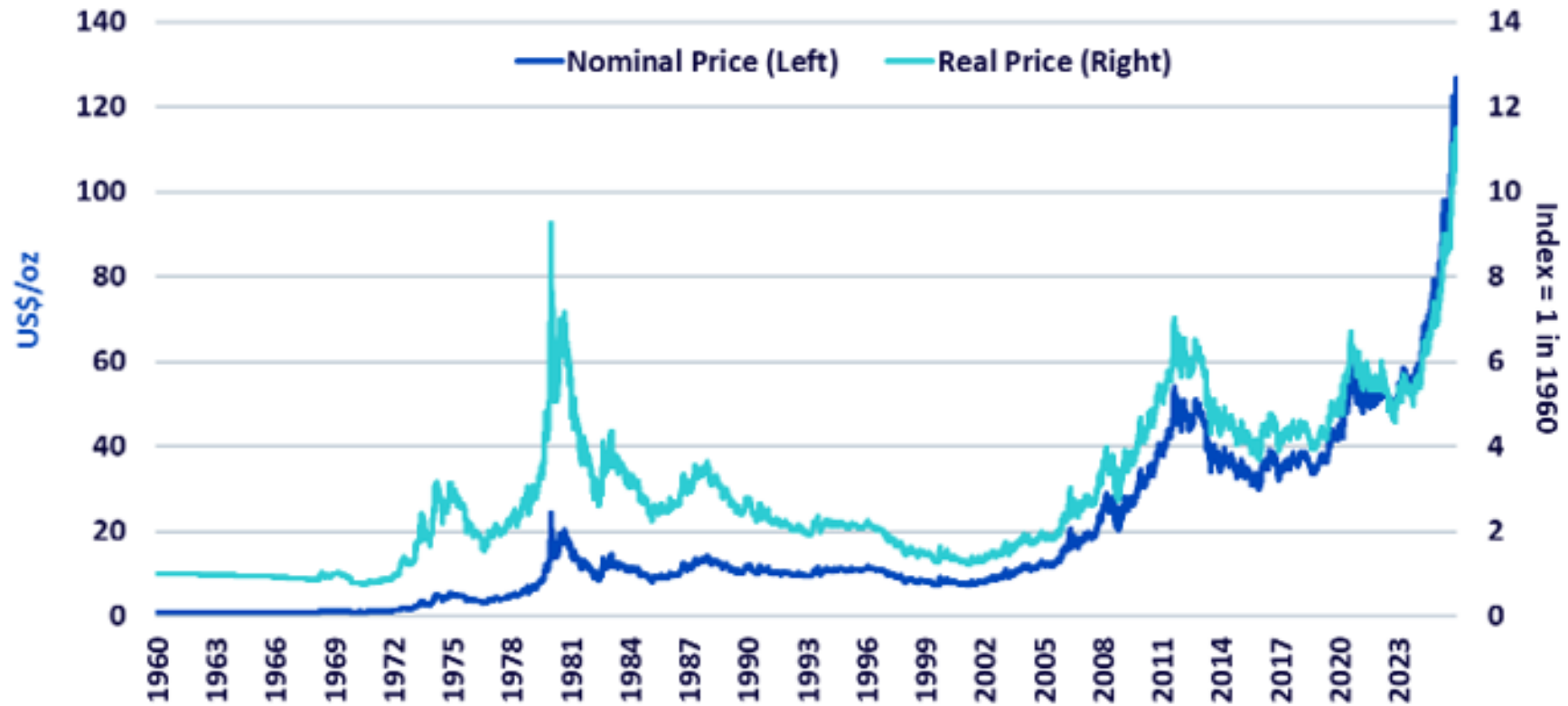
- + Swift ends to wars are unlikely, and new tensions can easily arise.
- + Secondary tariffs (applied by US and EU) to pressure Russia may result in souring relations with tariffed countries.

Forecasts are not an indicator of future performance and any investments are subject to risks and uncertainties.

Gold at All-Time Highs in Nominal and Real Terms



Gold in Nominal & Real Terms



Source: WisdomTree, Bloomberg. Nominal is LBMA PM fixing. Real deflated by US CPI index. January 1947 to October 2025. Gold data daily. CPI data monthly. Past performance is not indicative of future results.

Investor Sentiment is Improving, but Not Stretched



Net Speculative Positioning in Gold Futures

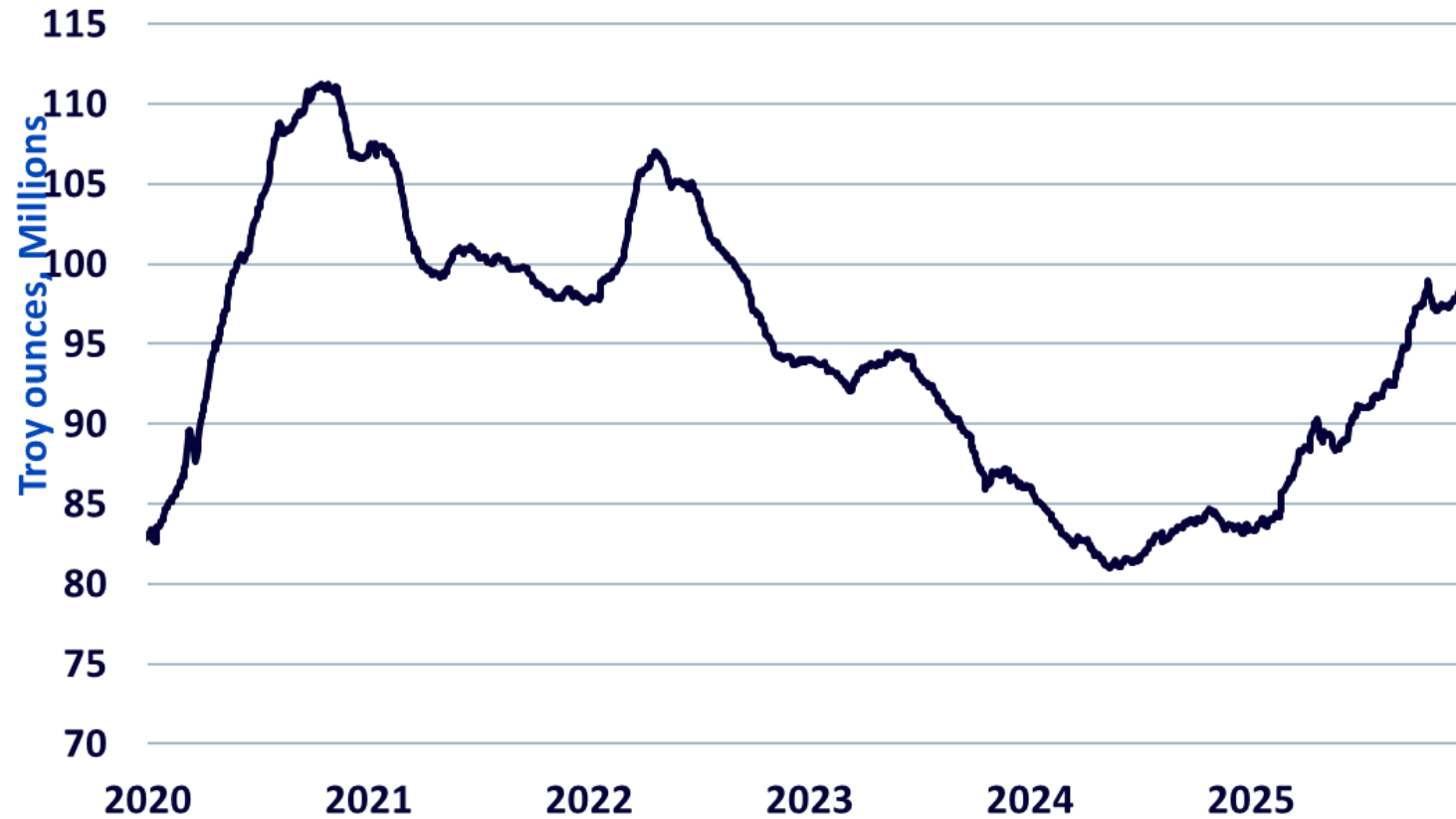


Source: WisdomTree, Bloomberg. July 2015 – December 2025.

Investor Sentiment is Improving, but Not Stretched



Gold Held in Exchange-Traded Products (ETPs)

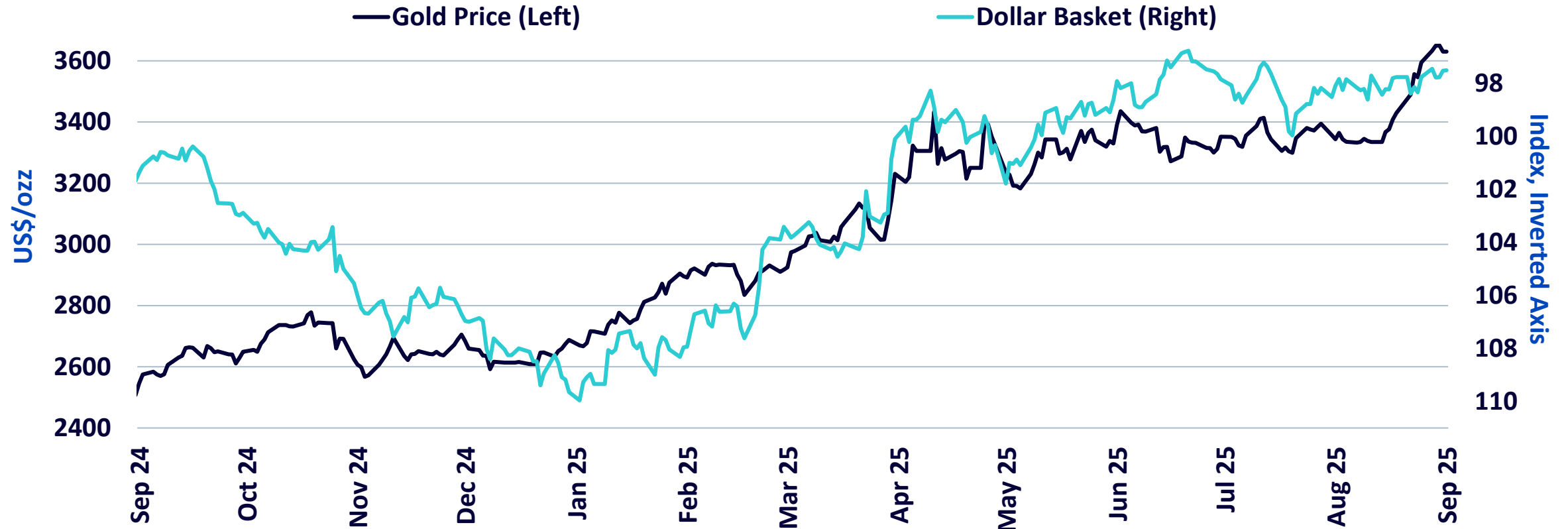


Source: WisdomTree, Bloomberg. July 2015 – December 2025.

Dollar Depreciation has been a Source of Gold Gains in 2025



Gold & US Dollar Basket

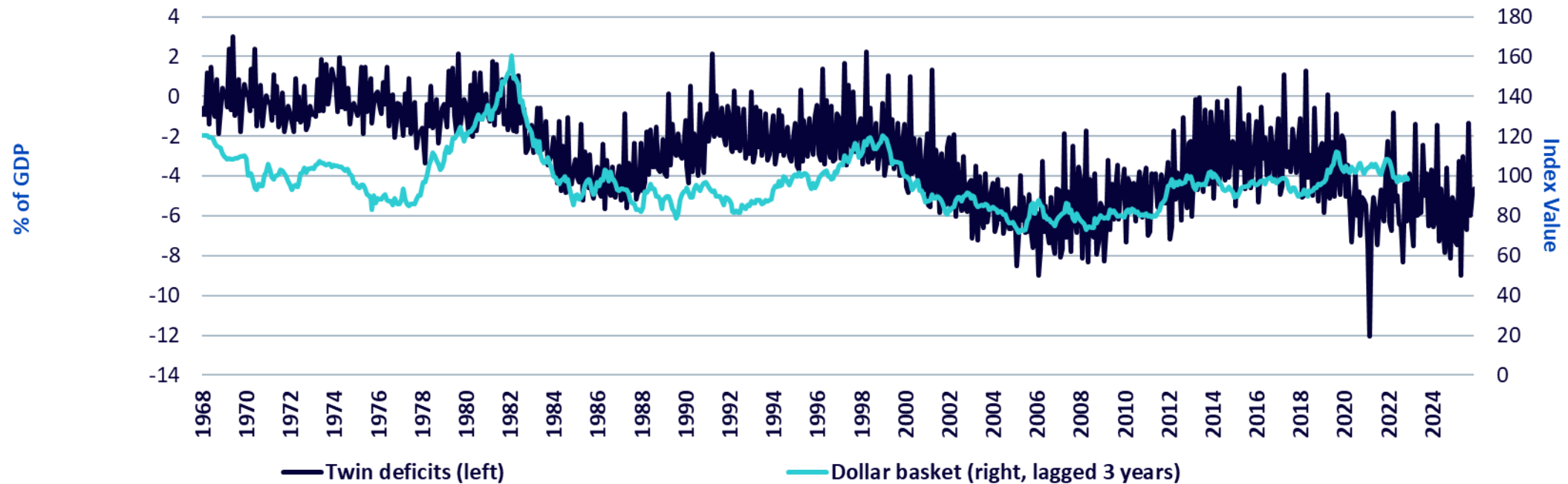


Source: WisdomTree, Bloomberg. September 2024 to September 2025. Daily data. Past performance is not indicative of future results.

“Twin-Deficits” May Point to Further Dollar Weakness



US Dollar and US Twin Deficits

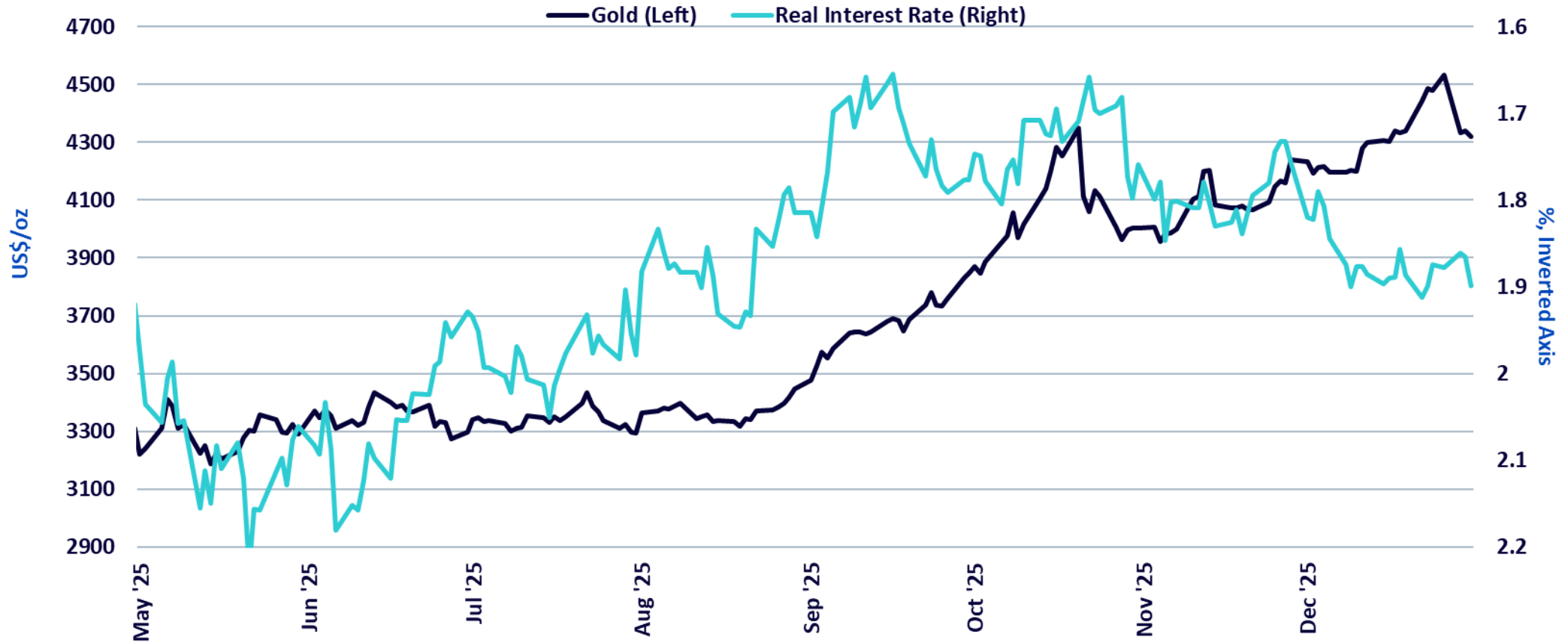


Source: WisdomTree, Bloomberg, January 1968 - December 2025. Twin Deficit = Current Account + Budget Deficit as a % of GDP. Dollar Basket (DXY). Past performance is not indicative of future results.

Bond Yield Compression has been Supportive for Gold Recently



Gold vs. Real Rates (Treasury Inflation-Protected Securities yield)

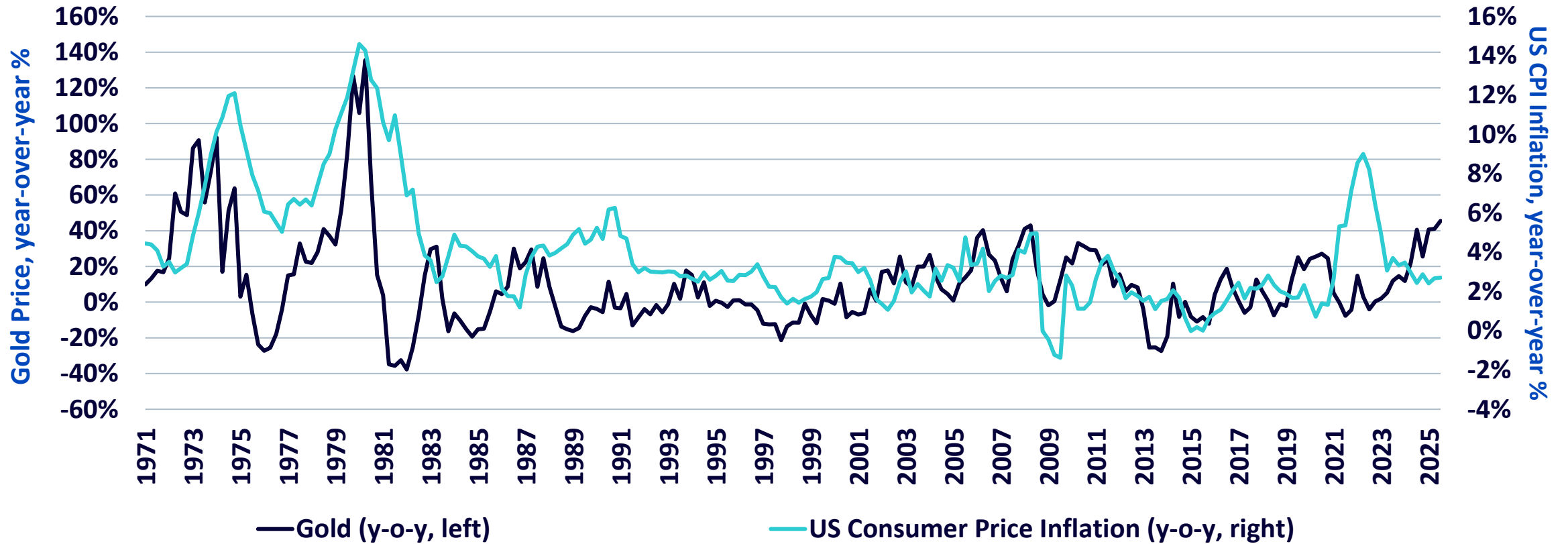


Source: WisdomTree, Bloomberg. May 2025 to December 2025. Daily data. Past performance is not indicative of future results.

Gold is an Important Historical Inflation Hedge



Gold Price & Inflation

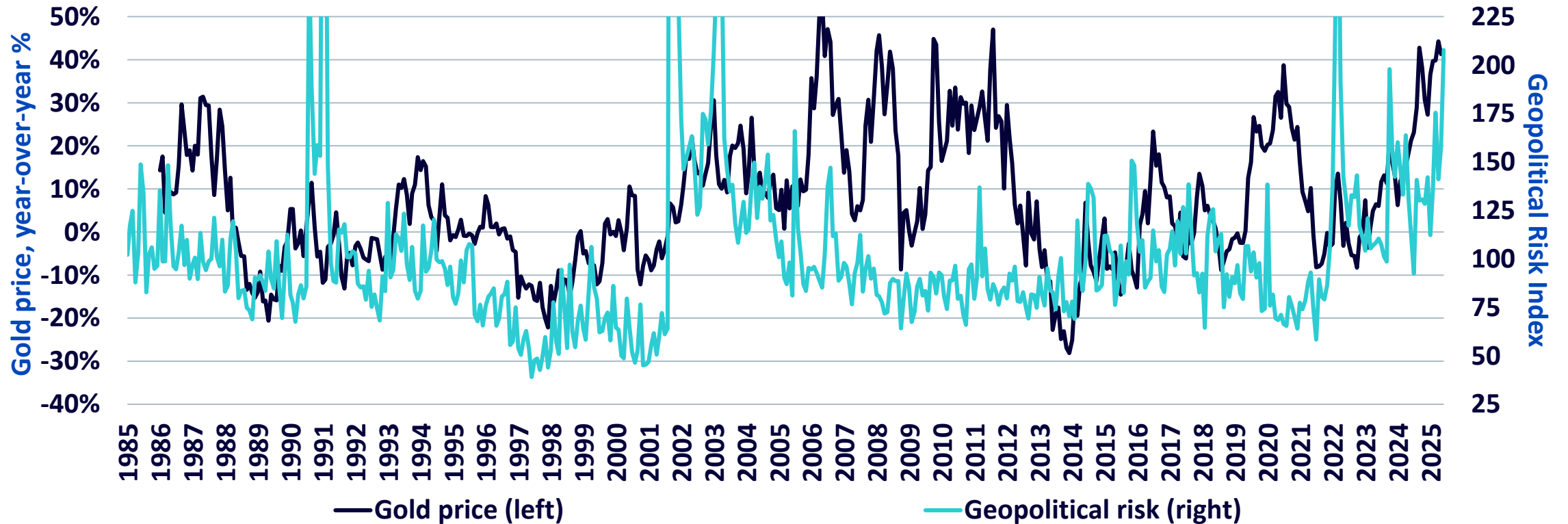


Source: WisdomTree, Bloomberg. Quarterly data from Q1 1971 to Q3 2025. Past performance is not indicative of future results.

Geopolitical Risks & Other Market Uncertainties Remain Elevated



Gold & Geopolitics

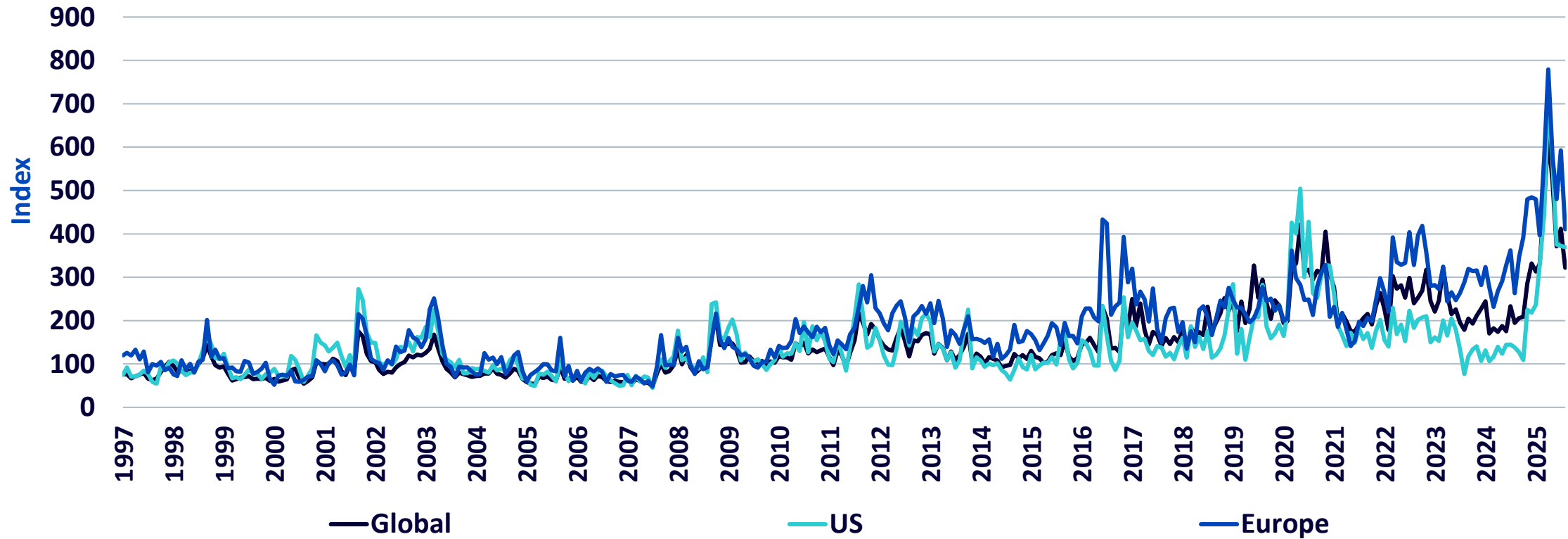


Source: Dario Caldara and Matteo Iacoviello's Geopolitical Risk Index based on a tally of newspaper articles covering geopolitical (war) tensions, Bloomberg, WisdomTree. January 1986 – September 2025. Past performance is not indicative of future results. Past performance is not indicative of future results.

Economic Policy Uncertainty is Another Source of Market Concern



Economic Policy Uncertainty

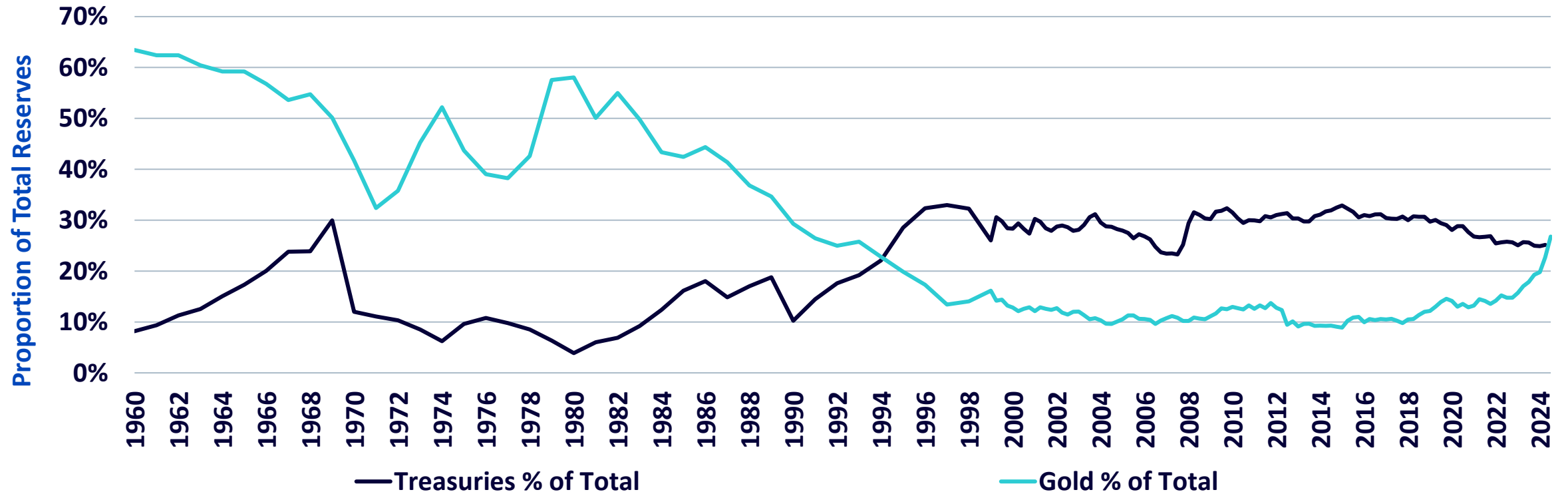


Source: Economic Uncertainty Indices by Baker, Bloom, Davis of Stanford University. January 1997 – September 2025.

Gold has Overtaken US Treasuries in Central Bank Reserve Portfolios



Central Bank Reserves

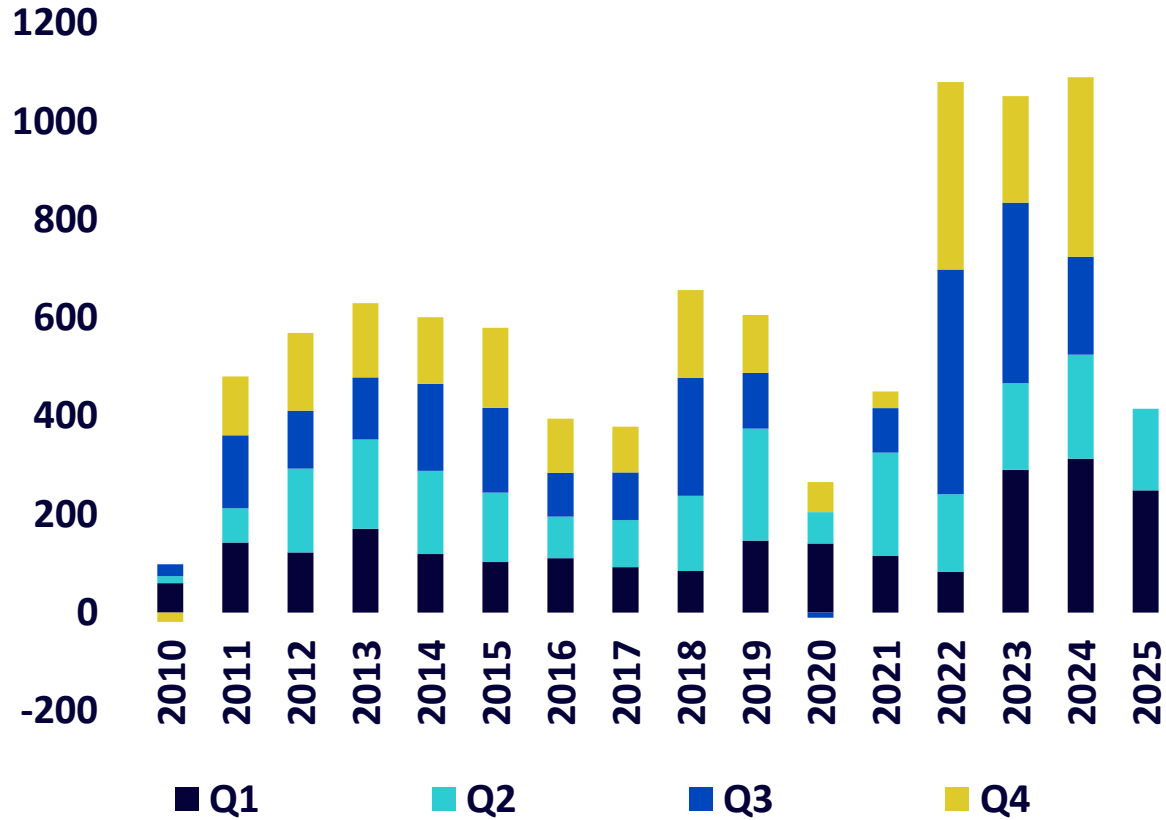


Sources: World Gold Council (2025). Central banks' gold as percentage of total international reserves, extracted from IMF International Financial Statistics (IFS). Retrieved from World Gold Council Goldhub data portal; International Monetary Fund (2025). International Financial Statistics (IFS) and Currency Composition of Official Foreign Exchange Reserves (COFER), via Central Banking's "Appendix 3: Reserve statistics." Central Banking. Retrieved from Appendix 3: Reserve statistics. (Central Banking, 2025).

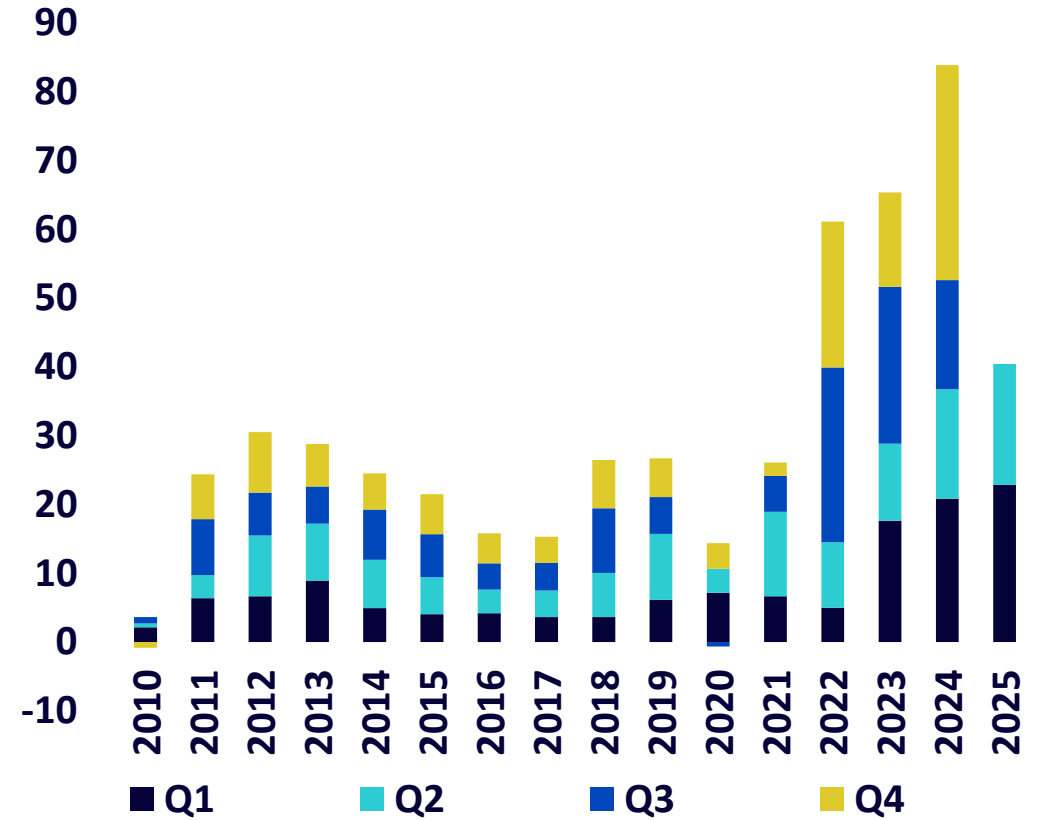
Central Bank Demand Remains Strong



Central Bank Demand for Gold (Tonnes)



Central Bank Demand for Gold (\$bil)

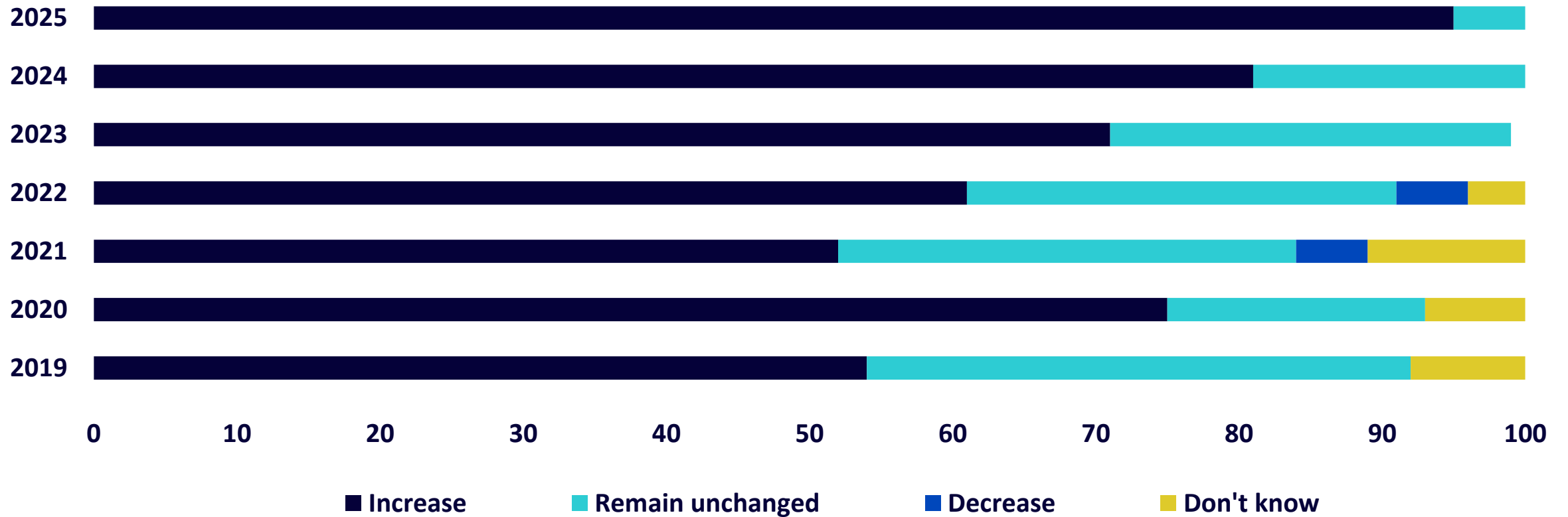


Source: WisdomTree, World Gold Council, Q1 2010 to Q2 2025.

Central Bank Conviction is Strong

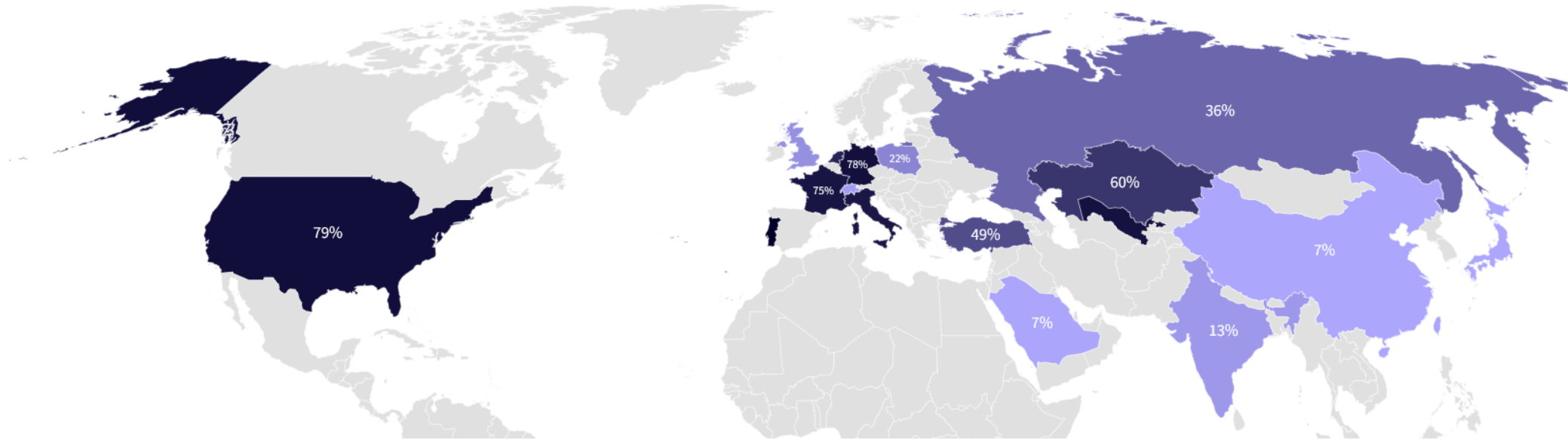


Survey: Central Bank Expectations on their Gold Holdings (as % of Total Respondents)



Source: World Gold Council. 2025 Central Bank Gold Reserves Survey, June 2025.

Example: If China Wants to Add More Gold to its Reserves, It Has a Long Way to Go



Gold Allocations within Central Bank Reserve Portfolios

	United States	Germany	Italy	France	Russia	China	Switzerland	India	Japan	Turkey	Netherlands	Poland	Taiwan	Portugal	Uzbekistan	Saudi Arabia	United Kingdom	Kazakhstan
Tonnes	8133	3350	2452	2437	2330	2296	1040	880	846	632	612	515	424	383	356	323	310	299
Percent	79%	78%	74%	75%	36%	7%	11%	13%	7%	49%	69%	22%	7%	84%	76%	7%	17%	60%

Sources: WisdomTree, World Gold Council, IMF, as of July 2025. Chart represents the amount of gold holdings in central bank foreign exchange (FX) reserve portfolios in both tonnes and as a proportion of total reserve portfolio assets.

WisdomTree TIPS Plus Gold Fund (GDT)



GDT Quick Facts

Fund Objective	The WisdomTree TIPS Plus Gold Fund is an actively managed exchange-traded fund that seeks total return by investing in Treasury Inflation-Protected Securities and a targeted exposure to gold futures.
Investment Approach/Style	Capital efficient basket combining TIPS, Cash, and Gold Futures, targeting an investment of 90% in TIPS with 10% cash and an overlay exposure of 90% to Gold Futures
Exposure	TIPS, Cash Collateral Investment, and Gold Futures
Inception Date	1/22/2026
Exchange	Cboe
Net Expense Ratio	0.30%

Index Definitions



S&P GSCI Gold Index: The S&P GSCI Gold Index, a sub-index of the S&P GSCI, provides investors with a reliable and publicly available benchmark tracking the COMEX gold future. The index is designed to be tradable, readily accessible to market participants, and cost efficient to implement.

ICE 0-5 Year U.S. Inflation-Linked Treasury Index: The ICE U.S. Treasury Inflation Linked Bond Index is part of a series of indices intended to assess the U.S. Treasury market. The Index is market value weighted and is designed to measure the performance of U.S. dollar-denominated, inflation-protected securities with a minimum term to maturity of at least one year and a maximum maturity of at five years.

Bloomberg U.S. Treasury TIPS 0-5 Index: The Bloomberg U.S. Treasury TIPS 0-5 Years Index measures the performance of the US Treasury Inflation Protected Securities (TIPS) market with 0-5 year maturities.

Bloomberg U.S. Treasury Inflation-Linked Bond Index: The Bloomberg US Treasury Inflation-Linked Bond Index measures the performance of the US Treasury Inflation Protected Securities (TIPS) market.

Bloomberg U.S. Dollar Spot Index: The Bloomberg Dollar Spot Index (BBDXY) tracks the performance of a basket of leading global currencies versus the U.S. Dollar. The index represents both developed and emerging market currencies that have the highest liquidity in the currency markets and the large trade flows against the U.S. Dollar. The annually updated composition and diversified representation of currencies aims to provide a global measure of the U.S. Dollar.

Baker, Bloom & Davis U.S. Economic Policy Uncertainty Index: An index that tracks uncertainty around U.S. economic policy based on news coverage, tax provisions, and economic forecasts.

Baker, Bloom & Davis Global Economic Policy Uncertainty Index with Current Price Gross Domestic Product (GDP) Weights: A global index measuring economic policy uncertainty across countries, with each country's influence weighted by its share of current-price GDP.

Source: Standard & Poors, Intercontinental Exchange (ICE), Bloomberg.

Important Information



Please see the [WisdomTree Glossary](#) for definitions of terms and indexes.

Investors should carefully consider the investment objectives, risks, charges and expenses of the Fund before investing. For a prospectus or, if available, the summary prospectus containing this and other important information about the fund, call 866.909.9473 or visit WisdomTree.com/investments. Read the prospectus or, if available, the summary prospectus carefully before investing.

There are risks associated with investing including possible loss of principal. The Fund invests in a portfolio composed of Inflation-protected U.S. Treasury Bonds (“TIPS”) and U.S. listed gold futures contracts. The interest and principal payments of TIPS are adjusted for inflation and typically have lower yields than conventional fixed-rate bonds. The Fund’s income from TIPS may decline due to deflation or changes in inflation expectations. The value of gold and commodity-linked derivative instruments such as gold futures contracts typically is based upon the price movements of the physical commodity or an economic variable linked to such price movement. Price movements in gold and gold futures contracts may fluctuate quickly and dramatically, have a historically low correlation with the returns of the stock and bond markets. Derivatives are used by the Fund to gain exposure to inflation swaps and U.S. listed gold future contracts. Derivative investments can be volatile and may be less liquid than other investments. As a result, the value of an investment in the Fund may change quickly and without warning you may lose money. While the Fund is actively managed, the Fund's investment process is heavily dependent on quantitative models and the models may not perform as intended. Please read the Fund’s prospectus for specific details regarding the Fund’s risk profile. Please read the Fund's prospectus for specific details regarding the Fund's risk profile.

WisdomTree Funds are distributed by Foreside Fund Services, LLC.

Foreside Fund Services, LLC, is not affiliated with the other entities mentioned.