

## 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

The Factor strategies separately provide exposure to a broad universe of stocks within the U.S., Developed International, and Emerging Market regions by primarily using factor-focused ETFs. Factors refer to rules-based investment strategies that do not use conventional market-cap weightings. They seek to generate capital appreciation and risk-adjusted returns relative to market cap-weighted benchmarks through a diversified set of equity ETFs. The selected ETFs provide certain factor tilts that have the potential to generate excess return relative to comparable market cap-weighted ETFs over longer-term holding periods. The strategies may use both WisdomTree and non-WisdomTree ETFs. For performance purposes, the U.S., emerging markets, and developed market ex-U.S. strategies will be benchmarked to U.S. equity index, broad emerging markets equity index, and developed market ex-U.S. equity 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.**

## WisdomTree Model Portfolio Strategies

## Holdings

Ticker	Name	Asset Allocation		
		U.S.	Developed International	Emerging Markets
<b>Equities</b>		<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
<b>EPS</b>	WisdomTree U.S. LargeCap Fund	25.00%	-	-
<b>DGRW</b>	WisdomTree U.S. Quality Dividend Growth Fund	20.00%	-	-
<b>USMF</b>	WisdomTree U.S. Multifactor Fund	20.00%	-	-
<b>SCHG</b>	Schwab US Large-Cap Growth ETF	15.00%	-	-
<b>DGRS</b>	WisdomTree U.S. SmallCap Quality Dividend Growth Fund	10.00%	-	-
<b>DON</b>	WisdomTree U.S. MidCap Dividend Fund	5.00%	-	-
<b>WTV</b>	WisdomTree U.S. Value Fund	5.00%	-	-
<b>DDWM</b>	WisdomTree Dynamic Currency Hedged International Equity Fund	-	30.00%	-
<b>DGRE</b>	WisdomTree Emerging Markets Quality Dividend Growth Fund	-	-	15.00%
<b>DGS</b>	WisdomTree Emerging Markets SmallCap Dividend Fund	-	-	20.00%
<b>DLS</b>	WisdomTree International SmallCap Dividend Fund	-	15.00%	-
<b>DXJ</b>	WisdomTree Japan Hedged Equity Fund	-	5.00%	-
<b>FNDE</b>	Schwab Fundamental EM Large Company Index ETF	-	-	15.00%
<b>IMTM</b>	iShares MSCI Intl Momentum Factor ETF	-	25.00%	-
<b>IQDG</b>	WisdomTree International Quality Dividend Growth Fund	-	25.00%	-
<b>JPEM</b>	JPMorgan Diversified Return Emerging Mkts Eqty ETF	-	-	10.00%
<b>XSOE</b>	WisdomTree Emerging Markets ex-State-Owned Enterprises Fund	-	-	40.00%
<b>Composite Portfolio Expense Ratio<sup>1</sup></b>		<b>0.20%</b>	<b>0.41%</b>	<b>0.39%</b>
<b>Composite Portfolio 12-Month Yield<sup>2</sup></b>		<b>1.54%</b>	<b>2.90%</b>	<b>2.99%</b>

Allocations and target weights are subject to change.

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

<sup>2</sup>Composite Portfolio 12-Month yield is calculated using the weighted average trailing 12-month distribution yields of the constituents

## WisdomTree Model Portfolio Strategies

## Performance (as of 03/31/2024)

	Cumulative Returns			Average Annual Total Returns				
	1-Mn.	3-Mn.	YTD	1-Yr.	3-Yr.	5-Yr.	10-Yr.	Since Inception
<b>U.S.</b>								
WisdomTree US Factor Portfolio (NAV)	3.83%	9.95%	9.95%	28.04%	10.62%	12.51%	-	11.29%
WisdomTree US Factor Portfolio (MKT)	3.86%	9.90%	9.90%	28.07%	10.50%	12.50%	-	11.27%
Russell 3000	3.23%	10.02%	10.02%	29.29%	9.78%	14.34%	-	13.05%
MSCI US Diversified Multi Factor	4.38%	10.28%	10.28%	23.63%	7.78%	11.00%	-	9.15%
<b>Developed International</b>								
WisdomTree Developed International Factor Portfolio (NAV)	3.86%	8.23%	8.23%	18.77%	6.49%	8.61%	-	6.04%
WisdomTree Developed International Factor Portfolio (MKT)	4.05%	8.59%	8.59%	18.78%	6.44%	8.62%	-	6.01%
MSCI EAFE Index	3.18%	5.67%	5.67%	15.19%	4.75%	7.30%	-	5.20%
MSCI World ex-US Diversified Multi Factor	3.79%	8.18%	8.18%	19.95%	6.41%	7.00%	-	4.82%
<b>Emerging Markets</b>								
WisdomTree EM Factor Portfolio (NAV)	1.81%	2.40%	2.40%	11.96%	-2.11%	3.77%	-	2.79%
WisdomTree EM Factor Portfolio (MKT)	2.30%	2.53%	2.53%	11.66%	-2.36%	3.72%	-	2.73%
MSCI Emerging Markets Index	2.20%	2.09%	2.09%	7.86%	-5.14%	2.16%	-	1.28%
MSCI EM Diversified Multi Factor	1.31%	4.94%	4.94%	18.08%	1.23%	6.05%	-	3.46%

The inception date of these Model Portfolios is 10/31/2017. 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 and are based on Net Asset Value (NAV) data. **Gross performance** is net of underlying fund expenses but does not reflect the deduction of investment advisory fees (typically charged by a financial professional), brokerage or other commissions, or any other expenses that an investor would pay. **Net performance** reflects the deduction of a 0.00% annual investment advisory fee, which is the maximum anticipated advisory fee selected by your financial professional.

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.

## WisdomTree Model Portfolio Strategies

## Fund Standardized Performance (as of 03/31/2024)

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>Equities</b>											
DDWM	01/07/2016	14.93%	9.42%	7.90%	-	8.35%	15.47%	9.41%	7.98%	-	8.43%
DGRE	08/01/2013	15.88%	-1.81%	3.52%	2.97%	2.75%	15.81%	-1.86%	3.54%	3.08%	2.64%
DGRS	07/25/2013	22.40%	5.31%	10.20%	8.33%	9.16%	22.38%	5.05%	10.18%	8.32%	9.13%
DGRW	05/22/2013	24.48%	12.27%	14.48%	12.91%	13.20%	24.46%	12.17%	14.45%	12.89%	13.19%
DGS	10/30/2007	16.94%	4.93%	6.27%	4.91%	3.70%	16.29%	4.50%	6.18%	4.85%	3.69%
DLS	06/16/2006	11.94%	1.00%	3.85%	3.62%	5.09%	11.51%	0.94%	3.82%	3.59%	5.05%
DON	06/16/2006	22.17%	9.32%	9.33%	9.46%	9.25%	22.12%	9.10%	9.30%	9.44%	9.27%
DXJ	06/16/2006	58.02%	24.94%	19.98%	12.86%	7.44%	57.84%	24.73%	19.96%	12.92%	7.47%
EPS	02/23/2007	28.94%	10.55%	13.91%	11.89%	9.40%	28.94%	10.45%	13.90%	11.88%	9.40%
FNDE	08/14/2013	12.37%	1.83%	4.33%	3.91%	4.03%	11.89%	1.46%	4.25%	3.85%	3.96%
IMTM	01/13/2015	24.40%	5.02%	9.47%	-	7.30%	24.32%	4.99%	9.51%	-	6.99%
IQDG	04/07/2016	14.72%	3.80%	8.65%	-	7.89%	14.47%	3.73%	8.59%	-	7.96%
JPEM	01/07/2015	11.08%	2.51%	3.80%	-	4.02%	10.84%	2.63%	3.86%	-	3.79%
SCHG	12/09/2009	42.94%	13.22%	19.19%	15.95%	16.11%	42.99%	13.20%	19.19%	15.95%	16.00%
USMF	06/29/2017	25.84%	8.80%	11.67%	-	11.47%	25.99%	8.69%	11.68%	-	11.46%
WTV	02/23/2007	31.10%	12.41%	14.34%	11.78%	8.57%	31.09%	12.25%	14.33%	11.78%	8.57%
XSOE	12/10/2014	8.03%	-8.26%	2.26%	-	3.74%	7.87%	-8.57%	2.24%	-	3.83%

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](http://wisdomtree.com/investments) for WisdomTree Funds; [ishares.com](http://ishares.com) for iShares funds; [schwab.com](http://schwab.com) for Schwab funds; [am.jpmorgan.com](http://am.jpmorgan.com) for JPMorgan 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.

## WisdomTree Model Portfolio Strategies

## Fund Details (as of 03/31/2024)

Ticker	Prospectus	Inception Date	Gross Expense <sup>1</sup> Ratio	Net Expense <sup>2</sup> Ratio	30-Day SEC Yield <sup>3</sup> , Subsidized	30-Day SEC Yield, Unsubsidized	Notes
<b>Equities</b>							
DDWM	<a href="#">Link</a>	01/07/2016	0.40%	0.40%	3.25%	3.25%	
DGRE	<a href="#">Link</a>	08/01/2013	0.32%	0.32%	2.09%	2.09%	
DGRS	<a href="#">Link</a>	07/25/2013	0.38%	0.38%	2.00%	2.00%	
DGRW	<a href="#">Link</a>	05/22/2013	0.28%	0.28%	1.55%	1.55%	
DGS	<a href="#">Link</a>	10/30/2007	0.58%	0.58%	3.85%	3.85%	
DLS	<a href="#">Link</a>	06/16/2006	0.58%	0.58%	3.74%	3.74%	
DON	<a href="#">Link</a>	06/16/2006	0.38%	0.38%	2.31%	2.31%	
DXJ	<a href="#">Link</a>	06/16/2006	0.48%	0.48%	1.73%	1.73%	
EPS	<a href="#">Link</a>	02/23/2007	0.08%	0.08%	1.54%	1.54%	
FNDE	<a href="#">Link</a>	08/14/2013	0.39%	0.39%	4.39%	4.38%	
IMTM	<a href="#">Link</a>	01/13/2015	0.30%	0.30%	1.77%	-	
IQDG	<a href="#">Link</a>	04/07/2016	0.42%	0.42%	1.85%	1.85%	
JPEM	<a href="#">Link</a>	01/07/2015	0.44%	0.44%	3.93%	3.93%	
SCHG	<a href="#">Link</a>	12/09/2009	0.04%	0.04%	0.38%	0.37%	
USMF	<a href="#">Link</a>	06/29/2017	0.28%	0.28%	1.12%	1.12%	
WTV	<a href="#">Link</a>	02/23/2007	0.12%	0.12%	1.72%	1.72%	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.
XSOE	<a href="#">Link</a>	12/10/2014	0.32%	0.32%	1.58%	1.58%	

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

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

<sup>3</sup>Subsidized yields reflect fund expense waivers, if any.

## WisdomTree Model Portfolio Strategies

The MSCI Emerging Markets (EM) Diversified Multiple-Factor Index is based on MSCI Emerging Markets index, its parent index, which includes large and mid cap stocks across 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 USA Diversified Multiple-Factor Index is based on a traditional market cap weighted parent index, the MSCI USA Index, which includes US large and mid cap stocks. 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 World ex USA Diversified Multiple-Factor Index is based on the MSCI World ex USA Index, its parent index, which includes large and mid-cap stocks across 22 of 23 Developed Markets (DM) countries\* (excluding the USA). 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 EAFE Index is a market cap-weighted index composed of companies representative of the developed market structure of developed countries in Europe, Australasia and Japan.

The MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure emerging markets equity performance.

The Russell 3000 Index measures the performance of 3,000 largest U.S. companies by market capitalization.

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 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.

## 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: [wisdomtree.com/investments](http://wisdomtree.com/investments) for WisdomTree Funds; [ishares.com](http://ishares.com) for iShares funds; [schwab.com](http://schwab.com) for Schwab funds; [am.jpmorgan.com](http://am.jpmorgan.com) for JPMorgan 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 Investments, 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.