



WEALTHPLAN
— GROUP —

WealthPlan Multi-Asset Income Strategies

Built on Legacy

**A collaboration between WP Investment
Management and WisdomTree**



About WealthPLAN Group



Legacy

Founded in 1989 by Todd Feltz in Omaha, Nebraska, WealthPlan Partners is a Registered Investment Advisor dedicated to creating a legacy of client success through unbiased financial planning and asset management.



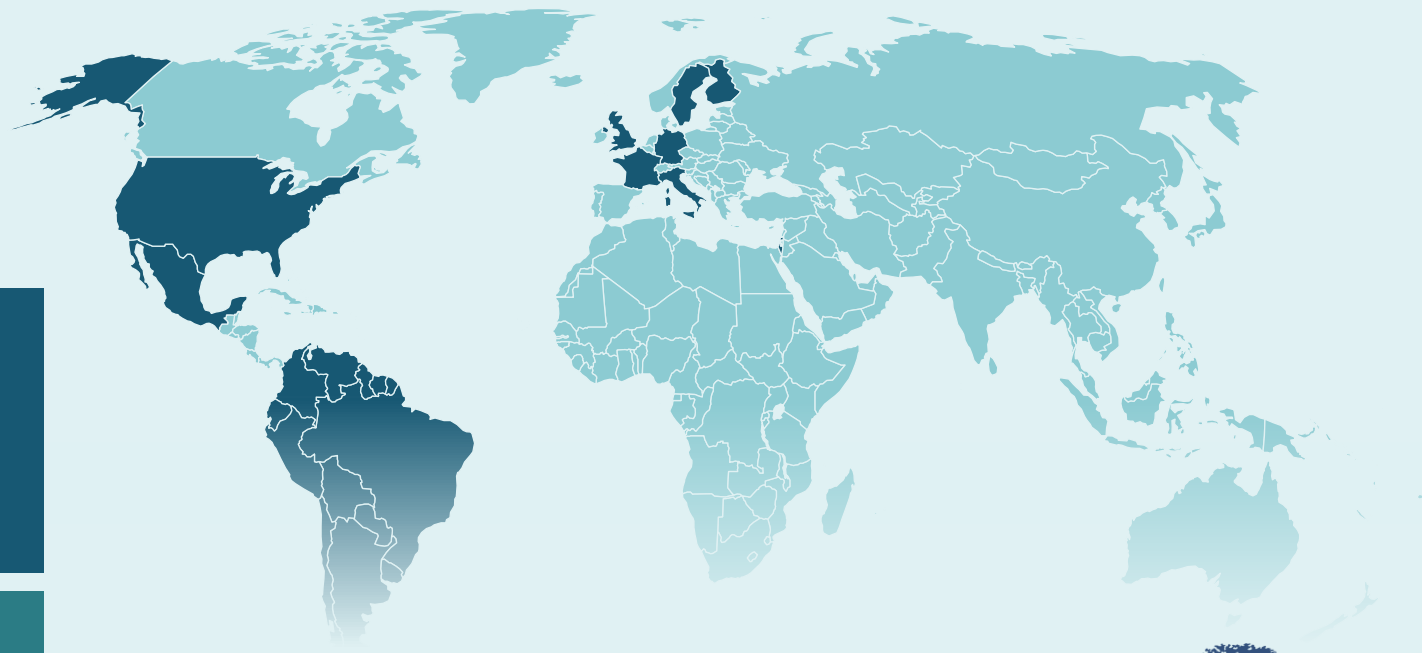
Mission

WealthPlan Partners is dedicated to crafting tailored portfolios that help our clients navigate life's phases, emphasizing 'Return on Life' alongside 'Return on Investment' to meet each clients' unique needs.



Philosophy

Our investment approach represents an evolution that moves beyond the simple "Buy and Hold" and basic asset allocation to active diversification – by understanding the drivers of risk and return within a portfolio we seek to maximize the probabilities that our clients will realize their investment objectives.



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 \$109.8 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.

A Deep Bench of Professionals, Decades of Experience



Professor Jeremy Siegel, PhD

Senior Economist to Wisdom Tree and Emeritus Professor of Finance, The Wharton School of the University of Pennsylvania



Jeremy Schwartz, CFA

Global CIO



Christopher Gannatti, CFA

Global Head of Research



Kevin Flanagan

Head of Fixed Income Strategy



Jeff Weniger, CFA

Head of Equity Strategy



Rick Harper

CIO, Fixed Income & Model Portfolios



Alejandro Saltiel, CFA

Head of Indexes, U.S.



Brad Krom

Head of U.S. Research



Liqian Ren

Director of Modern Alpha

WisdomTree Research Team

Globally integrated research team focused on all major asset classes including equities, fixed income, commodities, and alternatives.



\$112.6B*

Exchange-Traded products Globally

30+

Professionals on Global Research Team

15+

PhD, CFA, & CIMA® Designations

*As of September 30, 2024

A Deep Bench of Professionals, Decades of Experience

WealthPLAN Group

The WealthPlan investment team brings decades of investment and trading experience designing, analyzing and managing investment strategies in alignment with the needs and goals of individual investors and institutions

In-House Investment Team*

- CIO, Christopher Shea, CFA
- Head Trader, James Robinson
- CEO, Patrick Brewer, CFA
- Investment Analyst, Tyler Johnson



*These advisors are registered to provide advisory services through WealthPlan Investment Management (WPIM) and are not affiliated with Osaic Wealth.

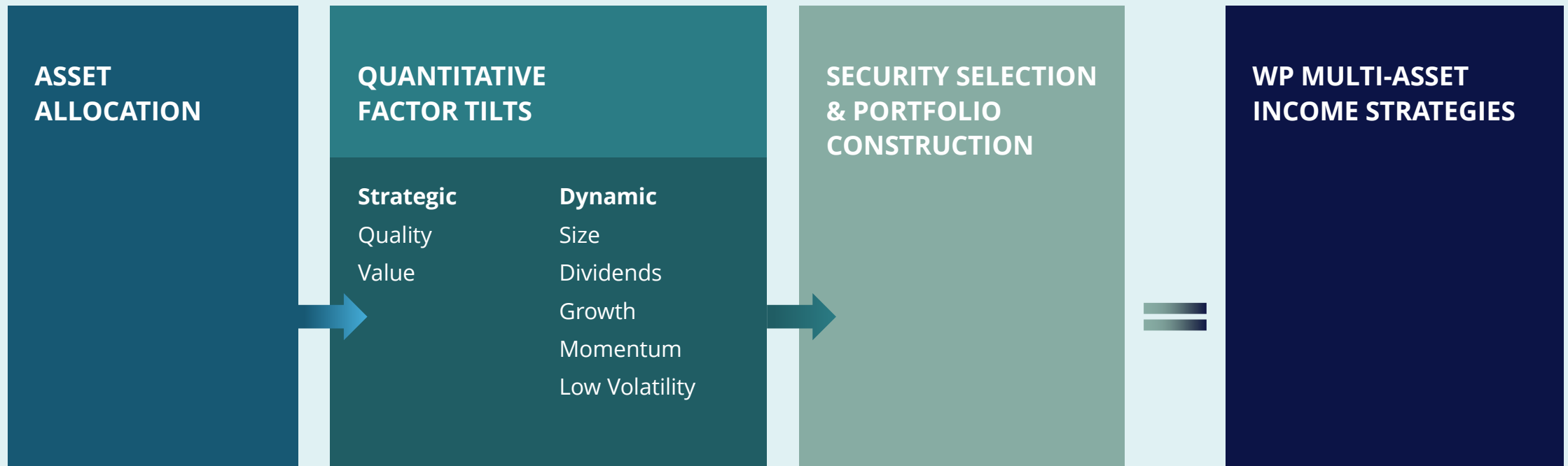
WealthPLAN Group By the Numbers*

Total Assets Wealth Management	\$2.8B In Assets
Headquartered Omaha, NE	46 Licensed States
36 Years in business	87 Total Staff

*The numbers above represent a combination of WealthPlan Partners (WPP) and WealthPlan Investment Management, which are separate Registered Investment Advisors that comprise WealthPlan Group (WPG). Total Assets as of 10/30/2024.

WP Multi-Asset Income Investment Philosophy

The Multi-Asset Income Strategies seek to generate attractive risk-adjusted returns over a full market cycle by focusing on asset-allocation, factor tilts, and security selection.



Portfolio Construction Framework



Strategic allocations with flexibility to deviate up to +/- 10% from targets



Global equity portfolios with roughly 65% U.S., 35% International



Core-plus approach to fixed income with duration management, quality-screened credit

“Open-architecture” utilizing WisdomTree and third-party product

ETF-Focused to optimize cost and tax efficiency

Typically 3-4 changes made to target weights per year

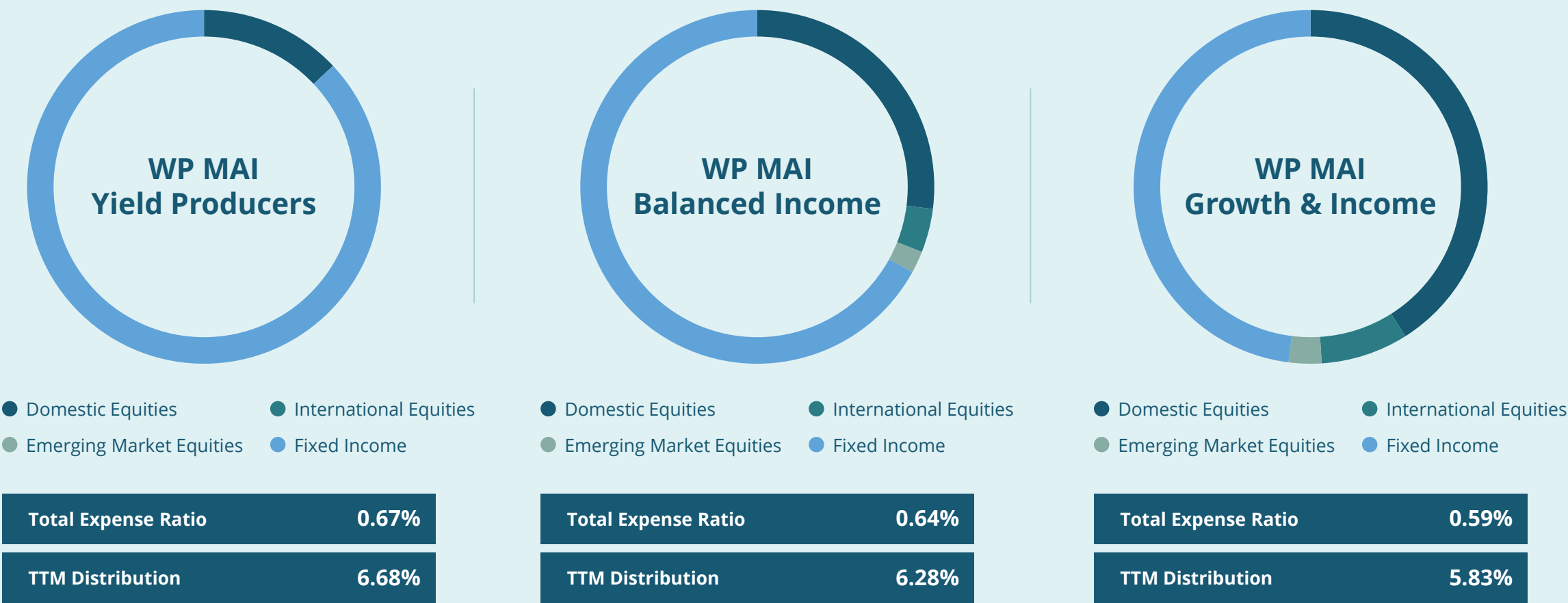
Elements of Performance

- **Our strategies** seek to offer the potential for competitive risk-adjusted performance versus appropriate passive benchmarks without the higher costs associated with traditional active management.
- **Three key elements** of performance we focus on include relative performance, consistency in results, and keeping strategy fees low.

Relative	Achieving higher risk-adjusted returns compared to appropriate market-cap weighted benchmarks
Consistency	Achieving results that match our clients' expectations throughout various market environments
Fees	Delivering value to our investors through WisdomTree's Modern Alpha® approach

Strategies

The Multi-Asset Income Series is composed of three distinct strategies that each provide a different balance between income generation and growth



Source: WealthPLAN Group, LLC; Allocations as of 1/28/2025; Allocations, total expense ratio and TTM (trailing twelve-month distributions) as of 1/28/2025 and are subject to change

Q1 2025 Strategic Investment Themes



Overweight U.S. equities

- We see several reasons to remain bullish on U.S. stocks: a resilient labor market, a continued disinflationary trend, AI optimism, and strong corporate earnings driven by a favorable economic outlook, deregulation, and tax cuts.
- While historically high earnings multiples create elevated downside risks, the current high-quality sector makeup of the U.S. market may justify a higher premium.

Overweight: Large cap U.S. equities

Underweight: Fixed income / cash



Finding long-term growth opportunities outside the U.S.

- The positive fundamental case for Japanese equities remains compelling, which includes accommodative monetary policy, a potential for greater fiscal stimulus, and corporate reforms focused on profitability and shareholder returns.
- In emerging markets, we believe the premium multiple of Indian equity markets is justified by long-term growth factors including a young and skilled population, improving infrastructure, pro-business governance, and geopolitical alignment with the United States.

Overweight: Japan and India

Underweight: Broad developed and emerging market equities



Leaning into value, quality for diversification and upside

- While we do not see a bubble in mega cap tech, there are ample opportunities to diversify from highly concentrated market cap-weighted indexes.
- Value stocks are priced at a significant discount to growth stocks and may benefit from potential shifts in both fiscal and monetary policy.
- We prefer value strategies which emphasize profitability and incorporate total shareholder yield.

Overweight: Value and quality U.S. equity factors

Q1 2025 Quarterly Strategic Outlook



Economy

- We expect the U.S. economy to remain strong in 2025, driven by a solid labor market and the prospect of tax cuts and deregulation fueling corporate earnings and investor sentiment.
- Lagged housing data largely explains the persistent stickiness of inflation, with looming uncertainties around tariffs, deportations.

Equities

- We favor equities over bonds, supported by multiple positive catalysts that mitigate concerns around the elevated valuation multiples of concentrated, market cap-weighted indexes.
- The broader market (value, mid/small caps) is priced at a significant discount to large growth stocks, and potential shifts in both fiscal and monetary policy may revitalize a market rotation beyond these concentrated names.
- We are overweight U.S. large caps, with tilts towards companies with attractive shareholder yield and profitability metrics.
- Japan remains a focal point within international developed markets, offering compelling opportunities tied to corporate governance reforms, improved return on equity, and enhanced shareholder alignment.
- Within emerging markets, we see a long-term growth opportunity in India, underpinned by a young and skilled workforce, advancing infrastructure, pro-business governance, and geopolitical alignment with the United States.

Fixed Income

- With an expectation for a highly data-dependent Fed, we remain neutral from a duration standpoint.
- Entering 2025, there is a reasonable case for the Fed to reassess the need for additional rate cuts.
- While the supportive environment for U.S. credit may endure, spread levels do not offer an overly attractive risk/reward tradeoff.
- We see a better valuation opportunity in securitized assets, and are overweight agency mortgage-backed securities.

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Investing involves risk including loss of principal.