

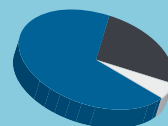
WisdomTree 401(k): Model Plan Overview

All of the asset allocation portfolios feature fundamental ETFs from WisdomTree. All of the WisdomTree portfolios are professionally managed by CLS Investment Firm, LLC.

TARGET DATE PORTFOLIOS

2035 MODEL

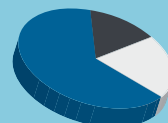
Initially begins with an allocation of approximately 94% stocks and 6% bonds



U.S. Stocks	69%
Int'l Stocks	25%
Bonds	6%

2025 MODEL

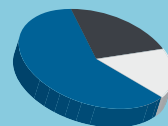
Initially begins with approximately 86% stocks and 14% bonds



U.S. Stocks	65%
Int'l Stocks	21%
Bonds	14%

2015 MODEL

Initially begins with approximately 78% stocks and 22% bonds

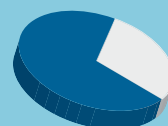


U.S. Stocks	61%
Int'l Stocks	17%
Bonds	22%

TARGET RISK PORTFOLIOS

Aggressive

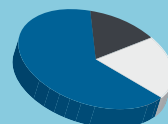
- Offers potentially higher long-term growth, but with greater risk exposure
- 100% of the total allocation is generally in stocks
- May be more appropriate for a longer time frame before retirement



U.S. Stocks	70%
Int'l Stocks	30%
Bonds	0%

Moderate

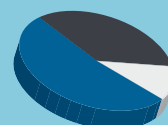
- Offers the potential of moderate returns with correspondingly moderate risk exposure
- Generally allocates approximately 86% of the portfolio to stocks and 14% to bonds/fixed income



U.S. Stocks	65%
Int'l Stocks	21%
Bonds	14%

Conservative

- Will generally allocate of approximately 65% stocks and 35% bonds
- Potential rate of return is lower, but with a lower level of risk exposure
- May be more appropriate for a shorter time frame before retirement



U.S. Stocks	53%
Int'l Stocks	12%
Bonds	35%

WisdomTree 401(k): Model Plan Overview

TARGET RISK PORTFOLIOS

DOMESTIC EQUITY %	Ticker	Exp	Cons.	Mod.	Agg.
WT Earnings 500 Fund	EPS	0.28	20	20	20
WT MidCap Earnings Fund	EZM	0.38	8	10	12
WT SmallCap Earnings Fund	EES	0.38	5	8	10
WT Dividend Top 100 Fund	DTN	0.38	8	12	16
WT Low P/E Fund	EZY	0.38	0	5	12
WT Total Dividend Fund	DTD	0.28	12	10	0
TOTAL — Domestic Equity			53	65	70
INTERNATIONAL EQUITY %					
WT DEFA High-Yielding Equity Fund	DTH	0.58	3	5	8
WT International LargeCap Fund	DOL	0.48	9	6	4
WT International MidCap Fund	DIM	0.58	0	3	5
WT International SmallCap Fund	DLS	0.58	0	3	5
WT Emerging Markets High-Yielding Equity Fund	DEM	0.63	0	4	8
TOTAL — International Equity			12	21	30
FIXED INCOME %					
Vanguard Short Term Bond Fund	BSV	0.11	10	0	0
iShares TIPs	TIP	0.20	10	5	0
Vanguard Total Bond Market Fund	BND	0.11	10	5	0
iBoxx \$ Investment Grade Corporate Fund	LQD	0.15	5	4	0
TOTAL — Fixed Income			35	14	0
ETF % Total			100	100	100
Asset class % Total			100	100	100
Average Weighted Expense Ratio			0.28	0.36	0.45

TARGET DATE PORTFOLIOS

DOMESTIC EQUITY %	Ticker	Exp	2035	2025	2015
WT Earnings 500 Fund	EPS	0.28	20	20	20
WT MidCap Earnings Fund	EZM	0.38	11	10	9
WT SmallCap Earnings Fund	EES	0.38	9	8	7
WT Dividend Top 100 Fund	DTN	0.38	14	12	10
WT Low P/E Fund	EZY	0.38	10	5	3
WT Total Dividend Fund	DTD	0.28	5	10	12
TOTAL — Domestic Equity			69	65	61
INTERNATIONAL EQUITY %					
WT DEFA High-Yielding Equity Fund	DTH	0.58	6	5	4
WT International LargeCap Fund	DOL	0.48	5	6	7
WT International MidCap Fund	DIM	0.58	4	3	2
WT International SmallCap Fund	DLS	0.58	4	3	2
WT Emerging Markets High-Yielding Equity Fund	DEM	0.63	6	4	2
TOTAL — International Equity			25	21	17
FIXED INCOME %					
Vanguard Short Term Bond Fund	BSV	0.11	0	0	5
iShares TIPs	TIP	0.20	2	5	6
Vanguard Total Bond Market Fund	BND	0.11	2	5	6
iBoxx \$ Investment Grade Corporate Fund	LQD	0.15	2	4	5
TOTAL — Fixed Income			6	14	22
ETF % Total			100	100	100
Asset Class % Total			100	100	100
Average Weighted Expense Ratio			0.39	0.36	0.32

	Ticker	Expense Ratio	Category	12b-1 Fee	Management Fee	Sub Transfer Agent Fee
Fidelity Short Term Bond Fund	FSHBX	0.45	Short Term Bond	0.00	0.32	0.00
Dodge & Cox Income Fund	DODIX	0.44	Intermediate Bond	0.00	0.40	0.08
JP Morgan Prime Money Market Fund	VMVXX	0.52	Cash	0.00	0.08	0.00
T. Rowe Price Equity Income Fund	PRFDX	0.69	Large Cap Value	0.00	0.56	0.00
American Funds Fundamental Inv R5 Fund	RFNFX	0.35	Large Cap Blend	0.00	0.26	0.05
T. Rowe Price Growth Stock Fund	PRGFX	0.70	Large Cap Growth	0.00	0.56	0.00
Janus Orion Fund	JORNX	0.99	Mid Cap Growth	0.00	0.64	0.25
Columbia Acorn Z Fund	ACRNX	0.74	Mid Cap Growth	0.00	0.64	0.25
Buffalo Small Cap Fund	BUFSX	1.01	Small Cap Growth	0.00	1.00	0.25
Julius Baer International Equity II Fund	JETIX	1.05	Int'l Large Cap Blend	0.00	0.90	0.00
Program Average (Funds and ETF Portfolios)		0.53				
Program Average (Funds, Portfolios & ETF's)		0.46				

There are risks associated with investing, including the possible loss of principal. Past performance does not guarantee future results. In addition to the normal risks of investing, international investing involves special risks, such as currency fluctuation or political uncertainty. Funds focusing on a single country, sector and/or smaller companies generally experience greater price volatility.

Carefully consider the Funds' investment objectives, risks, charges and expenses before investing. A prospectus containing this and other important information for the Funds in the plan is available by calling Professional Capital Services, LLC. at 888.621.5491. Investors should read the prospectus carefully before investing.

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