



WisdomTree

401(k) SOLUTIONS

Welcome to a new wisdom in 401(k) plans:
COMMON SENSE.

Introducing a complete 401(k) program that is fee-transparent, highly flexible and low in cost. The WisdomTree 401(k) Plan offers you a comprehensive service platform that makes it easy for you to offer clients an all-inclusive 401(k) ETF program for as low as 70 bps.

Low fees. High quality and flexibility.

ETFs have become highly regarded for inclusion in investor portfolios—and they make sense for 401(k) plans for the same reason. They offer easy-to-implement, fully transparent, high-quality investment performance that covers the full range of risk and style categories, and they are available at significantly lower expense than most traditional mutual funds.

And now WisdomTree Retirement Services, Inc., offers you a comprehensive service platform that makes it easy to offer your clients an all-inclusive 401(k) ETF program for as low as 70 bps*:

- + Pre-built ETF portfolios covering six risk-tolerance and target-date profiles and retirement needs or the ability to create custom portfolios
- + An ETF investment solution with no trading commissions for buying or selling shares
- + Comprehensive participant record-keeping, education and enrollment services
- + Full-service website for financial professionals, plan sponsors and participants
- + Advisory or solicitation fees set by you, the financial professional
- + Additional, optional features, including a menu of no-load or load-waived mutual funds, third-party ERISA fiduciary services and investment advisory services
- + Flexibility in selecting a third-party administrator (TPA)

* Includes investment expense ratio for the conservative ETF model portfolio with no mutual fund option, participant record-keeping cost, asset allocation services and custody and trading services. Not inclusive of any advisor fees.

The benefits of ETFs in a 401(k).

Your goal with a 401(k) is to create an effective long-term investment strategy for your clients. ETFs offer several benefits that make them an ideal choice for building an asset allocation model or portfolio:

+ LOW COST

ETFs are low-cost tools for creating asset allocation portfolios and can often significantly lower overall costs to participants. And ETFs have no redemption fees or holding period restrictions.

+ FULLY TRANSPARENT

ETFs hold underlying securities with complete transparency. For example, WisdomTree discloses daily holdings for our ETFs on our website—not all mutual funds, including non-ETF index funds, provide this level of transparency. And with a non-12b-1 fee structure, ETFs are fee-transparent and entirely suited to complete fee disclosure.

+ FLEXIBLE

ETF portfolios can be easily combined with other investment options, such as low-cost, actively managed mutual funds for additional diversification. The WisdomTree 401(k) plan accommodates ETFs and traditional mutual funds.

+ OMNIBUS TRADING

ETFs can be traded on an omnibus basis in a 401(k) plan to eliminate the normal trading commissions associated with their retail purchase. There is no cost for buying or selling ETFs in WisdomTree's 401(k) platform.

But all ETFs are not created equal.

WE BELIEVE WISDOMTREE'S FUNDAMENTAL ETFs ARE IDEALLY SUITED FOR RETIREMENT PLANS, BECAUSE THEY'RE BUILT DIFFERENTLY.

The vast majority of ETFs are market cap-weighted. So by design, they hold more of a stock as its price is going up and less as it's going down (common sense says "buy low, and sell high," but market cap-weighted ETFs do the exact opposite). This structural flaw can overweight overvalued stocks and underweight undervalued stocks—in our view, exposing investors to potentially higher risks and lower returns. By contrast, WisdomTree begins with a more "fiscally fit" universe of stocks, then weights each security in the index using dividends or core earnings, instead of the stock price alone. We believe this offers potentially more profitable long-term investing with less risk. Exactly what you're looking for in a retirement plan.

In addition, WisdomTree's dividend-based funds present an especially attractive combination for retirement, offering investors the potential for income-generating yields, and relatively lower volatility.

WisdomTree ETFs cover all major market capitalizations domestically and internationally, can be supplemented with outside mutual funds for added diversification and are competitively priced to allow for a low-cost investment expense to participants.

WisdomTree offers you a choice of pre-built or fully customizable solutions.



Platform Service Providers

The WisdomTree platform brings together the low-cost, fundamentally weighted ETF families of WisdomTree; the asset management experience of CLS Investment Firm, LLC (CLS); the participant record-keeping expertise of Professional Capital Services; and the custody and trading services of ICTC (TD Ameritrade). These bundled services create a low-cost, fully featured, compliant 401(k) solution for you to offer your clients.

Pre-built or customizable 401(k) ETF solutions.

**Now you can choose what works
best for you and your client.**

To meet your clients' investment objectives, the WisdomTree 401(k) platform offers you two plan options. The Model Plan offers a choice of six pre-built, professionally designed ETF portfolios that let you target a full range of client risk-tolerance levels and retirement dates. The Custom Plan allows you to construct your own customized portfolio of low-cost ETFs to meet your clients' individual asset allocation objectives.

THE MODEL PLAN

The Model Plan is a wrap-fee ETF 401(k) solution, created by WisdomTree Retirement Services, Inc., in conjunction with CLS Investment Firm, LLC. It is a turnkey solution that allows you to choose from six CLS-built, high-quality investment portfolios that feature ETFs and a menu of traditional no-load or load-waived mutual funds. It is both low cost and entirely fee-transparent for your clients.

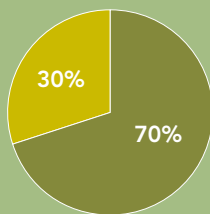
KEY FEATURES:

- + A low-cost wrap-fee structure that includes participant record-keeping, asset allocation, participant education and custody and trading services
- + An ETF investment solution with no trade commissions or fees for ETF transactions
- + Asset allocation services, investment advisory services and ERISA fiduciary services to support the plan¹
- + The flexibility to use either Professional Capital Services, the program's TPA or the sponsor's own TPA
- + The ability to set your own solicitation fee to reflect the level of services you perform
- + A select menu of no-load or load-waived mutual funds and individual ETFs to complement the ETF model portfolios

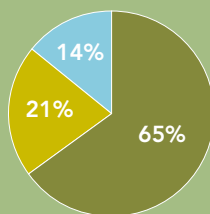
Sample Portfolios

With the Model Plan, the asset allocation is provided by CLS through its model portfolios. Plan participants choose the portfolios that best meet their risk tolerance or target retirement date:

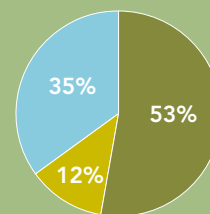
AGGRESSIVE



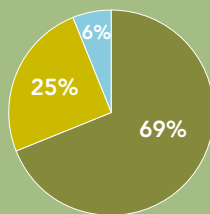
MODERATE



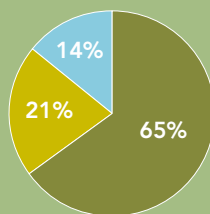
CONSERVATIVE



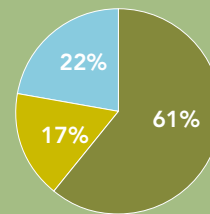
TARGET 2035



TARGET 2025



TARGET 2015



LEGEND:

■ Domestic Equity

■ International Equity

■ Fixed Income

For illustrative purposes only

THE CUSTOM PLAN

The Custom Plan is an open architecture ETF 401(k) platform for advisors and/or administrators who can assume investment management responsibility for clients. It provides all of the benefits of the Model Plan, plus added features you can tailor to each client's individual needs, including:

- + An open menu of no-load or load-waived mutual funds
- + A self-directed brokerage account option (if elected by the sponsor)²
- + The ability to build your own ETF portfolio or utilize any of the pre-built model portfolios from the Model Plan

ABOUT CLS INVESTMENT FIRM, LLC

CLS brings more than 100 combined years of investment experience to your clients. With over \$3.5 billion worth of assets under management,³ CLS has partnered with more than 2,500 financial advisors to provide asset allocation services to clients.

¹ Administered by CLS Investment Firm, LLC.

² Administered by ICTC (TD Ameritrade).

³ As of July 2007.

DISCOVER THE **NEW WISDOM** IN **401(k) SOLUTIONS**. COMMON SENSE.

We invite you to learn more about our unique approach to 401(k) solutions. To learn more or to create customized proposals for your clients, please visit wisdomtree401k.com or call **1.877.909.401k (4015)**.

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 is available by calling 866.909.WISE (9473) or by visiting wisdomtree.com. Please read the prospectus carefully before you invest.

WisdomTree Funds are distributed by ALPS Distributors, Inc.

WisdomTree has patent applications pending on the methodology and operation of its indexes and ETFs.

© 2007 WisdomTree Retirement Services, Inc. "WisdomTree" is a service mark of WisdomTree Investments, Inc.



877.909.401k :: WWW.WISDOMTREE401K.COM