



Raintree
WEALTH MANAGEMENT

Your Investment, Your Way

Exploring Portfolio Choices at Raintree Wealth Management

Raintree Wealth Management has built a strong reputation for its expertise in risk management and disciplined global portfolio construction. As part of its continued evolution, RWM is expanding its offerings to include a broader range of investment solutions that cater to investors across all risk profiles and financial goals.

OUR PORTFOLIOS

Core+

The Core+ Portfolios offer a balanced approach to investing, combining global diversification with an emphasis on liquidity. Core+ is built to provide access to high-quality global investments while preserving the ability to adapt as markets change.

Explore+

Portfolios that focus on alternative investments to generate absolute returns with private and public assets.

Flex+

The Flex+ Portfolios are designed for investors who value liquidity, transparency, and adaptability within a globally diversified framework. Focused primarily on liquid public-market investments, Flex+ maintains minimal to no alternative exposure while retaining the flexibility to adjust as market conditions evolve.

Income+

Yield-focused portfolios leveraging both public and private credit strategies for enhanced income generation.

Tailor+

A customizable solution allowing investors to enhance their portfolios with access to curated public and alternative investments in combination with a Raintree Portfolio.

OUR FUNDS

CORE FIXED INCOME FUND – Aims to provide broad exposure to public fixed income solutions, seeking to generate consistent income with the potential for active returns over its benchmark.

ENHANCED YIELD FUND – Designed to deliver a higher yield than traditional fixed income by blending public and private credit, targeting stable income and capital preservation.

CORE EQUITY FUND – Provides broad global equity exposure through active investment strategies and broad public investment strategies aiming for long-term growth while managing risk.

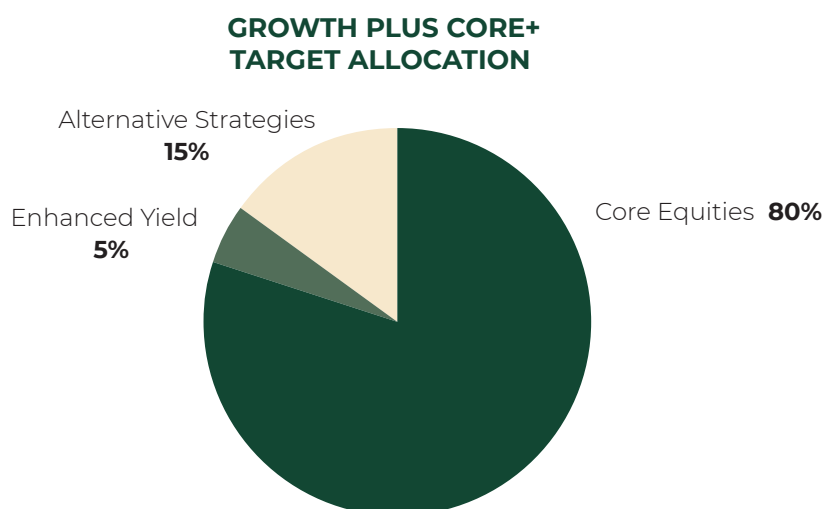
ALTERNATIVE STRATEGIES FUND – Seeks to generate absolute returns with low correlation to traditional markets, offering exposure to private and alternative asset classes for enhanced portfolio diversification.

Growth Plus Portfolios

Objective: Aggressive growth through high-conviction strategies

The most growth-oriented model, **Growth Plus** prioritizes equity exposure and alternative investments. With minimal or no fixed income, this model is for investors with a long-term time-horizon and high risk tolerance who are comfortable with short-term volatility and reduced liquidity.

| TYPICAL ALLOCATION | |
|-------------------------|----------------|
| Core Fixed Income: | 0% |
| Core Equities: | 55–100% |
| Enhanced Yield: | 0–5% |
| Alternative Strategies: | 15–40% |



Available Portfolios based on your Investment Goals & Risk Objectives

| Growth Plus* | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
|------------------|--------------|--------------|--------------|--------|--------|--------|-----------------|
| Core+ | 3.52% | 5.64% | 5.64% | N/A | N/A | N/A | 25.41% |
| Explore+ | 3.06% | 4.67% | 4.67% | N/A | N/A | N/A | 20.82% |
| Flex+ | 3.98% | 6.52% | 6.52% | N/A | N/A | N/A | 29.46% |
| Benchmark | 4.03% | 5.71% | 5.71% | N/A | N/A | N/A | 27.16% |

*Model and benchmark performance inception date is April 01, 2025

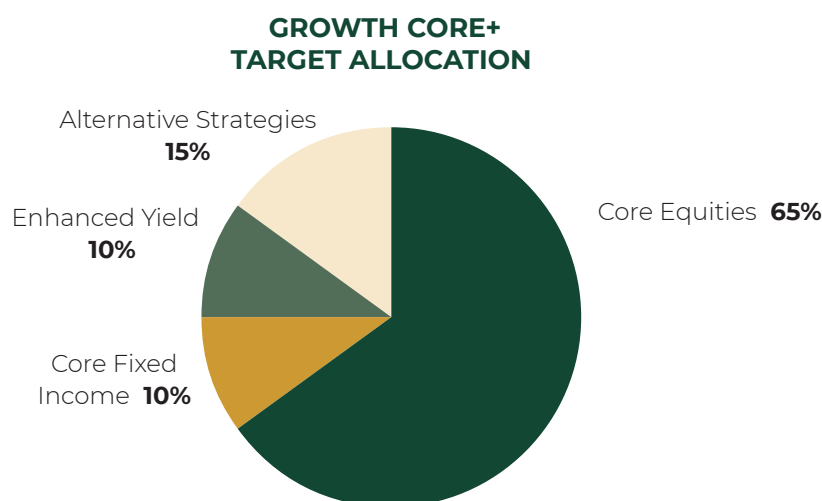
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Growth Portfolios

Objective: Targeting long-term capital appreciation

Growth is designed for clients focused on building wealth over time. With high exposure to **Core Equities** and smaller allocations to **Fixed Income, Enhanced Yield, and Alternative Strategies**, this model is appropriate for investors who can tolerate greater market fluctuations in pursuit of higher long-term returns. This model targets a higher allocation to **Alternative Strategies**, providing access to more diversified return sources in exchange for a higher degree of illiquidity.

| TYPICAL ALLOCATION | |
|-------------------------|---------------|
| Core Fixed Income: | 10–15% |
| Core Equities: | 55–85% |
| Enhanced Yield: | 10% |
| Alternative Strategies: | 15–25% |



Available Portfolios based on your Investment Goals & Risk Objectives

| Growth* | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
|------------------|--------------|--------------|--------------|--------|--------|--------|-----------------|
| Core+ | 3.05% | 4.84% | 4.84% | N/A | N/A | N/A | 21.65% |
| Explore+ | 2.87% | 4.45% | 4.45% | N/A | N/A | N/A | 19.84% |
| Flex+ | 3.54% | 5.78% | 5.78% | N/A | N/A | N/A | 25.49% |
| Benchmark | 3.86% | 5.29% | 5.29% | N/A | N/A | N/A | 23.51% |

*Model and benchmark performance inception date is April 01, 2025

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Balanced Growth Portfolios

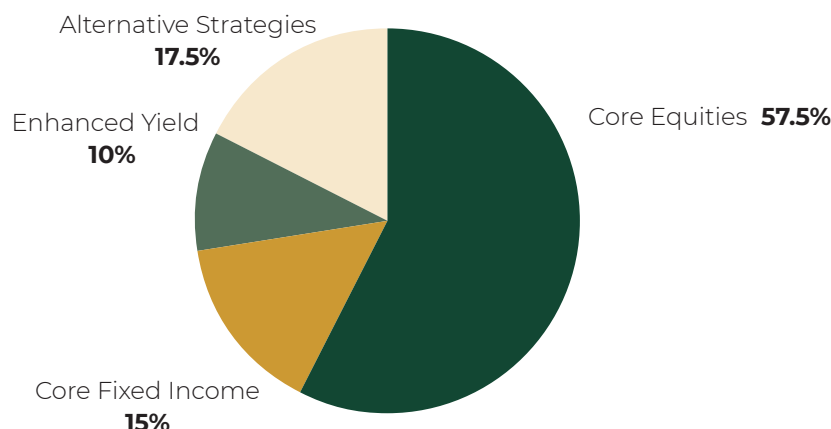
Objective: Pursue growth with thoughtful diversification

Balanced Growth is ideal for clients with a higher risk tolerance than the previous models and seeking long-term capital appreciation. It includes greater exposure to **Core Equities**, while still maintaining allocations to **Core Fixed Income, Enhanced Yield, and Alternatives** to help manage volatility and seize diverse return opportunities. **Balanced Growth** offers an Income+ version that targets approximately 80% exposure to the **Enhanced Yield** pool, with the remaining exposure in **Core Fixed Income** - targeting a higher yield to investors for those willing to accept a higher degree of risk.

| TYPICAL ALLOCATION | |
|-------------------------|---------------|
| Core Fixed Income: | 15–30% |
| Core Equities: | 50–70% |
| Enhanced Yield: | 0–80%* |
| Alternative Strategies: | 0–20% |

*80% Enhanced Yield allocation is only for the Income+ version. Targeted allocations for the other models is between 0-15%

BALANCED GROWTH CORE+ TARGET ALLOCATION



| Balanced Growth | Available Portfolios based on your Investment Goals & Risk Objectives | | | | | | |
|-------------------|---|--------------|--------------|---------------|---------------|---------------|-----------------|
| | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
| Core+* | 2.86% | 4.50% | 4.50% | 18.12% | 12.14% | 8.48% | 7.04% |
| Explore+** | 2.63% | 4.10% | 4.10% | N/A | N/A | N/A | 18.34% |
| Flex+** | 3.11% | 5.03% | 5.03% | N/A | N/A | N/A | 21.63% |
| Income+** | 0.49% | 0.73% | 0.73% | N/A | N/A | N/A | 6.33% |
| Benchmark* | 4.01% | 5.31% | 5.31% | 20.55% | 16.36% | 10.85% | 9.28% |

* Model and benchmark performance inception date is December 2017.

** Model performance inception date is April 01, 2025.

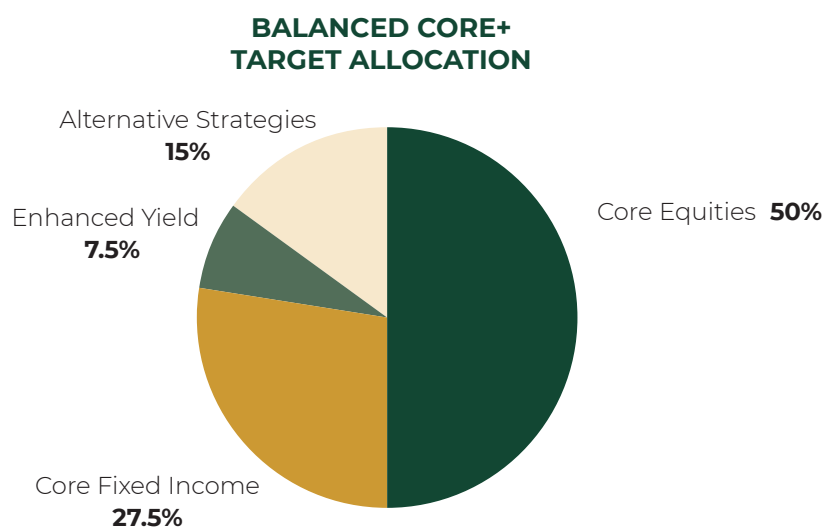
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Balanced Portfolios

Objective: Blend of income and growth for long-term balance

This model targets a well-rounded mix of public equities and fixed income, with meaningful allocations to **Enhanced Yield** and **Alternative Strategies**. Designed for clients with moderate risk tolerance and a long-term outlook, **Balanced** seeks consistent returns through diversified sources.

| TYPICAL ALLOCATION | |
|-------------------------|-----------------|
| Core Fixed Income: | 20–40% |
| Core Equities: | 50–60% |
| Enhanced Yield: | 0–15% |
| Alternative Strategies: | 12.5–15% |



Available Portfolios based on your Investment Goals & Risk Objectives

| Balanced | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
|-------------------|--------------|--------------|--------------|---------------|---------------|--------------|-----------------|
| Core+* | 2.63% | 4.13% | 4.13% | 16.28% | 11.28% | 7.78% | 6.52% |
| Explore+** | 2.62% | 4.14% | 4.14% | N/A | N/A | N/A | 18.43% |
| Flex+** | 2.82% | 4.54% | 4.54% | N/A | N/A | N/A | 19.11% |
| Benchmark* | 3.70% | 4.88% | 4.88% | 17.96% | 14.68% | 9.40% | 8.24% |

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Balanced Conservative Portfolios

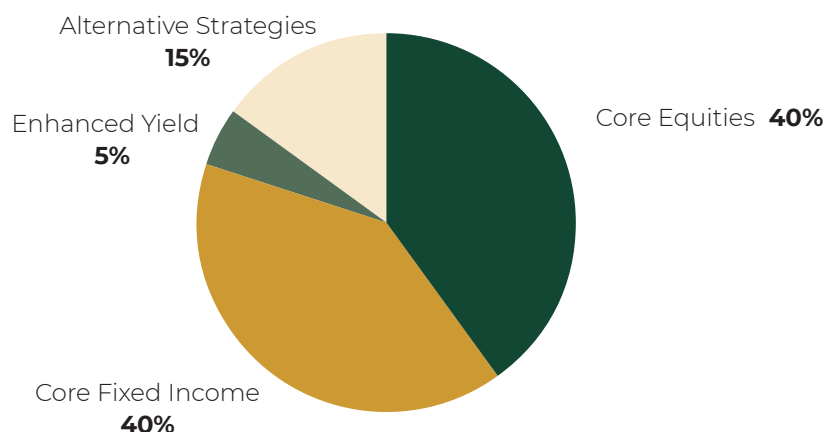
Objective: Targeting modest growth with targeted downside protection

Balanced Conservative introduces more growth potential while keeping a strong foundation of fixed income and diversified yield sources. It includes a mix of all four pools, offering a solid balance for clients wanting targeting capital appreciation without excessive risk. **Balanced Conservative** offers an **Income+** version for clients prioritizing an income investment objective, which balances allocations across **Core Fixed Income** and **Enhanced Yield**.

| TYPICAL ALLOCATION | |
|-------------------------|-----------------|
| Core Fixed Income: | 37.5–50% |
| Core Equities: | 35–50% |
| Enhanced Yield: | 0–50%* |
| Alternative Strategies: | 0–15% |

*50% Enhanced Yield allocation is only for the Income+ version. Targeted allocations for the other models is between 0-15%

BALANCED CONSERVATIVE CORE+ TARGET ALLOCATION



Available Portfolios based on your Investment Goals & Risk Objectives

| Balanced Conservative* | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
|------------------------|--------------|--------------|--------------|--------|--------|--------|-----------------|
| Core +* | 2.36% | 3.67% | 3.67% | N/A | N/A | N/A | 15.35% |
| Explore +** | 2.16% | 3.38% | 3.38% | N/A | N/A | N/A | 14.58% |
| Flex +** | 2.53% | 4.05% | 4.05% | N/A | N/A | N/A | 16.64% |
| Income +** | 0.71% | 1.06% | 1.06% | N/A | N/A | N/A | 5.81% |
| Benchmark* | 3.54% | 4.67% | 4.67% | N/A | N/A | N/A | 18.49% |

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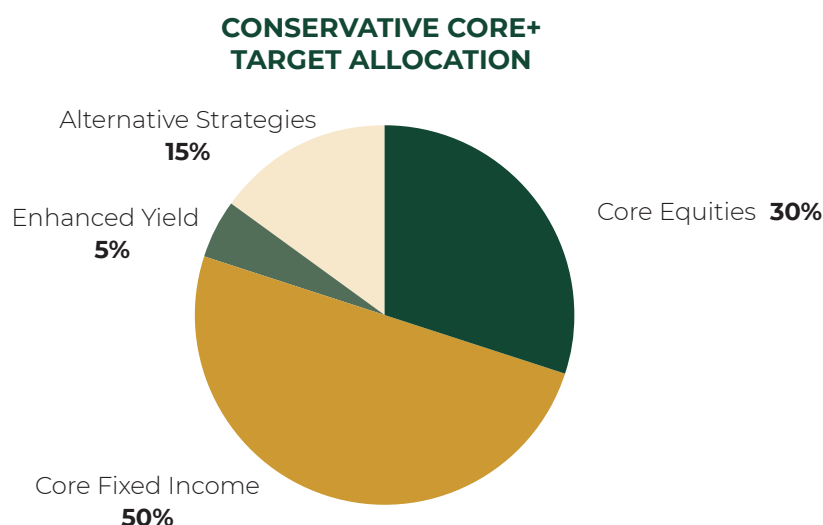
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Conservative Portfolios

Objective: Targeting capital preservation with modest income and growth

Ideal for clients who are targeting minimal volatility with a conservative approach, the **Conservative** model blends **Core Fixed Income** and **Core Equities** with **select exposure to Enhanced Yield** and **Alternative Strategies**. This model targets greater return potential than Preservation while maintaining a low risk profile.

| TYPICAL ALLOCATION | |
|-------------------------|---------------|
| Core Fixed Income: | 50–65% |
| Core Equities: | 20–35% |
| Enhanced Yield: | 0–15% |
| Alternative Strategies: | 0–15% |



Available Portfolios based on your Investment Goals & Risk Objectives

| Conservative | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
|-------------------|--------------|--------------|--------------|---------------|---------------|--------------|-----------------|
| Core+* | 2.07% | 3.18% | 3.18% | 11.58% | 9.60% | 6.68% | 5.80% |
| Explore+** | 1.66% | 2.52% | 2.52% | N/A | N/A | N/A | 10.43% |
| Flex+** | 2.09% | 3.32% | 3.32% | N/A | N/A | N/A | 13.02% |
| Benchmark* | 3.26% | 4.28% | 4.28% | 14.41% | 12.35% | 7.40% | 6.79% |

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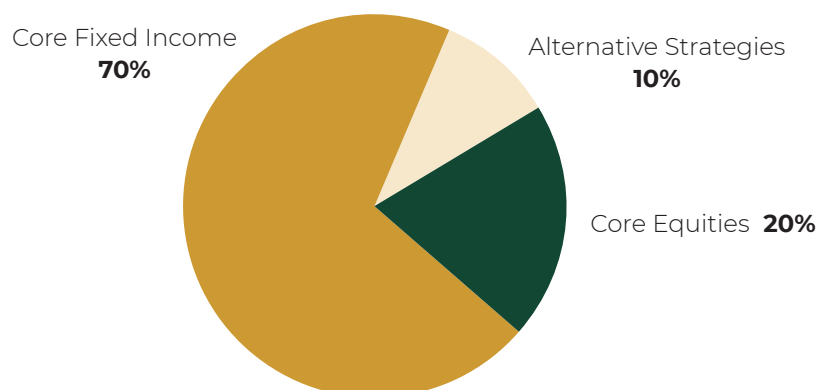
Preservation Portfolios

Objective: Targeting capital preservation with minimal targeted risk

For clients seeking maximum stability and capital preservation, the **Preservation** model is designed with nearly all assets in **Core Fixed Income**, complemented by a small allocation to **Core Equities**. There is minimal exposure to alternative or illiquid investments. This model is typically best suited for shorter time horizons or more risk averse investors. **Preservation** offers an Income+ version for investors that are seeking 100% liquid fixed income by way of **Core Fixed Income**

| TYPICAL ALLOCATION | |
|-------------------------|----------------|
| Core Fixed Income: | 80–100% |
| Core Equities: | 10–20% |
| Enhanced Yield: | 0–10% |
| Alternative Strategies: | 0–10% |

TARGETED ASSET ALLOCATION PRESERVATION CORE+



| Preservation | Available Portfolios based on your Investment Goals & Risk Objectives | | | | | | |
|-------------------|---|--------------|--------------|---------------|--------------|--------------|-----------------|
| | MTD | QTD | YTD | 1 YEAR | 3 YEAR | 5 YEAR | Since Inception |
| Core+* | 1.77% | 2.69% | 2.69% | 9.33% | 8.21% | 5.37% | 4.77% |
| Explore+** | 1.40% | 2.09% | 2.09% | N/A | N/A | N/A | 8.03% |
| Flex+** | 1.66% | 2.58% | 2.58% | N/A | N/A | N/A | 9.50% |
| Income+** | 1.08% | 1.61% | 1.61% | N/A | N/A | N/A | 4.96% |
| Benchmark* | 2.76% | 3.60% | 3.60% | 10.46% | 9.73% | 5.14% | 5.13% |

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About the Underlying Pools

Each Raintree model portfolio is built from a combination of four institutional-quality investment pools:

Core Equities – Public equity investments designed to capture long-term growth across global markets.

Core Fixed Income – Majority public fixed income investments that target income and lower volatility.

Enhanced Yield – Income-generating strategies, including high-yield and alternative lending.

Alternative Strategies – Market-neutral, illiquid, and alternative investments designed to enhance diversification and target long-term returns.



GET IN TOUCH

For more information on any of our portfolios or funds, we invite you to reach out to our team.

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