June 2025

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+	Core portfolios designed to provide long-term investment exposure.
Explore+	Portfolios that focus on alternative investments to generate absolute returns with private and public assets.
Flex+	Core portfolios that provide long-term investment exposure while focusing on liquidity.
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.

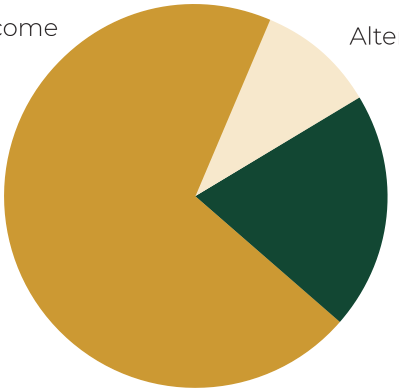
Preservation Portfolios

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+



Available Portfolios based on your Investment Goals & Risk Objectives

Preservation	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	**1.26%**	**1.72%**	**2.94%**	**8.34%**	**6.99%**	**5.29%**	**4.11%**
Explore+	**1.00%**	**1.18%**	**1.18%**	N/A	N/A	N/A	**1.18%**
Flex+	**1.22%**	**1.37%**	**1.37%**	N/A	N/A	N/A	**1.37%**
Income+	**0.59%**	**-0.07%**	**-0.07%**	N/A	N/A	N/A	**-0.07%**
Benchmark	1.02%	1.47%	3.08%	10.28%	7.90%	3.86%	4.29%

**The historical performance is a blend of legacy portfolios with an inception date of December 2017.*

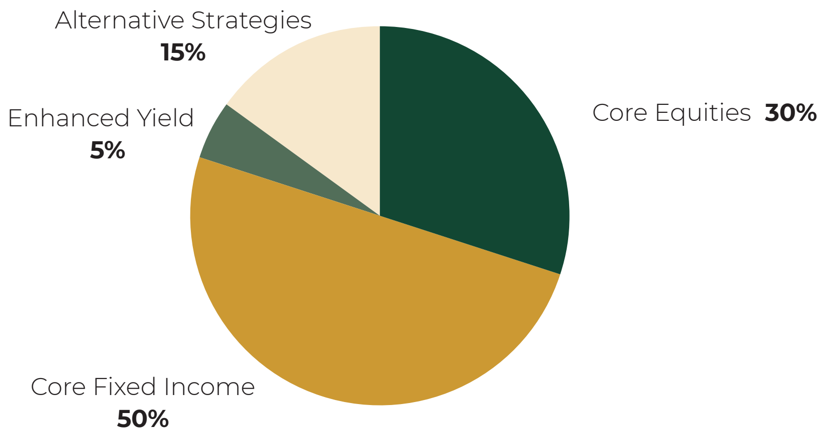
Conservative Portfolios

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%**

CONSERVATIVE CORE+ TARGET ALLOCATION



	Available Portfolios based on your Investment Goals & Risk Objectives						
Conservative	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	**1.62%**	**2.72%**	**3.53%**	**9.34%**	**7.96%**	**6.38%**	**4.74%**
Explore+	**1.34%**	**2.00%**	**2.00%**	N/A	N/A	N/A	**2.00%**
Flex+	**1.69%**	**2.46%**	**2.46%**	N/A	N/A	N/A	**2.46%**
Benchmark	1.56%	2.68%	4.01%	12.61%	10.00%	6.20%	5.70%

**The historical performance is a blend of legacy portfolios with an inception date of December 2017.*

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Balanced Conservative Portfolios

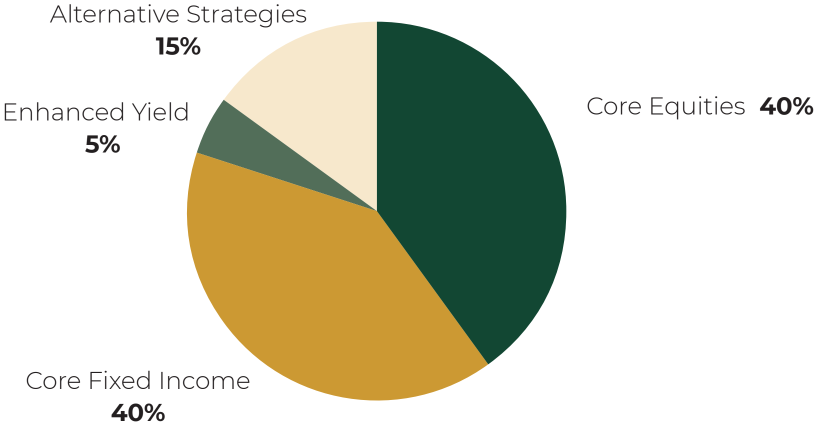
Objective: Targeting modest growth with targeted downside protection

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+	**1.93%**	**3.45%**	**3.45%**	N/A	N/A	N/A	**3.45%**
Explore+	**1.89%**	**3.28%**	**3.28%**	N/A	N/A	N/A	**3.28%**
Flex+	**2.16%**	**3.55%**	**3.55%**	N/A	N/A	N/A	**3.55%**
Income+	**0.86%**	**0.85%**	**0.85%**	N/A	N/A	N/A	**0.85%**
Benchmark	**1.86%**	**3.37%**	**3.37%**	N/A	N/A	N/A	**3.37%**

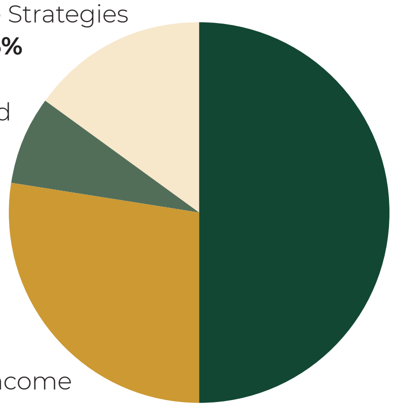
Balanced Portfolios

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%**

BALANCED CORE+ TARGET ALLOCATION



	Available Portfolios based on your Investment Goals & Risk Objectives						
Balanced	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	**2.26%**	**4.24%**	**4.69%**	**10.88%**	**9.03%**	**7.45%**	**5.38%**
Explore+	**2.37%**	**4.47%**	**4.47%**	N/A	N/A	N/A	**4.47%**
Flex+	**2.47%**	**4.28%**	**4.28%**	N/A	N/A	N/A	**4.28%**
Benchmark	2.03%	3.75%	4.83%	14.67%	11.85%	8.28%	6.93%

**The historical performance is a blend of legacy portfolios with an inception date of December 2017.*

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Balanced Growth Portfolios

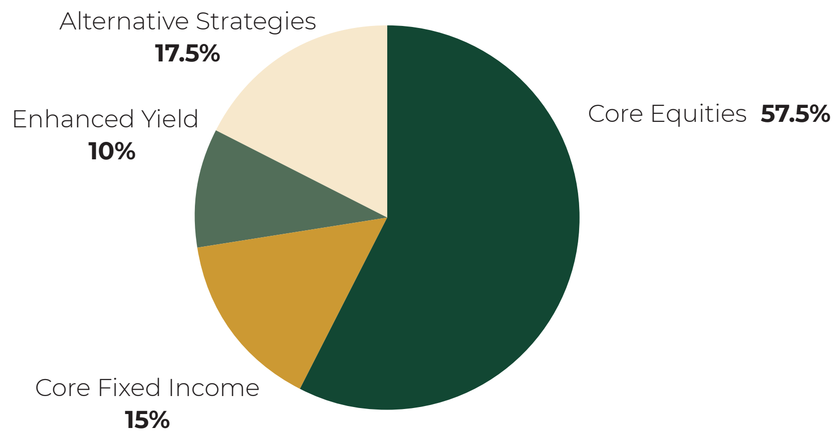
Objective: Pursue growth with thoughtful diversification

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



	Available Portfolios based on your Investment Goals & Risk Objectives						
Balanced Growth	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	**2.52%**	**4.93%**	**5.11%**	**11.56%**	**9.66%**	**8.14%**	**5.78%**
Explore+	**2.32%**	**4.56%**	**4.56%**	N/A	N/A	N/A	**4.56%**
Flex+	**2.79%**	**5.02%**	**5.25%**	N/A	N/A	N/A	**5.25%**
Income+	**1.02%**	**1.41%**	**1.41%**	N/A	N/A	N/A	**1.41%**
Benchmark	2.37%	4.51%	5.41%	16.15%	13.19%	9.77%	7.80%

**The historical performance is a blend of legacy portfolios with an inception date of December 2017.*

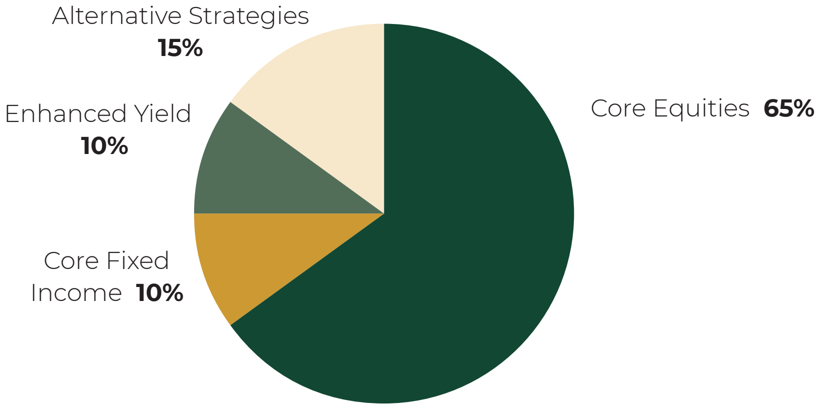
Growth Portfolios

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%**

GROWTH CORE+ TARGET ALLOCATION



	Available Portfolios based on your Investment Goals & Risk Objectives						
Growth	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+	**2.74%**	**5.39%**	**5.39%**	N/A	N/A	N/A	**5.39%**
Explore+	**2.47%**	**5.02%**	**5.02%**	N/A	N/A	N/A	**5.02%**
Flex+	**3.26%**	**6.12%**	**6.12%**	N/A	N/A	N/A	**6.12%**
Benchmark	**2.59%**	**4.77%**	**4.77%**	N/A	N/A	N/A	**4.77%**

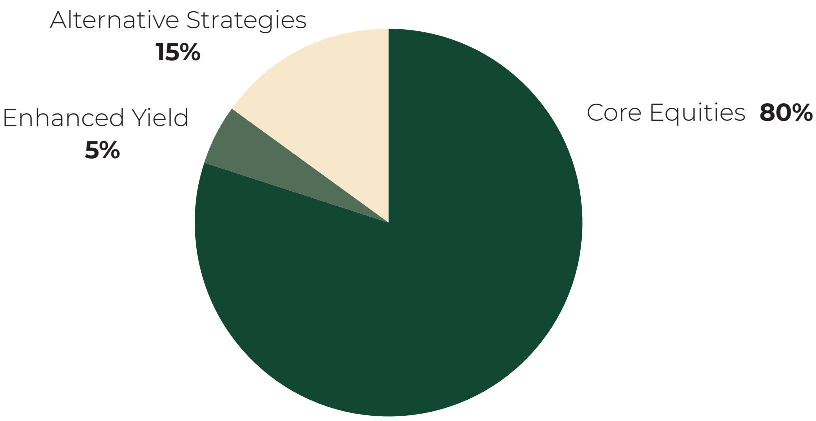
Growth Plus Portfolios

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%**

GROWTH PLUS CORE+ TARGET ALLOCATION



	Available Portfolios based on your Investment Goals & Risk Objectives						
Growth Plus	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+	**3.19%**	**6.40%**	**6.40%**	N/A	N/A	N/A	**6.40%**
Explore+	**2.50%**	**5.47%**	**5.47%**	N/A	N/A	N/A	**5.47%**
Flex+	**3.73%**	**7.24%**	**7.24%**	N/A	N/A	N/A	**7.24%**
Benchmark	**3.14%**	**5.79%**	**5.79%**	N/A	N/A	N/A	**5.79%**

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.

Raintree
WEALTH MANAGEMENT

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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