

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.

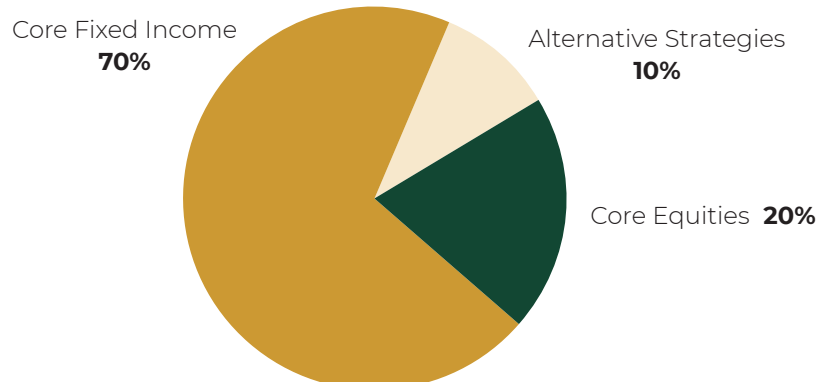
Preservation Portfolios

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+



Preservation	Available Portfolios based on your Investment Goals & Risk Objectives						
	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	1.75%	0.54%	1.74%	7.78%	5.75%	5.24%	4.04%
Explore+	1.36%	0.24%	0.24%	N/A	N/A	N/A	0.24%
Flex+	1.66%	0.23%	0.23%	N/A	N/A	N/A	0.23%
Income+	0.83%	-0.61%	-0.61%	N/A	N/A	N/A	-0.61%
Benchmark	1.63%	0.44%	2.03%	10.08%	6.09%	4.04%	4.24%

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

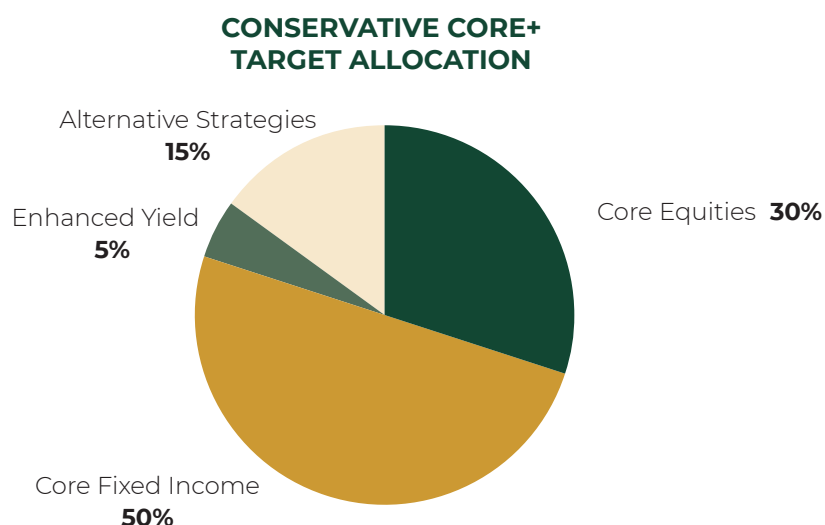
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Conservative Portfolios

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+*	2.22%	1.18%	1.98%	8.28%	6.51%	6.24%	4.64%
Explore+	1.79%	0.73%	0.73%	N/A	N/A	N/A	0.73%
Flex+	2.27%	0.86%	0.86%	N/A	N/A	N/A	0.86%
Benchmark	2.49%	1.11%	2.41%	11.64%	7.64%	6.28%	5.61%

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

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Balanced Conservative Portfolios

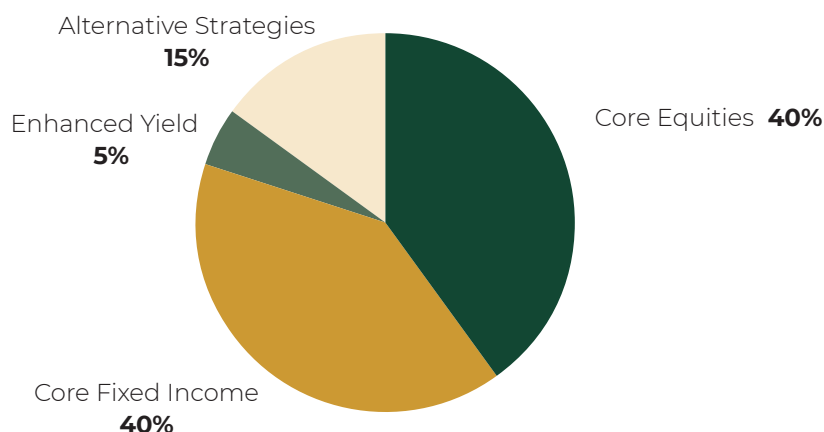
Objective: Targeting modest growth with targeted downside protection

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+	2.63%	1.60%	1.60%	N/A	N/A	N/A	1.60%
Explore+	2.51%	1.47%	1.47%	N/A	N/A	N/A	1.47%
Flex+	2.89%	1.49%	1.49%	N/A	N/A	N/A	1.49%
Income+	0.96%	0.02%	0.02%	N/A	N/A	N/A	0.02%
Benchmark	2.97%	1.48%	1.48%	N/A	N/A	N/A	1.48%

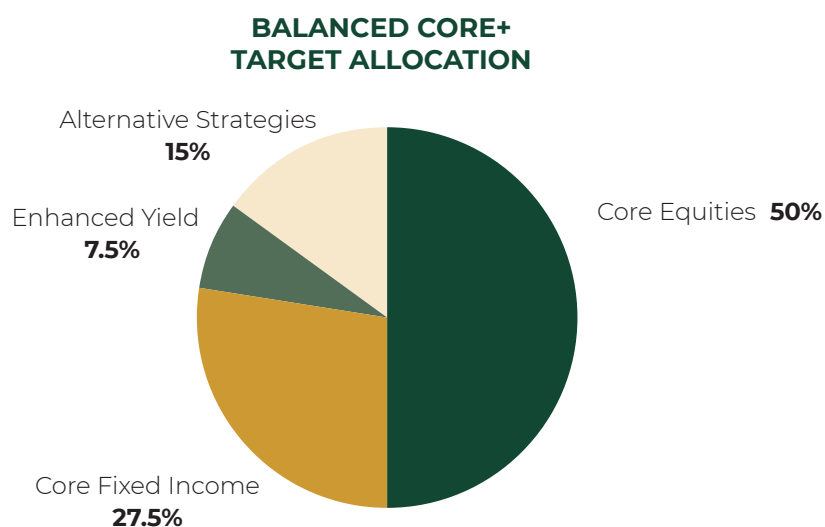
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Balanced Portfolios

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+*	3.05%	2.05%	2.49%	9.04%	7.29%	7.18%	5.20%
Explore+	3.15%	2.18%	2.18%	N/A	N/A	N/A	2.18%
Flex+	3.30%	1.91%	1.91%	N/A	N/A	N/A	1.91%
Benchmark	3.24%	1.68%	2.74%	13.00%	8.99%	8.26%	6.80%

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

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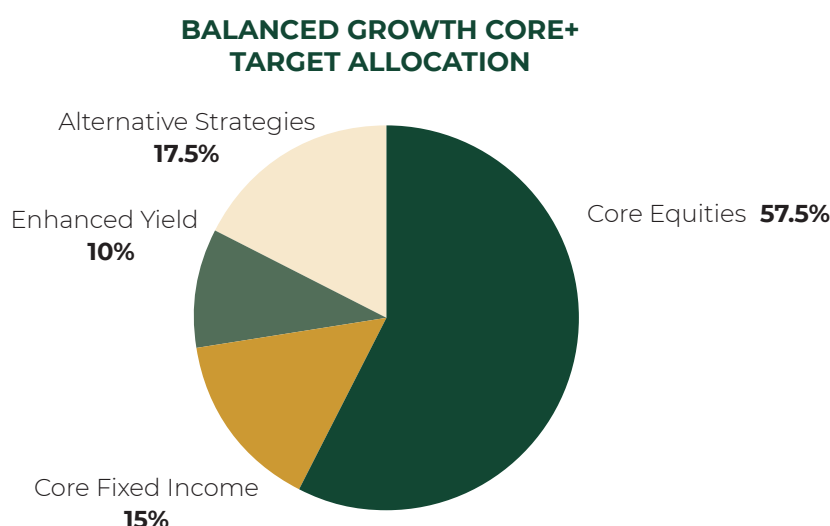
Balanced Growth Portfolios

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%



Available Portfolios based on your Investment Goals & Risk Objectives							
Balanced Growth	MTD	QTD	YTD	1 YEAR	3 YEAR	5 YEAR	Since Inception
Core+*	3.38%	2.48%	2.66%	9.36%	7.76%	7.81%	5.58%
Explore+	3.11%	2.30%	2.30%	N/A	N/A	N/A	2.30%
Flex+	3.71%	2.33%	2.56%	N/A	N/A	N/A	2.33%
Income+	1.04%	0.39%	0.39%	N/A	N/A	N/A	0.39%
Benchmark	3.78%	2.10%	2.97%	13.98%	9.96%	9.69%	7.64%

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

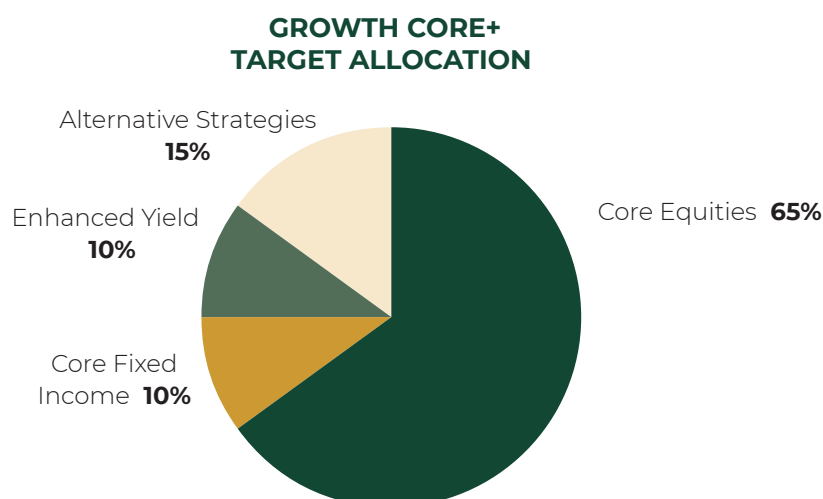
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Growth Portfolios

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⁺	3.67%	2.72%	2.72%	N/A	N/A	N/A	2.72%
Explore⁺	3.35%	2.61%	2.61%	N/A	N/A	N/A	2.61%
Flex⁺	4.33%	2.96%	2.96%	N/A	N/A	N/A	2.96%
Benchmark	4.03%	2.13%	2.13%	N/A	N/A	N/A	2.13%

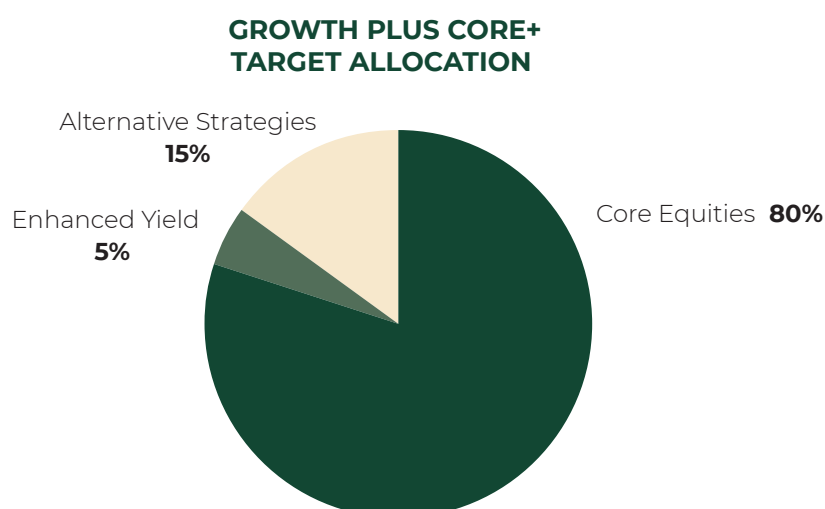
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Growth Plus Portfolios

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⁺	4.27%	3.29%	3.29%	N/A	N/A	N/A	3.29%
Explore⁺	3.48%	3.01%	3.01%	N/A	N/A	N/A	3.01%
Flex⁺	4.95%	3.60%	3.60%	N/A	N/A	N/A	3.60%
Benchmark	4.81%	2.57%	2.57%	N/A	N/A	N/A	2.57%

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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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