

From the start, our vision with WisdomTree Prime has been to build a personal finance app that merges saving, spending, and investing, bringing tokenization and blockchain-enabled finance to the center of a user's financial life. In July 2023, WisdomTree Prime went live in app stores for customers in 21 states. The app provided a curated investing and trading experience to our early customers in a blockchain-native environment. So, a good start, but we knew we had more work to do across multiple dimensions to bring WisdomTree Prime to our ultimate vision and to make it available to more people in the U.S.

Since that announcement, we have made great progress along those lines. Below are some key updates on where WisdomTree Prime is today:

- WisdomTree Prime is available in 41 states representing 75% of the U.S. population.
- WisdomTree received a trust company charter by the New York State Department of Financial Services. The trust company charter is the most distinguished authorization in the digital assets landscape, and, through this new entity, we will provide products to customers as part of the WisdomTree Prime ecosystem.
- Digital assets – available for 24/7/365 trading and near-instant settlement¹:
 - o WisdomTree Gold Token, a token representing title to physical gold
 - o Bitcoin
 - o Ether
- Digital funds - tokenized SEC registered mutual funds² – representing:
 - o Equities
 - o Fixed Income
 - o Asset allocation funds, including strategies based on our collaboration with Professor Jeremy Siegel*
 - o Government money market fund
- Full money movement capabilities, with the ability to deposit and withdraw via both initiated and received ACH transactions, enabled via Platform

instant settlement means that as soon as a user's trade is confirmed it is also settled. For example, when the WisdomTree Gold Token is purchased, the user will immediately have the WisdomTree Gold Token in their account upon trade confirmation (as opposed to a delayed settlement process).

² [What are the limits on depositing funds? – WisdomTree \(wisdomtreeprime.com\)](https://www.wisdomtreeprime.com/insights/what-are-the-limits-on-depositing-funds/)

anticipate making additional digital assets and digital funds available to use for spending with the debit card.

We're proud of the progress we are making.

to the financial condition or credit rating of the U.S. government may cause the value to decline. TIPS can provide a hedge against inflation, as the inflation adjustment feature helps preserve the purchasing power of the investment. Because of this inflation adjustment feature, inflation protected bonds typically have lower yields than conventional fixed rate bonds and will likely decline in price during periods of deflation, which could result in losses. Securities with floating rates can be less sensitive to interest rate changes than securities with fixed interest rates, but may decline in value and negatively impact a Fund's NAV, particularly if changes in prevailing interest rates are more frequent or sudden than the rate changes for floating rates notes, which can only occur periodically. Fixed income securities are subject to interest rate, credit, inflation,