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# **WisdomTree Brings Private Credit Onchain with the Launch of Tokenized WisdomTree Private Credit and Alternative Income Digital Fund (Token: CRDT)**

*New fund offers exposure to alternatives and is available on WisdomTree Prime® and WisdomTree Connect™*

NEW YORK--(BUSINESS WIRE)-- WisdomTree, Inc. (NYSE: WT) ("WisdomTree"), a global financial innovator, today announced the launch of the WisdomTree Private Credit and Alternative Income Digital Fund (token ticker: CRDT; fund ticker: CRDYX), available to both retail and institutional investors via the WisdomTree Prime® and WisdomTree Connect™ platforms. The fund seeks to track the price and yield performance, before fees and expenses, of the Gapstow Private Credit and Alternative Income Index (GLACI)<sup>1</sup>. WisdomTree has years of experience in this space and sponsors an ETF, the WisdomTree Private Credit and Alternative Income Fund (HYIN), that seeks to track the same benchmark.

CRDT aims to deliver exposure to private credit through a transparent, tokenized\* fund structure, making this traditionally hard-to-access market available to crypto-native investors and institutions. The fund has a T+0 settlement for subscriptions, T+2 settlement for redemptions, and a minimum investment of \$25. At launch, the fund will be tokenized on the Ethereum and Stellar blockchains.

The WisdomTree Prime and WisdomTree Connect platforms offer access to real world asset (RWA) exposures in regulated structures without having to operate offchain. By combining daily liquidity and transparency with attractive income potential, CRDT is a compelling addition to the platforms' existing suite of tokenized funds. The fund unlocks potential for alternative sources of yield, including private credit – a rapidly expanding asset class valued for its attractive income potential and portfolio diversification benefits.

"CRDT unlocks access to one of the most coveted asset classes – alternatives – directly onchain. By expanding the breadth of our tokenized funds, we're giving crypto native investors the chance to diversify via exposures that were once reserved for institutions, all within the digital ecosystem," said Will Peck, Head of Digital Assets at WisdomTree. "With WisdomTree Prime and WisdomTree Connect, we've taken onchain investing to the next level – expanding the range of funds available so users can build more diversified portfolios onchain, without sacrificing the regulatory rigor of traditional finance."

"Private credit has become one of the most talked-about opportunities in today's market. For

four years, we've been proud to make this space more accessible to the individual investor through our ETF, and now CRDT is able to deliver yield potential in a modern, tokenized fund," said Jeremy Schwartz, Global Chief Investment Officer at WisdomTree.

Read more about the WisdomTree Private Credit and Alternative Income Digital Fund [here](#). For more information about WisdomTree Prime and WisdomTree Connect, please visit: <https://www.wisdomtreeprime.com/> and <https://www.wisdomtreeconnect.com>.

<sup>1</sup>Gapstow Liquid Alternative Credit Index (GLACI): An equal-weighted index that tracks the performance of 35 "Publicly Traded Alternative Credit Vehicles" (PACs) using an objective, rules-based methodology.

**Carefully consider the investment objectives, risks, charges, and expenses of the Fund before investing. To obtain a prospectus containing this and other important information, please visit <https://www.wisdomtree.com/investments/regulatory>. Read the prospectus carefully before investing.** There are risks associated with investing, including possible loss of principal.

The Digital Fund invests in alternative credit sectors through investments in underlying closed-end investment companies ("CEFs"), including those that have elected to be regulated as business development companies ("BDCs"), and real estate investment trusts ("REITs"). The value of a CEF can decrease due to movements in the overall financial markets. BDCs generally invest in less mature private companies, which involve greater risk than well-established, publicly traded companies, and BDCs are subject to high failure rates among the companies in which they invest. By investing in REITs, the Fund is exposed to the risks of owning real estate, such as decreases in real estate values, overbuilding, increased competition and other risks related to local or general economic conditions. Higher yielding securities, sometimes referred to as junk bonds, may present additional risk because these securities may be less liquid and present more credit risk than investment grade bonds. The Fund invests in the securities included in, or representative of, its Index regardless of their investment merit and the Fund does not attempt to outperform its Index or take defensive positions in declining markets.

A blockchain is an open, distributed ledger that digitally records transactions in a verifiable way. A distributed ledger is a database in which data is stored in a decentralized manner. A blockchain stores transaction data in "blocks" that are linked together to form a "chain", and hence the name blockchain. Tokenization is the recording of digital representations of Fund shares on an applicable blockchain.

Blockchain technology is a relatively new and untested technology, with little regulation. Blockchain systems could be vulnerable to fraud, particularly if a significant minority of participants colluded to defraud the rest. Potential risks also include vulnerability to theft, or inaccessibility, and future regulatory developments could affect its viability. Blockchain networks can also experience delays in transaction processing and settlement, particularly during periods of high network congestion or increased transaction volume. Flaws or errors in blockchain integrated recordkeeping could negatively impact the execution or recordkeeping of transactions in Digital Fund shares. Blockchain networks typically impose transaction fees in the form of the network's native digital asset. These fees can be unpredictable and may vary significantly depending on network conditions and levels of congestion. Investors should note that they may experience materially different service

levels on different blockchains.

Cybersecurity attacks affecting a Digital Fund's third-party service providers, the application used to transact in Digital Fund shares, blockchain network, or the issuers of securities in which a Digital Fund invests may subject a Digital Fund to many of the same risks associated with direct cybersecurity breaches.

\*Tokenization: The process of creating a digital representation of an asset (in this case, mutual fund shares) using a token recorded on a blockchain. The token generally serves as a record of ownership to the asset. Tokenization of an asset does not change the nature of asset.

**Investments in private credit, including through investments in investment vehicles that hold such instruments, generally are less liquid than publicly traded securities. The illiquidity of these underlying investments may make it difficult for such vehicles to sell them, which could, in turn, adversely affect the value or liquidity of the Fund's investments.**

Please read the Fund's prospectus for specific details regarding the Fund's risk profile.

Statements concerning financial market trends are based on current market conditions, which will fluctuate.

The Fund is distributed by WisdomTree Securities, Inc.

### **About WisdomTree**

WisdomTree is a global financial innovator, offering a diverse suite of exchange-traded products (ETPs), models and solutions, as well as digital asset-related products. Our offerings empower investors to shape their financial future and equip financial professionals to grow their businesses. Leveraging the latest financial infrastructure, we create products that emphasize access, transparency and provide an enhanced user experience. Building on our heritage of innovation, we offer next-generation digital products and services related to tokenized real world assets and stablecoins, as well as our blockchain-native digital wallet, WisdomTree Prime® and institutional platform, WisdomTree Connect™.\*

\* The WisdomTree Prime digital wallet and digital asset services and WisdomTree Connect institutional platform are made available through WisdomTree Digital Movement, Inc., a federally registered money services business, state-licensed money transmitter and financial technology company (NMLS ID: 2372500) or WisdomTree Digital Trust Company, LLC, in select U.S. jurisdictions and may be limited where prohibited by law. WisdomTree Digital Trust Company, LLC is chartered as a limited purpose trust company by the New York State Department of Financial Services to engage in virtual currency business. Visit <https://www.wisdomtreeprime.com>, the WisdomTree Prime mobile app or <https://wisdomtreeconnect.com> for more information.

WisdomTree currently has approximately \$133.8 billion in assets under management globally.

Please visit us on X at @WisdomTreeNews.

WisdomTree® is the marketing name for WisdomTree, Inc. and its subsidiaries worldwide.

**PRODUCTS AND SERVICES AVAILABLE VIA WISDOMTREE PRIME: NOT FDIC  
INSURED | NO BANK GUARANTEE | NOT A BANK DEPOSIT | MAY LOSE VALUE |  
NOT SIPC PROTECTED | NOT INSURED BY ANY GOVERNMENT AGENCY**

The products and services available through the WisdomTree Prime app and WisdomTree Connect are not endorsed, indemnified or guaranteed by any regulatory agency.

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