

HarvestETFs

Harvest
HIGH INCOME SHARES™



Covered Call ETFs

October 2025

harvestetfs.com

High Monthly Income from Covered Calls

Each of the Harvest Covered Call ETFs' principal goal is to build and preserve wealth while generating high monthly income for investors through an active and flexible covered call option strategy.

Harvest Covered Call ETFs are available to investors in a wide range of categories - Equity Income, Enhanced Income, Fixed Income, Harvest High Income Shares ETFs and Balanced Income.

Harvest ETFs using Covered Call Options

ETFs below are A Class. Some of the ETFs are also offered in B (unhedged) and U (USD).

As at September 30, 2025

| Ticker | Name | Last Distribution (per unit) | Current Yields* |
|--------------------------------|-----------------------------------------------------------|---------------------------------|-----------------|
| Equity Income ETFs | | | |
| HHL | Harvest Healthcare Leaders Income ETF | \$0.0600 / mth | 10.00% |
| HBF | Harvest Brand Leaders Plus Income ETF | \$0.0650 / mth | 7.41% |
| HTA | Harvest Tech Achievers Growth & Income ETF | \$0.1400 / mth | 8.74% |
| HUTL | Harvest Equal Weight Global Utilities Income ETF | \$0.1216 / mth | 7.86% |
| HGR | Harvest Global REIT Leaders Income ETF | \$0.0458 / mth | 9.71% |
| HPF | Harvest Energy Leaders Plus Income ETF | \$0.0250 / mth | 9.77% |
| HUBL | Harvest US Bank Leaders Income ETF | \$0.1000 / mth | 8.70% |
| HLIF | Harvest Canadian Equity Income Leaders ETF | \$0.0583 / mth | 6.63% |
| TRVI | Harvest Travel & Leisure Income ETF | \$0.1600 / mth | 9.53% |
| HIND | Harvest Industrial Leaders Income ETF | \$0.0700 / mth | 6.81% |
| HVOI | Harvest Low Volatility Canadian Equity Income ETF | \$0.0800 / mth | N/A** |
| Enhanced Income ETFs*** | | | |
| HHLE | Harvest Healthcare Leaders Enhanced Income ETF | \$0.0934 / mth | 13.06% |
| HTAE | Harvest Tech Achievers Enhanced Income ETF | \$0.1600 / mth | 11.17% |
| HUTE | Harvest Equal Weight Global Utilities Enhanced Income ETF | \$0.0880 / mth | 9.51% |
| Fixed Income ETFs | | | |
| HPYT | Harvest Premium Yield Treasury ETF | \$0.1300 / mth | 17.57% |
| HPYM | Harvest Premium Yield 7-10 Year Treasury ETF | \$0.0800 / mth | 8.90% |
| Multi-Asset ETFs*** | | | |
| HDIF | Harvest Diversified Monthly Income ETF | \$0.0741 / mth | 10.15% |
| HRIF | Harvest Diversified Equity Income ETF | \$0.1100 / mth | 7.84% |
| HBIG | Harvest Balanced Income & Growth ETF | \$0.1600 / mth | 8.01% |
| HBIE | Harvest Balanced Income & Growth Enhanced ETF | \$0.2000 / mth | 10.16% |
| Digital Asset ETFs | | | |
| HBIX | Harvest Bitcoin Enhanced Income ETF | \$0.2400 / mth | N/A** |
| HBTE | Harvest Bitcoin Leaders Enhanced Income ETF | \$0.3300 / mth | N/A** |


Harvest High Income Shares using Covered Call Options

ETFs below are A Class. Some of the ETFs are also offered in U (USD).

As at September 30, 2025

| Ticker | Name | Last Distribution (per unit/share) | Current Yields* |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------|
| Enhanced High Income Shares ETFs | | | |
| LLHE | Harvest Eli Lilly Enhanced High Income Shares ETF | \$0.1650 / mth | 26.09% |
| AMHE | Harvest Amazon Enhanced High Income Shares ETF | \$0.1600 / mth | 14.56% |
| MSHE | Harvest Microsoft Enhanced High Income Shares ETF | \$0.1600 / mth | 15.35% |
| NVHE | Harvest NVIDIA Enhanced High Income Shares ETF | \$0.2200 / mth | 20.39% |
| PLTE | Harvest Palantir Enhanced High Income Shares ETF | \$0.5500 / mth | N/A** |
| TSLY | Harvest Tesla Enhanced High Income Shares ETF | \$0.2500 / mth | N/A** |
| METE | Harvest Meta Enhanced High Income Shares ETF | \$0.2000 / mth | N/A** |
| AMDY | Harvest AMD Enhanced High Income Shares ETF | \$0.2800 / mth | N/A** |
| AVGY | Harvest Broadcom Enhanced High Income Shares ETF | \$0.3200 / mth | N/A** |
| CNYE | Harvest Coinbase Enhanced High Income Shares ETF | \$0.4000 / mth | N/A** |
| COSY | Harvest Costco Enhanced High Income Shares ETF | \$0.1000 / mth | N/A** |
| GOGY | Harvest Alphabet Enhanced High Income Shares ETF | \$0.1500 / mth | N/A** |
| MSTE | Harvest MicroStrategy Enhanced High Income Shares ETF | \$0.5500 / mth | N/A** |
| NFLY | Harvest Netflix Enhanced High Income Shares ETF | \$0.2000 / mth | N/A** |
| APLE | Harvest Apple Enhanced High Income Shares ETF | \$0.1400 / mth | N/A** |
| SHPE | Harvest Shopify Enhanced High Income Shares ETF  | \$0.2500 / mth | N/A** |
| RYHE | Harvest Royal Bank Enhanced High Income Shares ETF  | \$0.1100 / mth | N/A** |
| TDHE | Harvest TD Bank Enhanced High Income Shares ETF  | \$0.1300 / mth | N/A** |
| TEHE | Harvest TELUS Enhanced High Income Shares ETF  | \$0.1200 / mth | N/A** |
| BCEE | Harvest BCE Enhanced High Income Shares ETF  | \$0.1400 / mth | N/A** |
| CCOE | Harvest Cameco Enhanced High Income Shares ETF  | \$0.2200 / mth | N/A** |
| CNQE | Harvest CNQ Enhanced High Income Shares ETF  | \$0.1500 / mth | N/A** |
| ENBE | Harvest Enbridge Enhanced High Income Shares ETF  | \$0.1300 / mth | N/A** |
| SUHE | Harvest Suncor Enhanced High Income Shares ETF  | \$0.1400 / mth | N/A** |
| AEME | Harvest Agnico Eagle Enhanced High Income Shares ETF  | \$0.1600 / mth | N/A** |
| CRCY | Harvest Circle Enhanced High Income Shares ETF | \$0.4000 / mth | N/A** |
| RDDY | Harvest Reddit Enhanced High Income Shares ETF | \$0.3500 / mth | N/A** |
| HODY | Harvest Robinhood Enhanced High Income Shares ETF | \$0.3000 / mth | N/A** |
| SOFY | Harvest SoFi Enhanced High Income Shares ETF | \$0.3200 / mth | N/A** |

Harvest High Income Shares ETFs using Covered Call Options As at September 30, 2025

| Ticker | Name | Last Distribution (per unit) | Current Yields* |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------|
| High Income Shares Multi-Asset ETFs | | | |
| HHIS | Harvest Diversified High Income Shares ETF*** | \$0.2500 / mth | N/A** |
| HHIH | Harvest High Income Equity Shares ETF | \$0.1850 / mth | N/A** |
| HHIC | Harvest Canadian High Income Shares ETF  | \$0.1600 / mth | N/A** |
| High Income Shares ETFs | | | |
| LLYH | Harvest Eli Lilly High Income Shares ETF | \$0.1500 / mth | 20.83% |
| AMZH | Harvest Amazon High Income Shares ETF | \$0.1400 / mth | 12.91% |
| MSFH | Harvest Microsoft High Income Shares ETF | \$0.1400 / mth | 13.54% |
| NVDH | Harvest NVIDIA High Income Shares ETF | \$0.1800 / mth | 16.25% |
| MSTY | Harvest MicroStrategy High Income Shares ETF | \$0.3100 / mth | N/A** |
| CONY | Harvest Coinbase High Income Shares ETF | \$0.2800 / mth | N/A** |

* The current yield represents an annualized amount that is comprised of 12 unchanged monthly distributions as a percentage of the closing market price of the Fund. It does not represent historical returns or the performance of the ETF.

** Current Yield information cannot be presented until the ETF has reached its first anniversary of listing per investment fund securities regulations.

*** Covered calls used in the underlying ETFs.

The Harvest Call Option Writing Strategy

Harvest is one of the largest investment fund companies engaged in call option strategies in Canada. Our investment team has decades of experience in both option writing and equity investing. We use an active covered call writing strategy to generate tax efficient income and help reduce volatility in our ETFs.

The income, also known as an option premium or a premium, is generated from writing covered calls. This income can be treated as a capital gain. That makes the income from covered calls more tax efficient than other forms of income. Moreover, these premiums protect against the downside up to the amount received at the time of establishing the option contracts.

Key to a Successful Strategy: Active and Flexible

To achieve the income objective of our ETFs while allowing for strong potential capital appreciation, Harvest employs flexibility in its option writing decisions in these four areas:

01 Flexible Write Mandate:

Writing on all, a few or none of the ETF's holdings allows the portfolio manager to react to changing conditions (macro or company specific) in real time.

02 Flexible Write Level:

Harvest maintains a flexible write level for its Income ETFs, allowing the portfolio manager the ability to judge market forces for equities and fixed income.

- Equity Income ETFs – Up to 33%
- High Income Shares ETFs – Up to 50%
- Fixed Income ETFs – Up to 100%

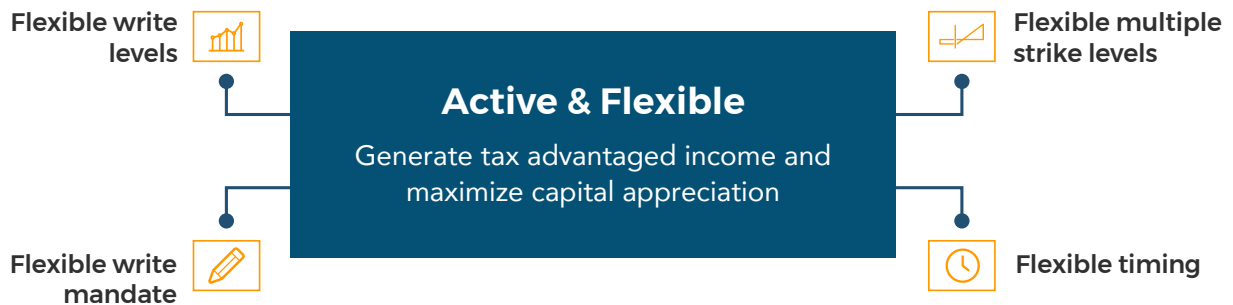
03 Flexible Multiple Strike Levels:

The portfolio manager can write several options on individual equity at different strike prices throughout the month to capitalize on strong short-term upward price movement. This allows the ETFs to generate higher premium income and take advantage of short-term pullback on the price of the equity.

04 Flexible Timing:

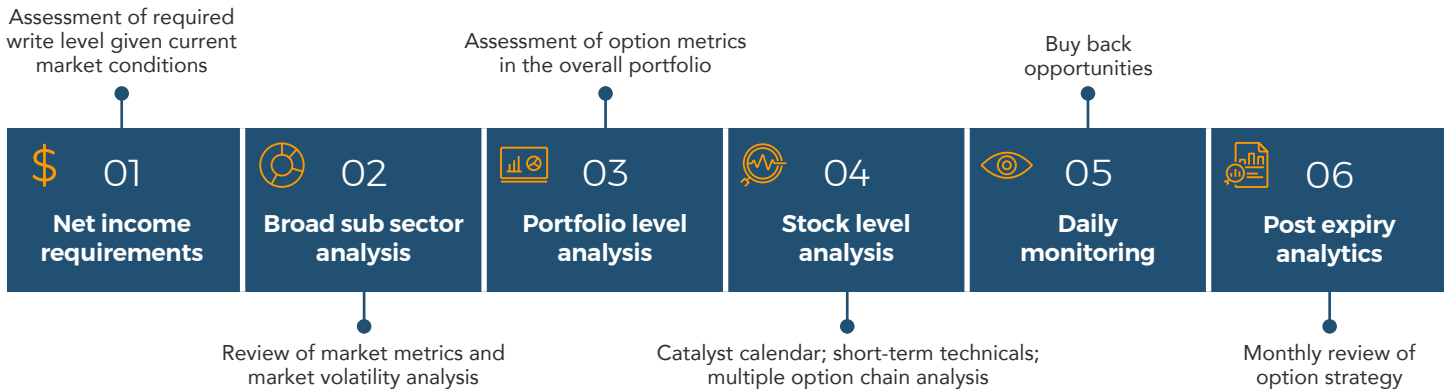
The portfolio manager can enter the positions in whole or in part, at any time during the expiry period. This means having the benefit of multiple strike levels and allows for a tactical approach to maximize capital appreciation while receiving option premiums.

Active & Flexible Call Option Writing Strategy



How Harvest Monetizes Returns for Investors

Monthly Option Process



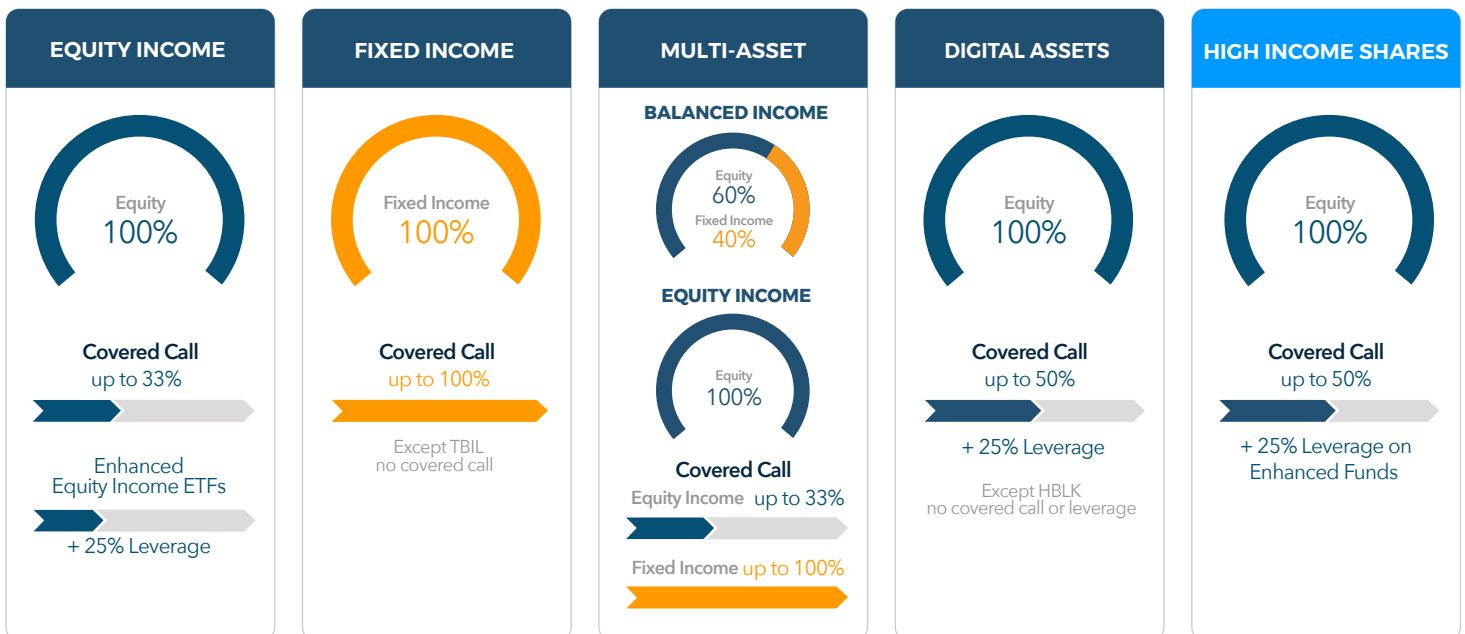
Using Harvest’s proprietary model, the investment team will assess the cash flow needs based on the required monthly distribution less current dividend yields. The option contracts are then established and monitored daily.

For any written option, the team can take one of three decisions (1) buy back an option when short-term profits can be attained; (2) Leave the option to expire; or (3) Allow the position to be called away in cases where the market is very strong to the upside. In all cases, the ETF has the benefit of the premium at its disposal.

Benefits of Covered Call ETFs

Harvest ETFs is a market leader in covered call option ETFs. A covered call strategy generates additional cashflow from the underlying investments in a portfolio. Moreover, it seeks to reduce risk compared to non-covered call portfolios. Harvest launched its first covered call ETF in 2016. Since then, Harvest ETFs has established itself as one of the top option writing firms in Canada.

Explore Harvest ETFs



About Harvest

Founded in 2009, Harvest is an independent Canadian Investment Fund Manager managing over \$9 billion in assets for Canadian Investors. At Harvest ETFs, we believe that investors can build and preserve wealth through the long-term ownership of high-quality businesses. This fundamental philosophy is at the core of our investment approach across our range of ETFs. Our core offerings centre around covered call strategies, available in many variations: Equity, Enhanced, Fixed Income, Multi Asset, Specialty, Digital Assets and Single Stock ETFs.

To learn more, please visit harvestetfs.com

Disclaimer

Commissions, management fees and expenses all may be associated with investing in Harvest ETFs and Harvest High Income Shares ETFs managed by Harvest Portfolios Group Inc. (the "Funds" or a "Fund"). Please read the relevant prospectus before investing. The funds are not guaranteed, their values change frequently and past performance may not be repeated. Tax, investment and all other decisions should be made with guidance from a qualified professional. The above is for general information purposes only and does not constitute advice or a solicitation to buy or sell the securities referred to within.

Distributions are paid to you in cash unless you request, pursuant to your participation in a distribution reinvestment plan, that they be reinvested into available Class units or shares of the Fund you own. If the Fund earns less than the amounts distributed, the difference is a return of capital.

Certain statements included in this communication constitute forward-looking statements ("FLS"), including, but not limited to, those identified by the expressions "expect", "intend", "will" and similar expressions to the extent they relate to the Fund. The FLS are not historical facts but reflect Harvest's, the Manager of the Fund, current expectations regarding future results or events. These FLS statements are subject to a number of risks and uncertainties that could cause actual results or events to differ materially from current expectations. Although Harvest, the Manager of the Fund, believes that the assumptions inherent in the FLS are reasonable, FLS are not guarantees of future performance and, accordingly, readers are cautioned not to place undue reliance on such statements due to the inherent uncertainty therein. Harvest, the Manager of the Fund, undertakes no obligation to update publicly or otherwise revise any FLS or information whether as a result of new information, future events or other such factors which affect this information, except as required by law.

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