

HarvestETFs

Harvest
HIGH INCOME SHARES™



Covered Call ETFs

December 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 November 28, 2025

Tickers	Fund Name	Current Yield* & Last Distribution		Annualized Performance (%)					
				YTD	1Y	3Y	5Y	10Y	SI
Equity Income ETFs									
HHL	Harvest Healthcare Leaders Income ETF	9.10%	\$0.060	11.70	5.69	6.71	9.77	7.77	7.19
HBF	Harvest Brand Leaders Plus Income ETF	7.25%	\$0.065	15.47	14.08	11.32	9.65	10.05	8.93
HTA	Harvest Tech Achievers Growth & Income ETF	8.92%	\$0.140	10.14	8.15	24.42	16.02	16.89	15.42
HUTL	Harvest Equal Weight Global Utilities Income ETF	7.77%	\$0.122	16.42	11.48	10.02	8.70	-	6.67
HGR	Harvest Global REIT Leaders Income ETF	9.96%	\$0.046	0.65	-5.84	1.04	-1.07	-	-0.10
HPF	Harvest Energy Leaders Plus Income ETF	9.80%	\$0.025	9.44	2.67	1.50	15.97	2.28	-0.55
HUBL	Harvest US Bank Leaders Income ETF	8.77%	\$0.100	10.88	2.28	6.65	9.19	-	2.64
HLIF	Harvest Canadian Equity Income Leaders ETF	6.30%	\$0.058	24.98	20.88	14.69	-	-	11.00
TRVI	Harvest Travel & Leisure Income ETF	9.58%	\$0.160	1.05	-2.10	-	-	-	13.27
HIND	Harvest Industrial Leaders Income ETF	6.86%	\$0.070	10.47	1.80	-	-	-	8.31
HVOI	Harvest Low Volatility Canadian Equity Income ETF	N/A**	\$0.080	N/A**	N/A**	N/A**	N/A**	N/A**	N/A**
Enhanced Income ETFs***									
HHLE	Harvest Healthcare Leaders Enhanced Income ETF	11.65%	\$0.093	14.63	6.41	7.34	-	-	10.32
HTAE	Harvest Tech Achievers Enhanced Income ETF	11.50%	\$0.160	10.69	7.49	28.99	-	-	31.61
HUTE	Harvest Equal Weight Global Utilities Enhanced Income ETF	9.40%	\$0.088	20.73	12.86	11.55	-	-	14.68
Fixed Income ETFs									
HPYT	Harvest Premium Yield Treasury ETF	15.00%	\$0.110	6.81	0.24	-	-	-	2.42
HPYM	Harvest Premium Yield 7-10 Year Treasury ETF	8.82%	\$0.080	7.27	5.05	-	-	-	2.77
Multi-Asset ETFs***									
HDIF	Harvest Diversified Monthly Income ETF	9.95%	\$0.074	14.24	7.94	12.98	-	-	7.52
HRIF	Harvest Diversified Equity Income ETF	7.71%	\$0.110	12.09	7.25	-	-	-	13.59
HBIG	Harvest Balanced Income & Growth ETF	7.93%	\$0.160	9.54	4.93	-	-	-	9.02
HBIE	Harvest Balanced Income & Growth Enhanced ETF	10.05%	\$0.200	11.07	5.23	-	-	-	10.42
Digital Asset ETFs									
HBIX	Harvest Bitcoin Enhanced Income ETF	N/A**	\$0.240	N/A**	N/A**	N/A**	N/A**	N/A**	N/A**
HBTE	Harvest Bitcoin Leaders Enhanced Income ETF	N/A**	\$0.430	N/A**	N/A**	N/A**	N/A**	N/A**	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 November 28, 2025

Tickers	Fund Name	Current Yield* & Last Distribution		Annualized Performance (%)		
				YTD	1Y	SI
Enhanced High Income Shares ETFs						
LLHE	Harvest Eli Lilly Enhanced High Income Shares ETF	19.45%	\$0.170	30.37	30.27	9.94
AMHE	Harvest Amazon Enhanced High Income Shares ETF	13.68%	\$0.160	4.51	13.18	28.47
MSHE	Harvest Microsoft Enhanced High Income Shares ETF	16.33%	\$0.160	12.22	13.83	14.60
NVHE	Harvest NVIDIA Enhanced High Income Shares ETF	24.45%	\$0.220	26.73	25.15	26.99
PLTE	Harvest Palantir Enhanced High Income Shares ETF	N/A**	\$0.650	N/A**	N/A**	N/A**
TSLY	Harvest Tesla Enhanced High Income Shares ETF	N/A**	\$0.250	N/A**	N/A**	N/A**
METE	Harvest Meta Enhanced High Income Shares ETF	N/A**	\$0.200	N/A**	N/A**	N/A**
AMDY	Harvest AMD Enhanced High Income Shares ETF	N/A**	\$0.450	N/A**	N/A**	N/A**
AVGY	Harvest Broadcom Enhanced High Income Shares ETF	N/A**	\$0.480	N/A**	N/A**	N/A**
CNYE	Harvest Coinbase Enhanced High Income Shares ETF	N/A**	\$0.400	N/A**	N/A**	N/A**
COSY	Harvest Costco Enhanced High Income Shares ETF	N/A**	\$0.100	N/A**	N/A**	N/A**
GOGY	Harvest Alphabet Enhanced High Income Shares ETF	N/A**	\$0.270	N/A**	N/A**	N/A**
MSTE	Harvest MicroStrategy Enhanced High Income Shares ETF	N/A**	\$0.350	N/A**	N/A**	N/A**
NFLY	Harvest Netflix Enhanced High Income Shares ETF	N/A**	\$0.200	N/A**	N/A**	N/A**
APLE	Harvest Apple Enhanced High Income Shares ETF	N/A**	\$0.140	N/A**	N/A**	N/A**
SHPE	Harvest Shopify Enhanced High Income Shares ETF 	N/A**	\$0.250	N/A**	N/A**	N/A**
RYHE	Harvest Royal Bank Enhanced High Income Shares ETF 	N/A**	\$0.110	N/A**	N/A**	N/A**
TDHE	Harvest TD Bank Enhanced High Income Shares ETF 	N/A**	\$0.130	N/A**	N/A**	N/A**
TEHE	Harvest TELUS Enhanced High Income Shares ETF 	N/A**	\$0.120	N/A**	N/A**	N/A**
BCEE	Harvest BCE Enhanced High Income Shares ETF 	N/A**	\$0.140	N/A**	N/A**	N/A**
CCOE	Harvest Cameco Enhanced High Income Shares ETF 	N/A**	\$0.260	N/A**	N/A**	N/A**
CNQE	Harvest CNQ Enhanced High Income Shares ETF 	N/A**	\$0.150	N/A**	N/A**	N/A**
ENBE	Harvest Enbridge Enhanced High Income Shares ETF 	N/A**	\$0.130	N/A**	N/A**	N/A**
SUHE	Harvest Suncor Enhanced High Income Shares ETF 	N/A**	\$0.140	N/A**	N/A**	N/A**
AEME	Harvest Agnico Eagle Enhanced High Income Shares ETF 	N/A**	\$0.200	N/A**	N/A**	N/A**
CRCY	Harvest Circle Enhanced High Income Shares ETF	N/A**	\$0.300	N/A**	N/A**	N/A**
RDDY	Harvest Reddit Enhanced High Income Shares ETF	N/A**	\$0.350	N/A**	N/A**	N/A**
HODY	Harvest Robinhood Enhanced High Income Shares ETF	N/A**	\$0.300	N/A**	N/A**	N/A**
SOFY	Harvest SoFi Enhanced High Income Shares ETF	N/A**	\$0.320	N/A**	N/A**	N/A**

Harvest High Income Shares ETFs using Covered Call Options

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

As at November 28, 2025

Tickers	Fund Name	Current Yield* & Last Distribution		Annualized Performance (%)		SI
				YTD	1Y	
High Income Shares Multi-Asset ETFs						
HHIS	Harvest Diversified High Income Shares ETF***	N/A**	\$0.270	N/A**	N/A**	N/A**
HHIH	Harvest High Income Equity Shares ETF	N/A**	\$0.185	N/A**	N/A**	N/A**
HHIC	Harvest Canadian High Income Shares ETF 	N/A**	\$0.160	N/A**	N/A**	N/A**
High Income Shares ETFs						
LLYH	Harvest Eli Lilly High Income Shares ETF	16.78%	\$0.150	24.04	24.87	10.69
AMZH	Harvest Amazon High Income Shares ETF	12.26%	\$0.140	4.83	12.03	24.25
MSFH	Harvest Microsoft High Income Shares ETF	14.17%	\$0.140	9.47	11.88	12.77
NVDH	Harvest NVIDIA High Income Shares ETF	18.94%	\$0.200	23.84	23.36	24.97
MSTY	Harvest MicroStrategy High Income Shares ETF	N/A**	\$0.280	N/A**	N/A**	N/A**
CONY	Harvest Coinbase High Income Shares ETF	N/A**	\$0.250	N/A**	N/A**	N/A**

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 indicated rates of return are the historical annual compounded total returns (except for figures of one year or less, which are simple total returns) including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. The funds are not guaranteed, their values change frequently and past performance may not be repeated.

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.

* 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 and performance data 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.

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.

02 Flexible Write Level:

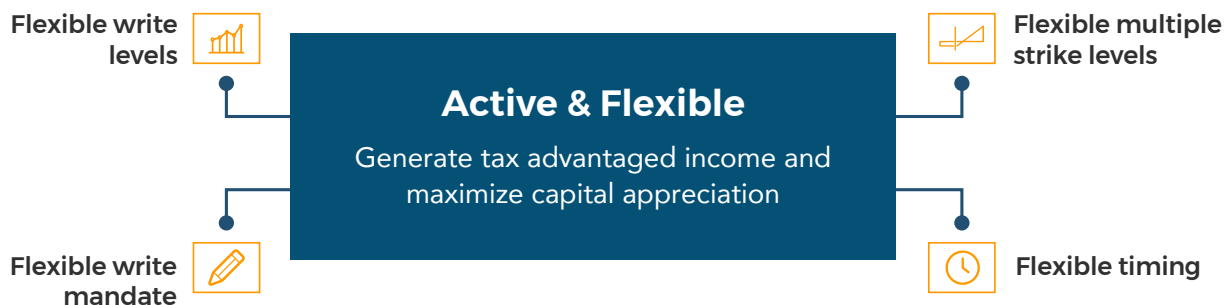
Harvest maintains a flexible write level for its Income ETFs, allowing the portfolio manager the ability to judge market forces for equities and fixed income.

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

04 Flexible Timing:

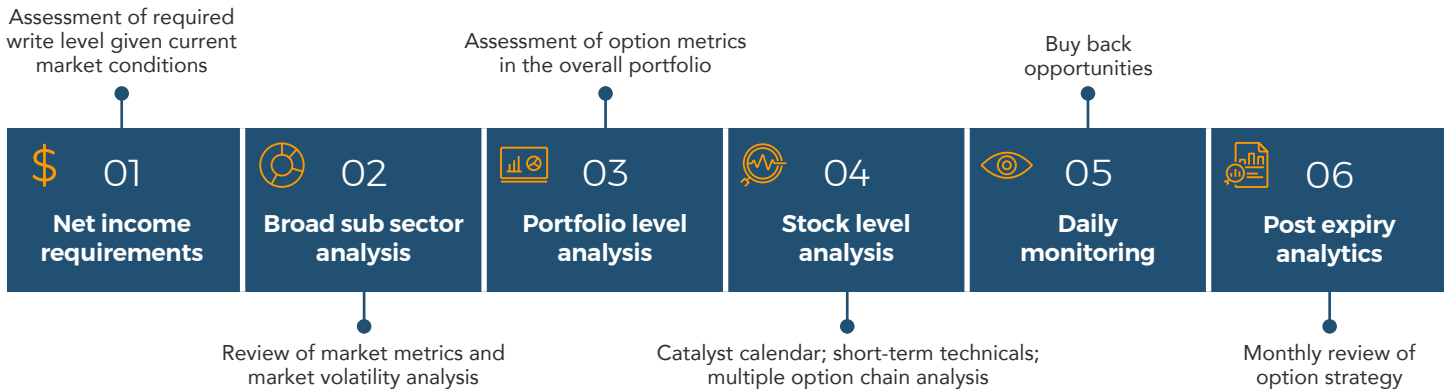
The portfolio manager can enter the positions in whole or in part, at any time during the expiry period. This means having the benefit of multiple strike levels and allows for a tactical approach to maximize capital appreciation while receiving option premiums.

Active & Flexible Call Option Writing Strategy



How Harvest Monetizes Returns for Investors

Monthly Option Process



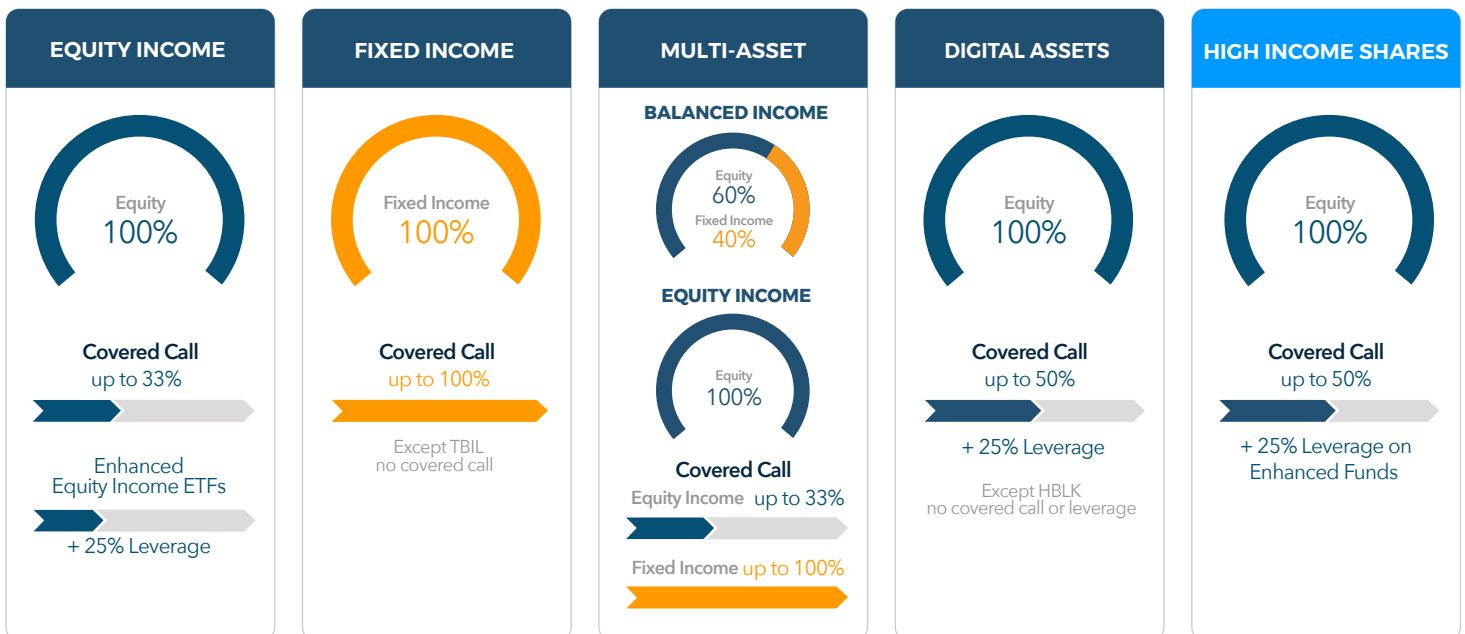
Using Harvest’s proprietary model, the investment team will assess the cash flow needs based on the required monthly distribution less current dividend yields. The option contracts are then established and monitored daily.

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. 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 ETF offerings center around covered call strategies, available in these variations: Equity Income, Enhanced Income, Fixed Income, Multi-Asset, Digital Assets, Specialty, and Harvest High Income Shares. In 2025, Harvest expanded its lineup of products, introducing more innovative ETFs to its Specialty, Digital Assets, High Income Shares, and Equity Income lineups.

To learn more, please visit harvestetfs.com

Disclaimer

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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