



HarvestETFs

**HBIG**

Harvest Balanced  
Income & Growth  
ETF

**HBIE**

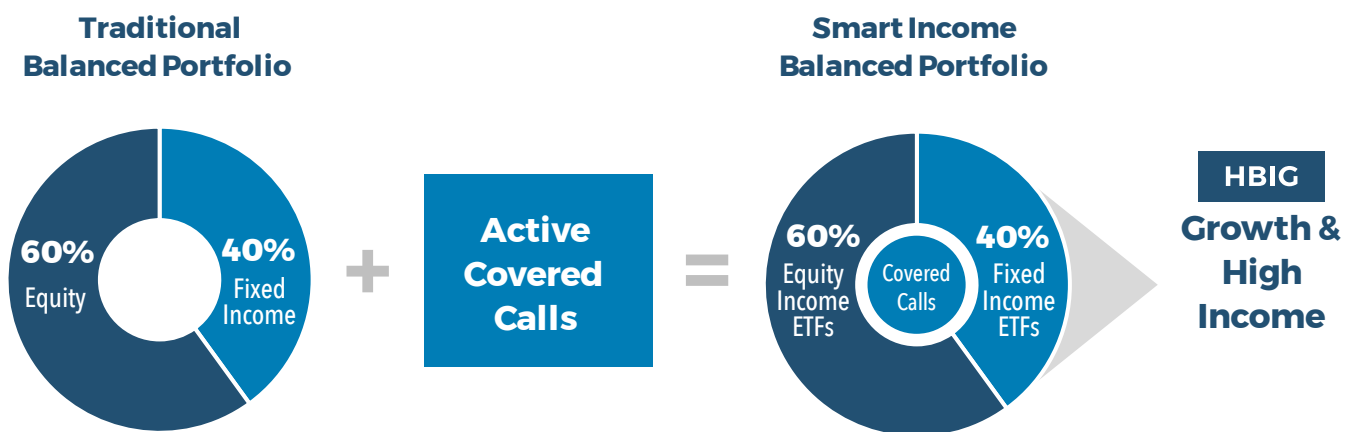
Harvest Balanced  
Income & Growth  
Enhanced ETF

## A Smart Balanced Portfolio

The Harvest Balanced Income & Growth ETF (HBIG:TSX) augments the traditional 60/40 portfolio with the use of Harvest covered call ETFs to produce the Smart Balanced Portfolio. HBIG invests up to 75% of its net asset value in ETFs that use a covered call strategy to create a portfolio that's positioned to deliver long-term growth, and high monthly cash distributions that's tied to an active covered call strategy.

This Smart Balanced Portfolio will invest 60% of its assets in Harvest Equity Income ETFs that use a covered call strategy to generate income. For example, it invests in ETFs like the Harvest Healthcare Leaders Income ETF (HHL:TSX), which has paid out monthly distributions totalling over \$500 million to date. This portfolio has up to 33% covered call writing

### A Smart Balance Designed for Growth & High Income



Meanwhile, 40% of the portfolio covers Fixed Income ETFs, with at least 25% invested in ETFs that use a covered call strategy. For example, HBIG invests in the Harvest Premium Yield Treasury ETF (HPYT: TSX). HPYT is a portfolio of ETFs that hold longer dated US Treasury bonds that are secured by the full faith and credit of the US government. This portfolio can write covered call on up to 100% of its holdings to generate maximum cash flow.

Furthermore, the portfolio manager can make tactical allocations to Equity Income and Fixed Income ETFs to position the fund for success. This allows the portfolio manager to take the equity allocation up to 70% and fixed income allocation up to 50%, while still being focused on the longer-term allocation of 60/40%.

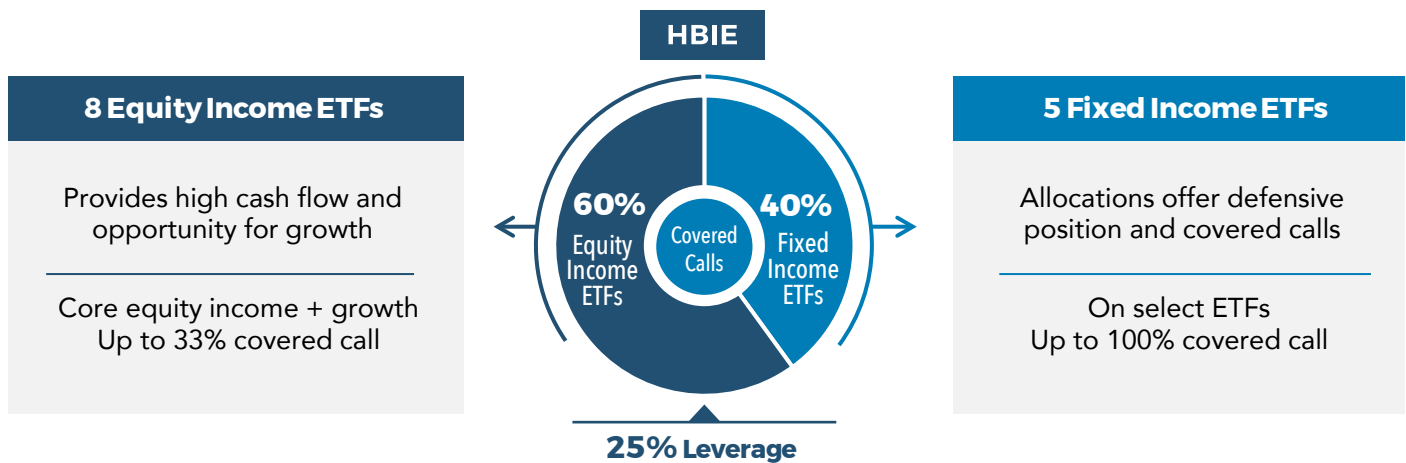
## Investment Highlights

- Simple and efficient way to invest in a 60/40 portfolio
- High monthly cashflows from covered calls in a balanced portfolio
- Diversified portfolio of high quality large-cap equities and investment grade bonds
- Tactical asset allocation that can take equity up to 70% or fixed income up to 50%
- Low-Medium Risk

## An Enhanced Balanced Strategy

Our Enhanced Equity Income ETFs offer leveraged exposure to select Harvest Equity Income ETFs. Through the application of approximately 25% leverage, these ETFs deliver higher monthly cashflows and greater long-term growth potential. They generally have an elevated risk-return profile due to the use of leverage. We apply the same investment approach to create HBIE (the Harvest Balanced Income & Growth Enhanced ETF). HBIE invest in the same securities as HBIG and applies a 25% leverage (relative to in NAV) to amplify exposure to generate larger long-term growth, and higher income.

### Canada's Only Balanced ETF Primarily Focused on Covered Calls



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**HBIG**

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**HBIE**

**Harvest Balanced Income  
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## 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 about the ETF, please visit [harvestportfolios.com/hbig](https://harvestportfolios.com/hbig) and [harvestportfolios.com/hbie](https://harvestportfolios.com/hbie)

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### 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 "Fund(s)" or "ETF(s)"). 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.

\*The current yield represents an annualized amount that is comprised of 12 unchanged monthly distributions (using the most recent month's distribution figure multiplied by 12) as a percentage of the closing market price of the Fund. The current yield does not represent historical returns of the ETF but represents the distribution an investor would receive if the last distribution stayed the same going forward.

Distributions are paid to you in cash unless you request, pursuant to your participation in a distribution reinvestment plan, that they be reinvested into Class A units of the Fund. 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.

Please see [www.harvestportfolios.com](https://www.harvestportfolios.com) for additional information.