

HarvestETFs



HDIF

Harvest
Diversified Monthly
Income ETF

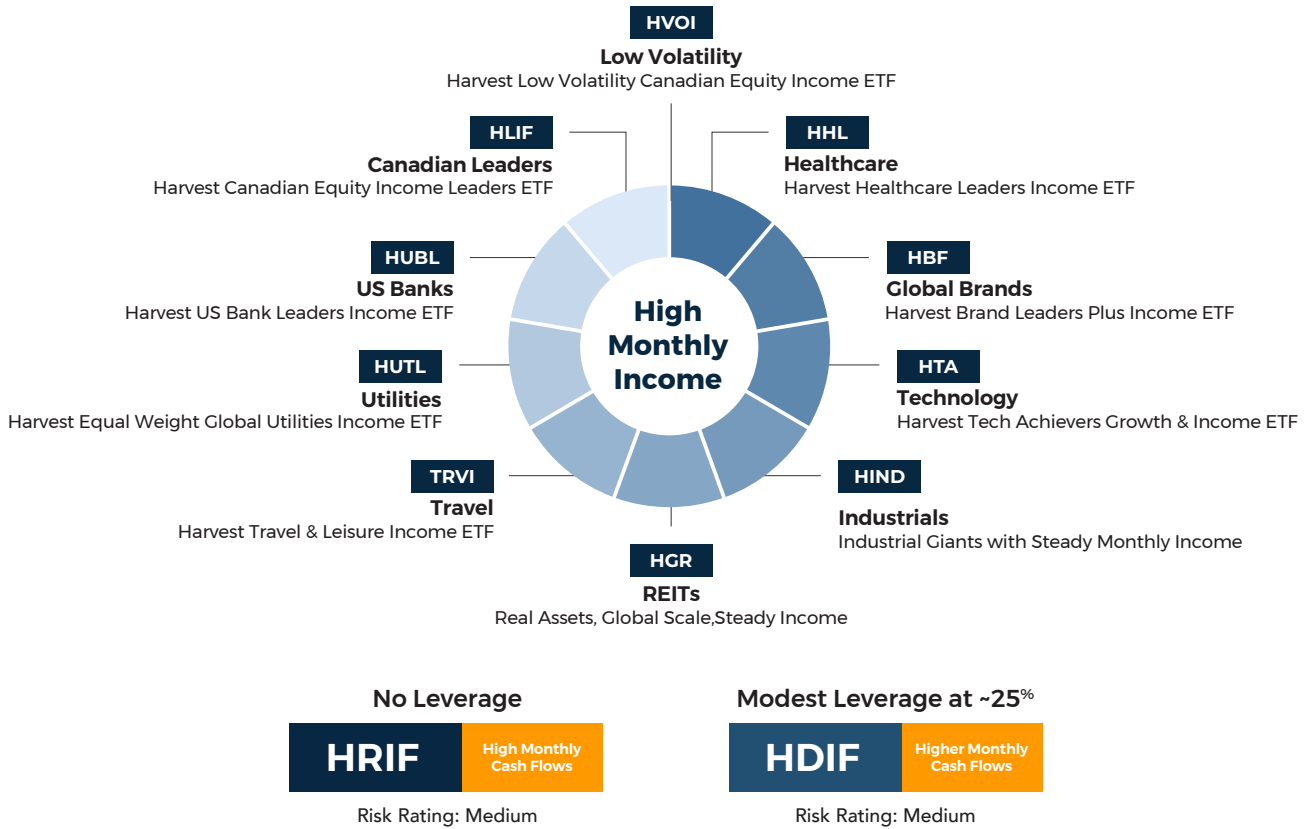
HRIF

Harvest
Diversified Equity
Income ETF

Two ETFs that Capture 'The Harvest Way'

At Harvest ETFs, we have established a reputation for delivering consistent monthly income and strong growth opportunities through our Equity Income ETFs. We have done so with a straightforward investment philosophy: owning high quality businesses with long-term growth prospects combined with a covered call strategy to enhance yield and generate income. That philosophy has delivered stable, consistent income to our unitholders, while giving them exposure to powerful long-term growth trends.

HDIF and HRIF are invested in a basket of primarily Harvest equity income ETFs.

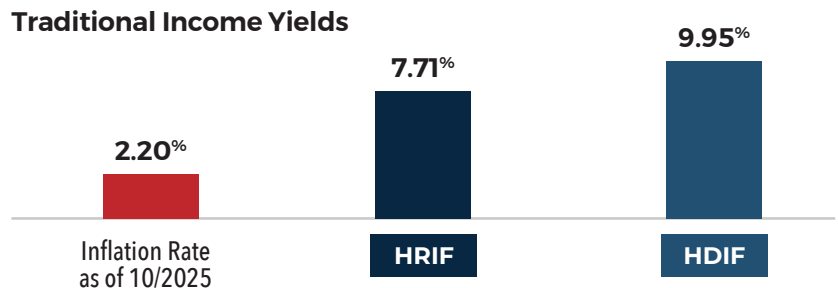


The key difference between HDIF and HRIF is leverage. HDIF applies modest leverage to enhance income while HRIF uses no leverage to limit risk.

Why Canadian Investors Need Income

HDIF and HRIF are designed to help meet the income needs of Canadians. Many traditional income-paying products provide inadequate yields and lack a consistent or reliable schedule. Generating retirement income has become complex for Canadians. Many who have converted their RRSPs to RRIFs find that their income sources do not cover government-mandated drawdowns. Canadian retirees deserve not to worry about income in retirement.

**Average CPP
 Monthly Benefit:
 \$848.37¹**



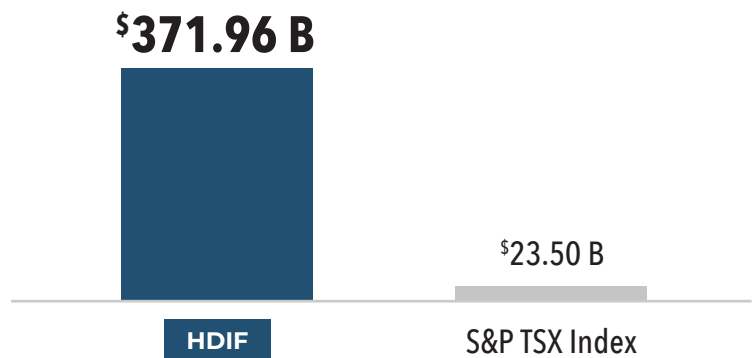
Sources: Bloomberg, Harvest Portfolios Group Inc.; Inflation based on StatsCan year over year CPI as at October 2025; HRIF/HDIF yield is current yield as at November 28, 2025 (yield based on current distribution and closing price).

How HDIF and HRIF Generate Their Income

The income mechanics of HDIF and HRIF begin with the ETFs they hold. Each of these ETFs is constructed of 15-30 equally weighted, high-quality, companies that meet stringent financial criteria. Each Harvest Equity Income ETF uses a covered call strategy to sell calls on up to 33% of our positions in these companies. The ETFs held by HDIF & HRIF generate income yields between 7.5% and 10.00% approximately. Income generated by covered calls can be highly tax efficient when used in non-registered plans, as it is generally taxed as capital gains.

Scale Comparison: Holdings vs. S&P TSX Index holdings by Average Market Cap

HDIF and HRIF provide greater scale than the TSX 60 by investing in globally diversified companies with significantly larger market capitalizations, broader growth opportunities, and access to a wider range of sectors—particularly high-growth industries—beyond the Canadian market.



Source: Bloomberg; Harvest Portfolios Group as at November 28, 2025

HDIF & HRIF at a Glance

- One stop diversified core monthly income solutions
- Exposure to leading large capitalization companies across sectors
- High monthly income with opportunity for capital appreciation
- ETF Facts rated medium risk
- Invest in ETFs that use a covered call strategy to enhance portfolio income potential and lower portfolio volatility
- Zero management fee (ETF is subject to fees of the underlying ETFs in the portfolio)
- In HDIF - Modest leverage at approximately 25% to enhance income
- In HRIF - no leverage component to limit risk

Want to learn more?
View our Product Sheets

HDIF

**Harvest Diversified
Monthly Income ETF**

DISCOVER MORE

HRIF

**Harvest Diversified
Equity Income ETF**

DISCOVER MORE

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 ETFs, please visit harvestportfolios.com/etf/hdif and harvestportfolios.com/etf/hrif

1 <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>

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.

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