



HarvestETFs

HVOL

Harvest Low
Volatility Canadian
Equity ETF

HVOI

Harvest Low
Volatility Canadian
Equity Income ETF

Harvest Low Volatility ETFs

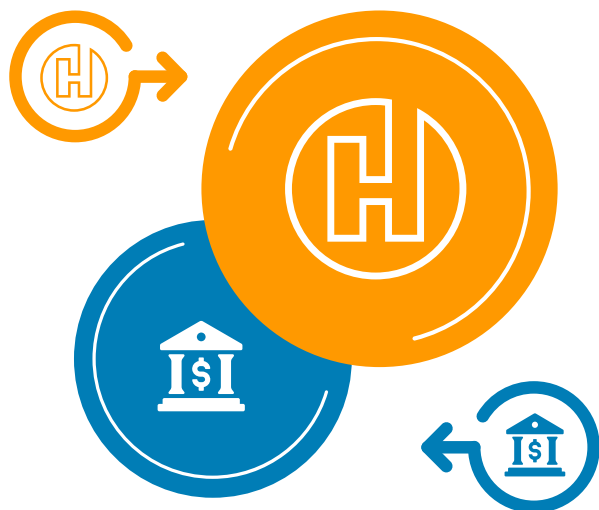
Harvest Low Volatility ETFs are designed to provide investors with a low volatility investment vehicle that offers a smoother investment experience by reducing the impact of market fluctuations while still delivering long-term growth potential and income generation.

Best Practices for Low Volatility Portfolio Construction

- Downside protection and growth potential
- Frequent cash distribution
- Multi-Factor approach for true stability
- Experienced management

Harvest Approach

- 1) Multiple risk metrics
- 2) Reduced sector concentration
- 3) Lower active risk
- 4) Better up capture
- 5) Robust construction
- 6) Income Option Available



Generic Approach

- 1) Single risk metric, or naïve optimization
- 2) Concentration
- 3) High active risk
- 4) Lower up capture

HVOL | The Harvest Low Volatility Canadian Equity ETF

A pure low volatility strategy designed for investors seeking stability. This ETF holds up to 40 top Canadian equities, ranked and weighted by their risk score and market cap weight, with a 4% maximum weight per name. The portfolio's equities are scored according to risk and fundamental metrics.

Risk Analysis: An asset's risk is typically measured by the volatility or variability of its returns – often through metrics like standard deviation or beta.

Beta: A risk metric that measures an investment's sensitivity to fluctuations in the broader market.

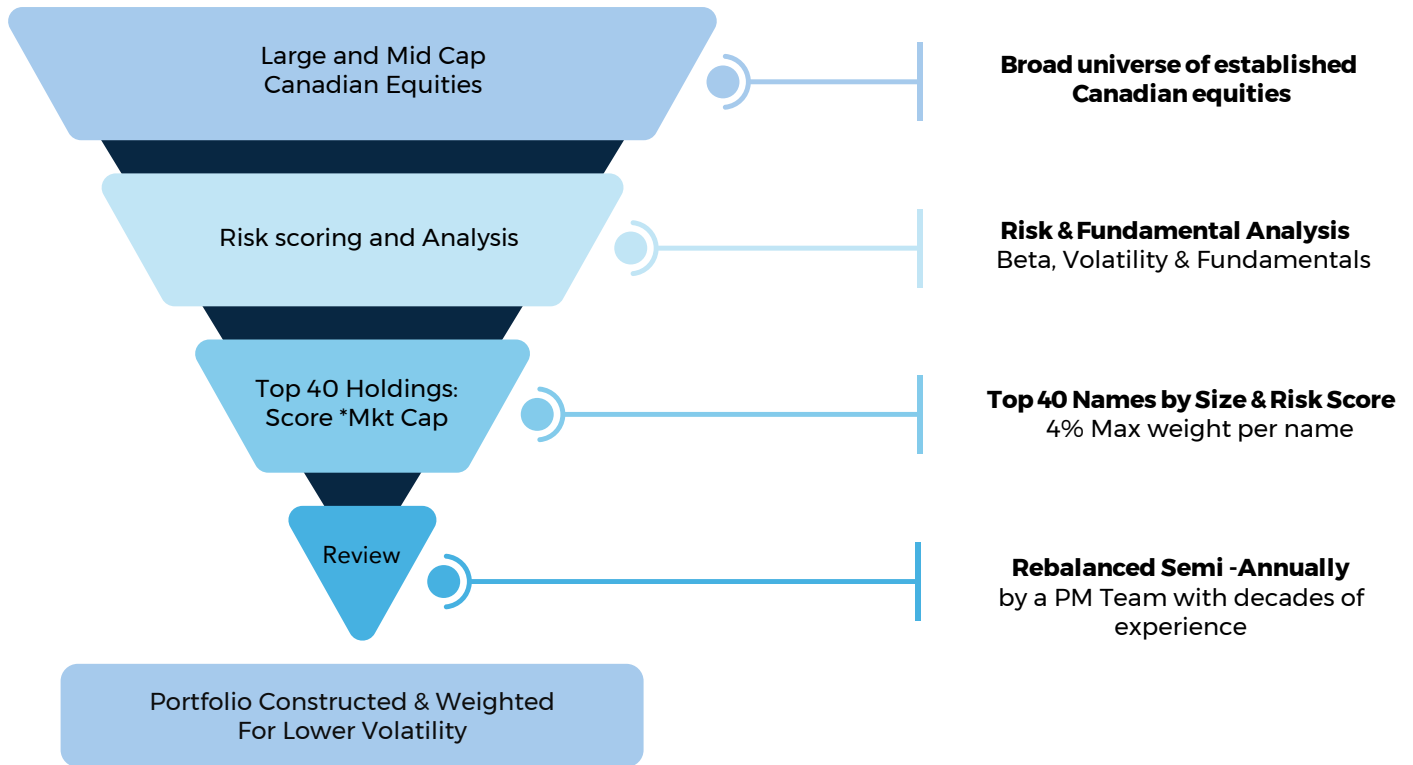
Volatility: The degree of variation in the price of a financial asset over time. Higher volatility indicates greater price swings, while lower volatility suggests more stability.

Implied Volatility: A measure derived from options pricing. This represents expected future volatility.

HVOL Benefits:

- Reduce market sensitivity with exposure to long-term capital appreciation
- Manage risks like geopolitics, inflation, and market volatility
- Complement growth exposures, such as technology
- Rules-based and disciplined portfolio construction process
- Experienced portfolio management team with low volatility expertise
- Quarterly distributions

Low Volatility - Portfolio Construction



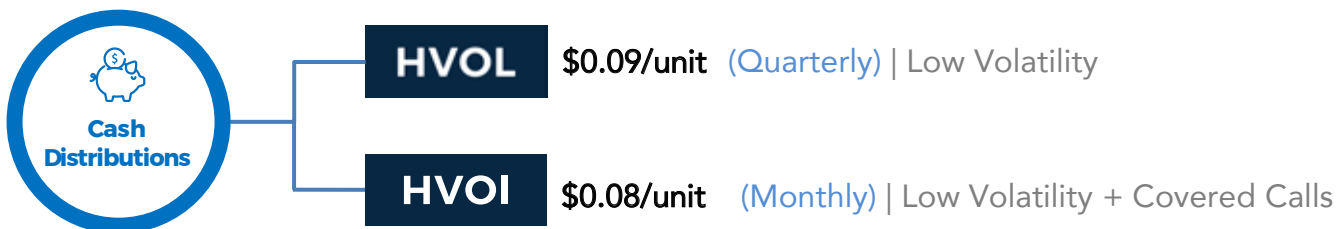
Harvest emphasizes a robust portfolio construction to achieve a defensive low volatility portfolio.

HVOI - Low Volatility and Monthly Income

The Harvest Low Volatility Equity Income ETF (HVOI) builds on HVOL's low volatility strategy and overlays an active covered call writing strategy that seeks to generate high monthly cash distributions.

HVOI Benefits:

- Reduce market sensitivity with pure volatility strategy
- Manage geopolitical, inflation, and market volatility risks
- Rules-based and disciplined portfolio construction process
- Monthly distribution supported by a covered call option strategy
- Experienced portfolio management team



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.

Want to learn more? View our Product Sheets

HVOL

Harvest Low Volatility Canadian Equity ETF

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HVOI

Harvest Low Volatility Canadian Equity Income ETF

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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.