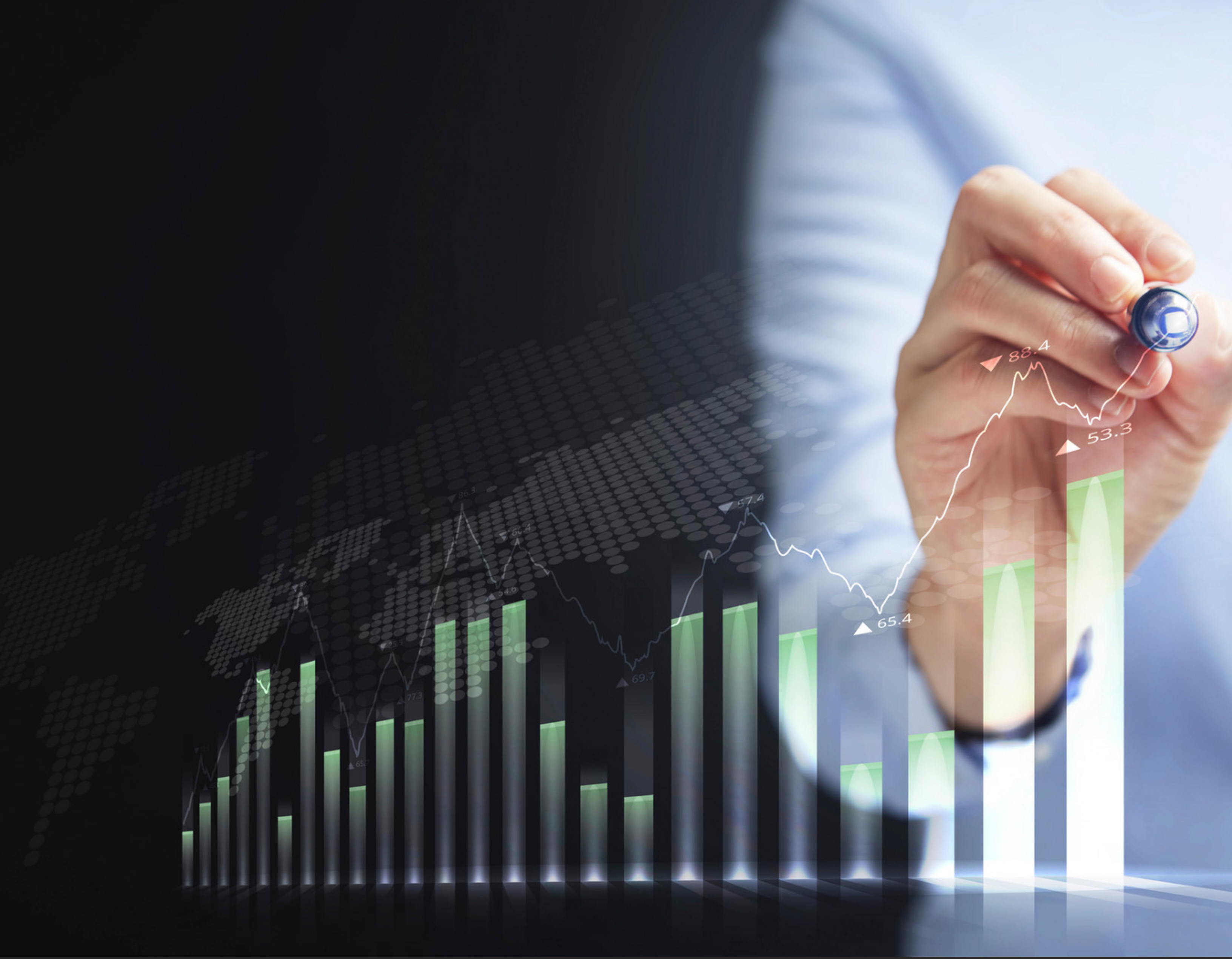

WHAT IS AN ETF?

HARVEST
EXCHANGE TRADED FUNDS

What is an ETF?

An Exchange Traded Fund (ETF) is an easy-to-use way of investing in a portfolio. One way to understand how ETF's work is to think of something familiar like a traditional mutual fund. Both represent professionally managed "baskets" of individual securities, such as stocks or bonds – that provides the investor with a convenient way to invest in a theme, asset class or in virtually every corner of the market.

The big difference between an ETF and a Mutual Fund, is that an ETF trades on an exchange (ie: Toronto Stock Exchange) and the value of each unit is calculated throughout the day in real time -- whereas with mutual funds, the value of each unit its calculated at the end of each trading day.

In other words, when you buy or sell a mutual fund, you are transacting directly with the fund, whereas with ETFs (or stocks), you are trading on the secondary market (the stock exchange) and the price fluctuates continuously throughout the day. The bid is the price you are willing to pay for your shares of that ETF and the ask is the price you are willing to sell those shares.

The ability to buy and sell on the exchange with real-time pricing is one of the reasons investors like ETFs.

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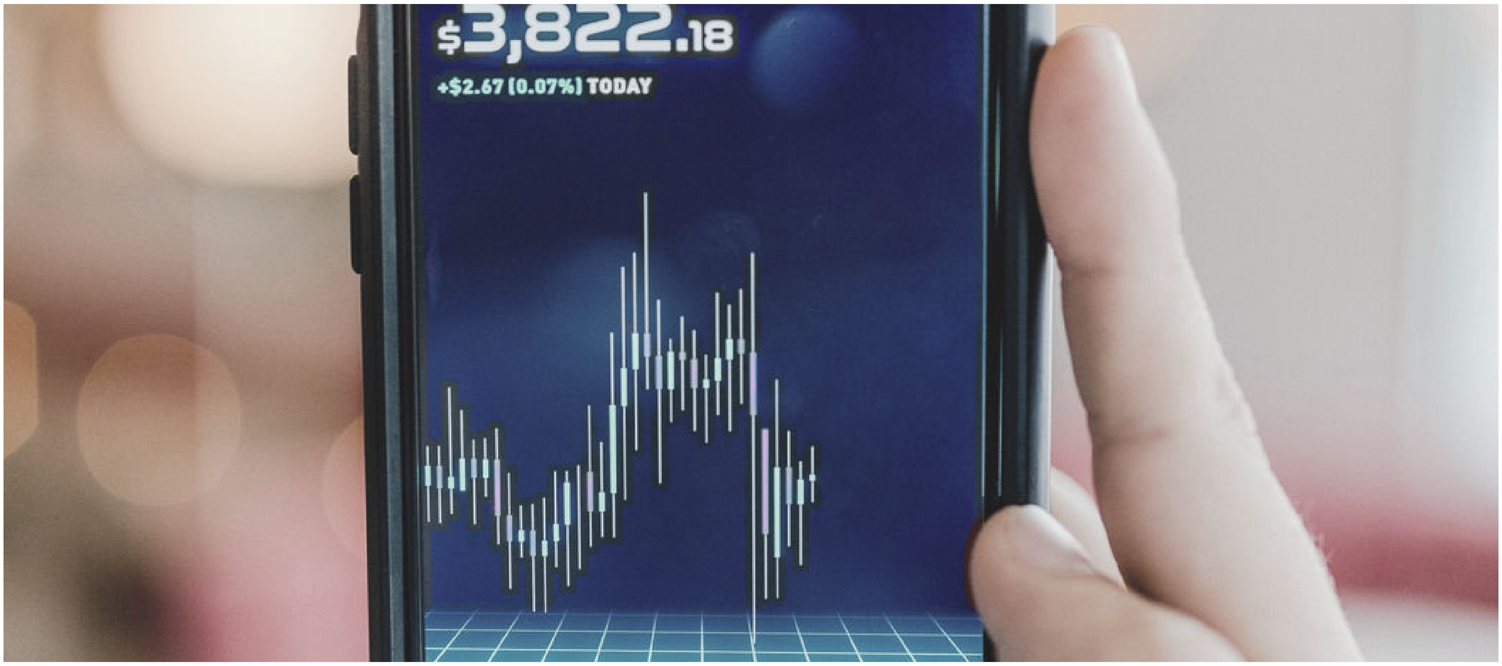
Exchange traded funds (ETFs) are investment funds that are listed and traded on a stock exchange.

The investors' money is pooled with money from other investors and invested according to the ETF's stated investment objective.



How do I buy and sell an ETF?

ETFs, including Harvest Portfolio ETF's, are listed on the Toronto Stock Exchange (TSX). They have ticker symbols like stocks and are traded like stocks. They have no minimum investment amounts. Investors can buy or sell ETFs through their financial advisor or a brokerage account.

What about the liquidity of ETFs?

ETFs are as liquid as the underlying securities they hold. If the underlying stocks are easy to buy or sell, so is the ETF.

Are there currency risks associated with ETFs?

If you hold international securities in an ETF, you are impacted by the movements of those currencies. Some Harvest ETF's hold stocks that are bought in a foreign currency. They include U.S. dollars, Euros or pounds sterling. The movement of these currencies against the Canadian dollar can affect total return.

Harvest uses a hedging strategy to reduce the impact of these fluctuations. This gives Canadian investors the return in Canadian dollar terms, or in other words, the return that approximates the return of the local market.

ETFs can

- *hold assets such as stocks, commodities, or bonds under one fund*
- *be domestic or global, broadly diversified or sector specific*
- *track an index (passive) or be actively managed*

What makes Harvest different?

We offer simple, easy to understand, income and growth orientated ETF portfolios.

Consistent Income

Our approach analyses profitability and dividend history and from that we select the best of the best. Monthly dividends are enhanced by a covered call writing strategy that reduces risk and generates additional income.

Growth Objectives

Our quantitative model selects leading companies with a long history of success. They dominate their industries, they innovate, they evolve and their consistent performance is measured by a long record of rising sales and profits.

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