

The logo for HarvestETFs, featuring the word "Harvest" in white and "ETFs" in orange, set against a background of a beach with two blue Adirondack chairs and the ocean.

HarvestETFs

Harvest Retirement Solutions

Live Well with Stability and Income

May 2025

harvestetfs.com

Harvest ETFs: Retirement “Income Happens Here.”

Retirement planning in Canada has grown increasingly complex. Canada is facing an aging population and increase longevity, which will apply increased strain socially, and economically. Moreover, the rapid decline of private pensions has created a \$1.5 trillion shortfall in retirement income, according to the National Institute on Ageing.

In the past, Registered Retirement Savings Plans (RRSPs) have been used to bridge the gap in retirement plans. Now, stretching those shrinking amount of savings into retirement income for life is a far more complex prospect.

Fortunately, Harvest ETFs has a stable of products that can help retirees and those nearing retirement navigate this changing environment.

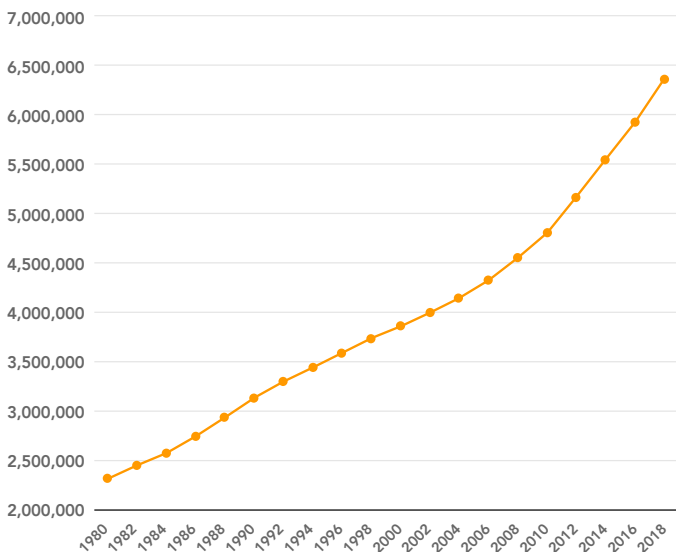
Retirement in Canada Today

More than 5,000 Canadians are retiring every week in the first half of the 2020s. Meanwhile, more than 90% of private sector employees do not have a traditional pension plan. Indeed, we have seen a sharp decline in defined-benefit pension (DBP) plans in the private sector over the last several decades. That means most Canadians who work in the private sector are going to be responsible for their own retirement destiny.

According to research from Toronto Metropolitan University and the Global Risk Institute, 20% of Canadians retiring at 65 will live past the age of 95. This illustrates how important it will be for Canadian retirees to be financially prepared for the long road that may await them.

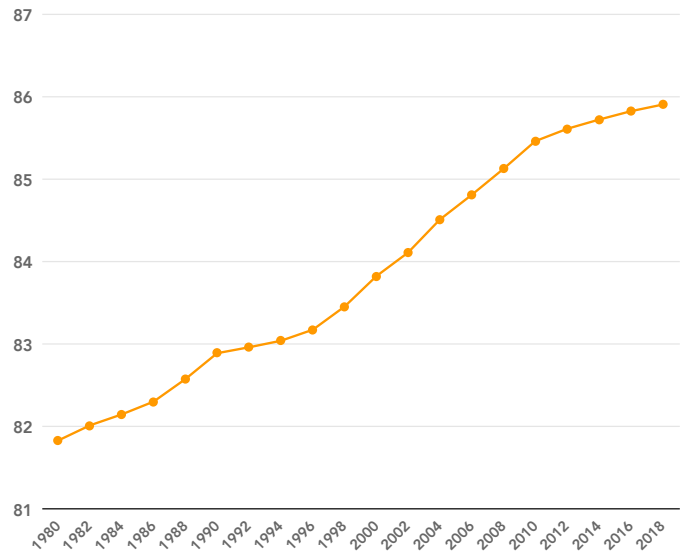
More Canadians are older. Older Canadians are living longer.

Number of Canadians Aged 65 and older 1980-2018



Source: Statistics Canada

Average Life Expectancy at 65 years old 1980-2018



Source: Statistics Canada

Choices to Consider for Retirement Income and Growth

Harvest ETFs offers three categories of Income ETFs that are built to help satisfy the dual purposes for those in retirement. The first is to deliver consistent monthly retirement income to bridge the retirement income gap while in retirement and the second is to provide the opportunity for potential growth to help address the longevity concern of not having sufficient assets to generate cashflow.

Equity Income ETFs

Harvest Equity Income ETF portfolios are invested in companies that are well-established, with strong balance sheets and consistent earnings growth. We generate steady income by collecting dividends and by selling call options to generate a premium on a portion of the portfolio. This strategy provides the ability to pay attractive, tax-efficient, monthly distributions for our investors.

Fixed Income ETFs

Harvest ETFs now offers three separate fixed income ETFs that cover the entire maturity spectrum from exposure to treasury bonds and bills issued and backed by the full faith and credit of the US and Canada governments, respectively. Our intermediate and long duration ETFs invest in US treasury ETFs and write covered calls on up to 100% of their holdings to generate high income. On the short end, our money market ETF is a low-risk vehicle that invests directly in Canadian treasury bills and pays the accrued interest monthly.

Balanced Income ETFs

Harvest Balanced Income ETF portfolios are invested in exchange traded mutual funds that are listed on a recognized North American stock exchange that provide exposure towards large capitalization equity securities, investment grade bonds, or money market instruments issued by corporations or governments, and will include exchange traded mutual funds that engage in covered call strategies.

Enhanced Income ETFs

Harvest Enhanced Equity Income ETF portfolios offer leveraged exposure to select Harvest Equity Income ETFs. Through the application of approximately 25% leverage, these ETFs deliver high monthly cashflows. They have an elevated risk-return profile, but also offer heightened access to market growth opportunity.

Harvest ETFs and Registered Retirement Accounts

Harvest Equity Income, Enhanced Income, and Fixed Income ETFs are built to deliver consistent monthly retirement income to bridge the retirement income gap. Except for our money market ETFs, these ETFs use a call option strategy to generate income on their portfolio holdings. All can be held in RRSP or RRIF accounts and the income they pay can offset mandatory RRIF withdrawals. They seek to generate high income yields, provide alternative for cash vehicle and can be used to fill the need for retirement income not fully met by bonds, GICs, and government benefits like CPP. These are straight forward, consistent, high-yield solutions for retirement income.



**Large-Cap
Companies**



**CAD/US
Treasuries**



**High
Income**



**Tax
Advantages**



**RRIF
Eligible**

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.