

Investing in the dominant US banks

Dominant US banks have the financial wherewithal to grow. They are motivated to find solutions while relying on mainstream businesses to generate the profits to pay dividends today.

US banks have powerful advantages

They offer scale and global reach



American banks are among the world's biggest, best capitalized and most diversified. Five of the top 10 global banks are based in the US, including the world's largest J.P Morgan Chase. During the past 25 years, American banks have maintained their global ranking even as the industry has undergone a revolution.

Technology has transformed access and changing needs have reshaped banking services and US banks

have thrived because they have adapted and throughout each economic cycle they have emerged stronger at the other end.

For investors, these banks have the size and scale to withstand downturns and the ability to adapt and grow while relying on core traditional businesses for profits. That allows for the opportunity for dividends and share prices to grow over time, offering investors potential for rising dividend income and share appreciation.

The unique qualities of US banks

The US banking industry offers a greater degree of diversity than can be found in Canada. While the Canadian banking sector is primarily composed of the big 6 banks, the US banks industry has broad exposure to major diversified banks as well as many smaller regional banks. Regional banks tend to focus primarily on traditional lending and deposit taking functions and, as the name suggests, can offer a more regionally targeted investment opportunity. In comparison, diversified banks tend to also have significant capital markets operations and usually have national or global exposure to their businesses.

The Harvest US Bank Leaders Income ETF focuses primarily on large cap banks included in both of these sub-groups. By equally weighting its holdings, the ETF offers a more balanced investment solution than traditional index based products found in the US or Canada provide.

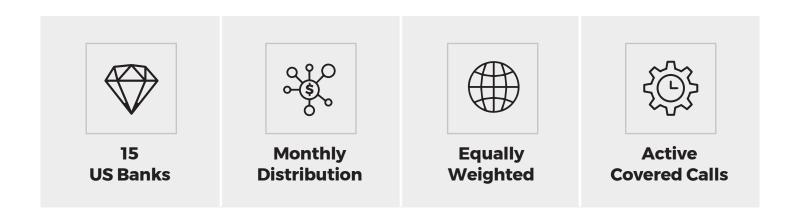


Why choose Harvest US Bank Leaders Income ETF?

The Harvest US Bank Leaders Income ETF is focused on large cap diversified and large capitalization regional banks and is augmented with select holdings in investment banks.

The ETF is designed to provide a consistent monthly income with an opportunity for growth. It uses an active covered call strategy to generate an enhanced distribution yield. It offers:

- Core US Financials Portfolio
- Diversified Portfolio of 15 large capitalization US Bank Leaders
- Opportunity for capital appreciation: Long equity bias at all times
- Covered Call Strategy: Enhance portfolio income and lower portfolio volatility
- Attractive Income: Monthly income with opportunity for capital appreciation
- Currency: Available in Canadian dollar hedged HUBL and US dollar unhedged HUBL.U units



About Harvest

Founded in 2009, Harvest Portfolios Group Inc. is an independent Canadian Investment Fund Manager. At Harvest, our guiding principles are premised on building wealth for our clients through ownership of strong businesses that have the potential to grow & generate income over the long term. Harvest has an established track record with its stable of equity ETFs. Now, in 2023, Harvest has expanded its income philosophy to introduce Fixed Income ETFs to our innovative lineup. Harvest now offers exposure to the highest rated bonds like US Treasuries, coupled with its covered call strategy that provides high yields to increase monthly income.

To learn more about the ETF, please visit harvestportfolios.com/hubl.

Disclaimer

For Information Purposes Only. Commissions, management fees and expenses all may be associated with investing in HARVEST Exchange Traded Funds managed by Harvest Portfolios Group Inc. (the "Funds" or "ETFs"). Please read the relevant prospectus before investing. The Funds are not guaranteed, their values change frequently, and past performance may not be repeated. This communication should not be considered as advice and/or a recommendation to purchase or sell the mentioned securities or used to engage in personal investment strategies. Tax, investment and all other decisions should be made with guidance from a qualified professional.

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.

The ETF is listed for trading on the TSX under the ticker symbol HUBL, HUBL.U.

Please see www.harvestportfolios.com for additional information.