

The logo for HarvestETFs, with "Harvest" in white and "ETFs" in orange. The background is a high-angle photograph of the New York City skyline at sunset, with the Empire State Building as the central focus.

HarvestETFs

Harvest US Equity Leaders Income ETF¹

Stability and Monthly Cashflow

HBF

HBF.B

HBF.U

harvestetfs.com

Global Brands have built in strengths

The world's top brands stand for quality, consistency and reliability in any language or culture. They inspire loyalty so consumers trust the purchases to satisfy their needs regardless of the economic cycle or where the products have been purchased.

Multinational brands have the strength to withstand market downturns and the ability to adapt to changing conditions. Brand power helps them thrive in recession, win a price war and create new products and services. All of it enhances shareholder value as the brands emerge from challenging environments even stronger. For investors, that means dividends and share prices that grow over time, offering rising income and capital appreciation.

Features of global brand

A truly global brand transcends geographic and cultural boundaries and delivers consistent value in all markets. This includes:

A simple and compelling marketing message that is the same in all markets. Apple is synonymous with high-quality tech devices. Google with internet search. These two-word descriptions are simple and powerful.

The company name is the brand. Visa is shopping. Microsoft is computer software and cloud computing. Consumers associate the name with the promise of a superior product. The message is clear and unambiguous.

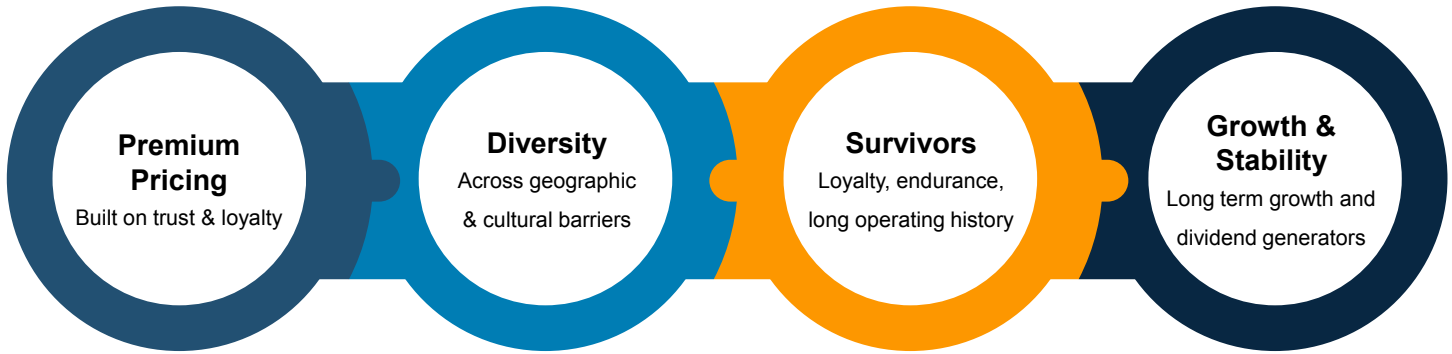


Adapting to local tastes. In North America, the Big Mac is McDonald's most popular sandwich and is beef. In India, the Big Mac is vegetarian. In the Asia-Pacific region, responsible for over 10% of Coca-Cola's global revenue, Coca-Cola launched K-Wave Zero Sugar, a limited-edition flavour tied to the Korean Wave (K-Pop, K-drama) cultural phenomenon, targeting younger consumers.

Social responsibility. Consumers expect global brands to lead the way on social responsibility, leveraging their technology to solve the world's pressing problems. Heavy equipment maker Caterpillar has seven sustainability goals, including reducing the emissions of its vehicles. About 73% of Procter & Gamble's consumer packaging is recyclable or reusable. It is aiming for 100%.



Strength of global brands



The Harvest US Equity Leaders Income ETF¹

The Harvest US Equity Leaders Income ETF¹ (TSX:HBF, HBF.B, HBF.U) is designed for financial advisors and investors looking for an ETF chosen from the world's Top 100 Brands. It provides a consistent monthly income along with the opportunity for growth. Harvest uses an active covered call strategy to generate a competitive and tax efficient distribution stream.

The ETF:

- Is globally diversified by sector and region;
- Is chosen from a universe of the best global brands;
- Provides a dividend stream that grows over time;
- Uses a covered call strategy to generate an additional income stream.



HBF at a Glance

- The core holdings are US-based large cap companies with the best rated brand names
- The companies are globally diversified
- The ETF offers long term capital appreciation opportunity and growing dividend income
- The Harvest covered call strategy enhances income and lowers volatility
- Your currency choice: CAD hedged HBF, CAD unhedged HBF.B and USD unhedged HBF.U units

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: Income Leaders™, Enhanced Income Leader, Fixed Income, Multi-Asset, Digital Assets, Specialty, and Harvest High Income Shares.

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

HBF

**Harvest US Equity
Leaders Income ETF¹**

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Disclaimer

Commissions, management fees and expenses all may be associated with investing in Harvest Exchange Traded Funds, 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. The indicated rates of return are the historical annual compounded total returns (except for figures of one year or less, which are simple total returns) including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. 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.

* The current yield represents an annualized amount that is comprised of 12 unchanged monthly distributions (using the most recent month's distribution figure multiplied by 12) as a percentage of the closing market price of the Fund. The current yield does not represent historical returns of the ETF but represents the distribution an investor would receive if the most recent distribution stayed the same going forward.

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.

¹Formerly Harvest Brand Leaders Plus Income ETF