

This document contains key information you should know about Harvest Low Volatility Canadian Equity Income ETF - Class A Units. You can find more details about this exchange-traded fund (ETF) in its prospectus. Ask your representative for a copy, contact Harvest Portfolios Group Inc. ("Harvest") at 1-866-998-8298 or info@harvestetfs.com, or visit www.harvestetfs.com.

Before you invest, consider how the ETF would work with your other investments and your tolerance for risk.

Quick Facts			
Date ETF started:	April 4, 2025	Fund manager:	Harvest Portfolios Group Inc.
Total value on April 4, 2025:	N/A*	Portfolio manager:	Harvest Portfolios Group Inc.
Management expense ratio (MER):	N/A*	Distributions:	Monthly
Trading Information (12 months ending April 4, 2025)			
Ticker symbol:	HVOI	Average daily volume:	N/A*
Exchange:	Toronto Stock Exchange (TSX)	Number of days traded:	N/A*
Currency:	CAD		
Pricing Information (12 months ending April 4, 2025)			
Market price:	N/A*	Average bid-ask spread:	N/A*
Net asset value:	N/A*		

*This information is not available because the ETF is new. For more updated Quick Facts, Trading Information and Pricing Information, visit www.harvestetfs.com.

What does the ETF invest in?

The ETF seeks to provide holders of Class A Units with (i) monthly cash distributions; (ii) the opportunity for capital appreciation; (iii) lower overall volatility of portfolio returns than is otherwise experienced by broadly owning Equity Securities of Canadian mid and large capitalization issuers directly; and (iv) further decreased volatility by writing covered call and/or covered put options on the securities in the Harvest Low Volatility Canadian Equity Income ETF's portfolio. The level of option writing may vary based on market volatility and other factors.

The charts below give you a snapshot of the ETF's investments on April 4, 2025. The ETF's investments will change.

Top Ten Investments (April 4, 2025)	% of net asset value
The information is not available because the ETF is new.	

Investment Mix (April 4, 2025)	% of net asset value
The information is not available because the ETF is new.	

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<p>How Risky is it?</p> <p>The value of the ETF can go down as well as up. You could lose money.</p> <p>One way to gauge risk is to look at how much the ETF's returns change over time. This is called "volatility".</p> <p>In general, ETFs with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. ETFs with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.</p>	<p>Risk Rating</p> <p>Harvest has rated the volatility of this ETF as medium.</p> <p>The rating is based on how much the ETF's returns have changed from year to year. It doesn't tell you how volatile the ETF will be in the future. The rating can change over time. An ETF with a low risk rating can still lose money.</p> <table border="1" data-bbox="818 386 1523 470" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Low</td> <td style="text-align: center;">Low to medium</td> <td style="text-align: center; background-color: #e0e0e0;">Medium</td> <td style="text-align: center;">Medium to high</td> <td style="text-align: center;">High</td> </tr> </table> <p>For more information about the risk rating and specific risks that can affect the ETF's returns, see the "Risk Factors" section of the ETF's prospectus.</p> <p>No guarantees</p> <p>ETFs do not have any guarantees. You may not get back the amount of money you invest.</p>	Low	Low to medium	Medium	Medium to high	High
Low	Low to medium	Medium	Medium to high	High		
<p>How has the ETF performed?</p> <p>This section tells you how Class A Units of the ETF have performed over the past calendar years, with the returns calculated using the ETF's net asset value (NAV). However, this information is not available because the ETF is new.</p> <p>Year-by-year returns</p> <p>This section tells you how Class A Units of the ETF have performed over the past calendar years. However, this information is not available because the ETF is new.</p>	<p>Best and worst 3-month returns</p> <p>This section shows the best and worst returns for the Class A Units of the ETF in a 3-month period over the past calendar years. However, this information is not available because the ETF is new.</p> <p>Average return</p> <p>This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in Class A Units of the ETF. However, this information is not available because the ETF is new.</p>					
<p>Trading ETFs</p> <p>ETFs hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading ETFs:</p> <p>Pricing</p> <p>ETFs have two sets of pricing: market price and net asset value (NAV).</p> <p>Market price</p> <ul style="list-style-type: none"> • ETFs are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of the ETF's investments can affect the market price. • You can get price quotes any time during the trading day. Quotes have two parts: bid and ask. • The bid is the highest price a buyer is willing to pay if you want to sell your ETF units. The ask is the lowest price a seller is willing to accept if you want to buy ETF units. The difference between the two is called the "bid-ask spread". • In general, a smaller bid-ask spread means the ETF is more liquid. That means you are more likely to get the price you expect. 	<p>Net asset value (NAV)</p> <ul style="list-style-type: none"> • Like mutual funds, ETFs have a NAV. It is calculated after the close of each trading day and reflects the value of an ETF's investments at that point in time. • NAV is used to calculate financial information for reporting purposes – like returns shown in this document. <p>Orders</p> <p>There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell units at the current market price. A limit order lets you set a price at which you are willing to buy or sell units.</p> <p>Timing</p> <p>In general, market prices of ETFs can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.</p>					
<p>Who is this ETF for?</p> <p>Investors who:</p> <ul style="list-style-type: none"> • are looking for an equity growth and higher income opportunity through exposure to a portfolio of Canadian equities with lower volatility than the market. • want a medium to long-term investment. • can handle moderate ups and downs of stock markets. 	<p>A word about tax</p> <p>In general, you'll have to pay income tax on any money you make on an ETF. How much you pay depends on the tax laws where you live and whether or not you hold the ETF in a registered plan such as a Registered Retirement Savings Plan, or a Tax-Free Savings Account.</p> <p>Keep in mind that if you hold your ETF in a non-registered account, distributions from the ETF are included in your taxable income, whether you get them in cash or have them reinvested.</p>					

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How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell Class A Units of the ETF. Fees and expenses – including trailing commissions – can vary among ETFs. Higher commissions can influence representatives to recommend one investment over another. Ask about other ETFs and investments that may be suitable for you at a lower cost.

1. Brokerage commissions

You may have to pay a commission every time you buy and sell Class A Units of the ETF. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free ETFs or require a minimum purchase amount.

2. ETF expenses

You don't pay these expenses directly. They affect you because they reduce the ETF's returns. The ETF's expenses are made up of the management fee, operating expenses and trading costs. The ETF's annual management fee is 0.65% of the ETF's value. As this ETF is new, operating expenses and trading costs are not yet available.

3. Trailing commission

A trailing commission is an ongoing commission. It is paid for as long as you own the ETF. It is for the services and advice that your representative and their firm provide to you. This ETF doesn't have a trailing commission.

Other fees

FEES	WHAT YOU PAY
Other fee:	The Manager may charge exchanging or redeeming Unitholders of the Harvest ETFs, at its discretion, a fee of up to 2% of the exchange or redemption proceeds to offset certain transaction costs associated with the exchange or redemption of Class A Units. The Manager will publish the fee, if any, on its website, www.harvestetfs.com .
	The fee will not be charged to a Unitholder in connection with the buying or selling of Class A Units on the TSX.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to cancel your purchase within 48 hours after you receive confirmation of purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the prospectus, ETF Facts or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact Harvest or your representative for a copy of the ETF's prospectus and other disclosure documents. These documents and the ETF Facts make up the ETF's legal documents.

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