ETF Facts
Harvest Healthcare Leaders Income ETF – Class A Units (HHL)
Manager: Harvest Portfolios Group Inc.

June 5, 2026

This document contains key information you should know about Harvest Healthcare Leaders 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:	December 18, 2014*	Fund manager:	Harvest Portfolios Group Inc.
Total value on April 30, 2026:	$1,804,777,323	Portfolio manager:	Harvest Portfolios Group Inc.
Management expense ratio (MER):	0.98%	Distributions:	Monthly
Trading Information (12 months ending April 30, 2026)			
Ticker symbol:	HHL	Average daily volume:	1,035,461 units
Exchange:	Toronto Stock Exchange (TSX)	Number of days traded:	251 out of 251 trading days
Currency:	CAD		
Pricing Information (12 months ending April 30, 2026)			
Market price:	$6.87 - $7.99	Average bid-ask spread:	0.15%
Net asset value:	$6.87 - $7.94		

*The Fund was formerly known as "Healthcare Leaders Income Fund" and was originally established as a closed-end investment trust under the laws of Ontario on December 18, 2014 and was listed on the TSX on December 18, 2014. The Fund converted from a closed-end fund into an exchange-traded fund on October 26, 2016.

What does the ETF invest in?

The ETF seeks to provide holders of Class A Units with (i) the opportunity for capital appreciation; (ii) monthly cash distributions; and (iii) lower overall volatility of portfolio returns than would otherwise be experienced by owning Equity Securities of the Healthcare Leaders directly. To achieve lower overall volatility of portfolio returns, the ETF will generally write covered call options on up to 33% of the portfolio securities. The level of covered call 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 30, 2026. The ETF's investments will change.

Top Ten Investments (April 30, 2026)		**% of net asset value**
1.	Eli Lilly and Company	5.1%
2.	AbbVie Inc.	5.0%
3.	Bristol-Myers Squibb Company	5.0%
4.	Novartis AG	5.0%
5.	Agilent Technologies, Inc.	4.9%
6.	Amgen Inc.	4.9%
7.	AstraZeneca PLC	4.9%
8.	Elevance Health, Inc.	4.9%
9.	Johnson & Johnson	4.9%
10.	Thermo Fisher Scientific Inc.	4.9%
Total percentage of top 10 investments:		**49.5%**
Total number of investments:		**24**

Investment Mix (April 30, 2026)	**% of net asset value**
Pharmaceuticals	29.6%
Health Care Equipment & Supplies	23.9%
Biotechnology	18.9%
Life Sciences Tools & Services	14.6%
Health Care Providers & Services	9.8%
Cash and other assets and liabilities	1.3%
Foreign currency forwards	1.2%
Money Market ETF	1.0%
Options	(0.3%)

How Risky is it?

The value of the ETF can go down as well as up. You could lose money.

One way to gauge risk is to look at how much the ETF's returns change over time. This is called "volatility".

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.

Risk Rating

Harvest has rated the volatility of this ETF as **medium**.

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.

Low	Low to medium	**Medium**	Medium to high	High

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.

No guarantees

ETF's do not have any guarantees. You may not get back the amount of money you invest.

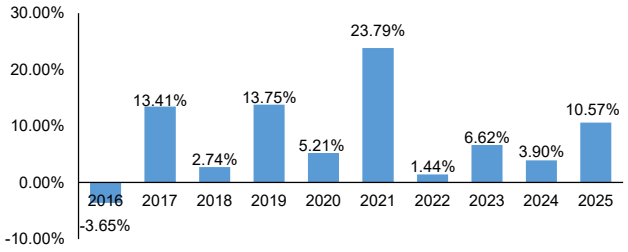
For dealer use only: CUSIP 41755F107

How has the ETF performed?

This section tells you how Class A Units of the ETF have performed over the past 10 calendar years, with the returns calculated using the ETF's net asset value (NAV). Returns are after expenses have been deducted. These expenses reduce the ETF's returns.

Year-by-year returns

This chart tells you how Class A Units of the ETF have performed over the past 10 calendar years. The Class A Units of the ETF dropped in value 1 year in the past 10 calendar years. The range of returns and change from year to year can help you assess how risky the ETF has been in the past. It does not tell you how the ETF will perform in the future.



Best and worst 3-month returns

This section shows the best and worst returns for the Class A Units of the ETF in a 3-month period over the past 10 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested $1,000 at the beginning of the period
Best return	15.10%	January 31, 2024	Your investment would rise to $1,151
Worst return	-12.99%	March 31, 2020	Your investment would drop to $870

Average return

A person who invested $1,000 in the Class A Units of the ETF since inception would have had $1,971 as of April 30, 2026. This is equal to an annual compounded return of approximately 6.15%.

Trading ETFs

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:

Pricing

ETFs have two sets of pricing: market price and net asset value (NAV).

Market price

- 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.

Net asset value (NAV)

- 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.

Orders

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.

Timing

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.

Who is this ETF for?

Investors who:

- are looking for exposure to healthcare equities and income.
- want a medium to long-term investment.
- can handle the ups and downs of stock markets.

A word about tax

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.

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.

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 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.

As of December 31, 2025, the Fund's expenses were 1.04% of its value. This equals $10.40 for every $1,000 invested.

	Annual rate (as a % of the ETF's value)
Management expenses ratio (MER)	
This is the total of the ETF's management fee and operating expenses	0.98%
(Harvest Portfolios Group Inc. waived some of the ETF's expenses. If it had not done so, the MER would have been higher.)	
Trading expense ratio (TER)	
These are the ETF's trading costs	0.06%
ETF expenses	**1.04%**

ETF expenses is the total of all ongoing expenses set out herein and is not a separate expense charged to the ETF.

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.

Harvest Portfolios Group Inc.
610 Chartwell Road, Suite 204
Oakville, Ontario L6J 4A5

Toll-free: 1-866-998-8298
Website: www.harvestetfs.com
Email: info@harvestetfs.com

For dealer use only: CUSIP 41755F107

ETF Facts
Harvest Healthcare Leaders Income ETF – Class U Units (HHL.U)
Manager: Harvest Portfolios Group Inc.

June 5, 2026

This document contains key information you should know about Harvest Healthcare Leaders Income ETF – Class U 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:	February 9, 2017*	Fund manager:	Harvest Portfolios Group Inc.
Total value on April 30, 2026:	$1,804,777,323	Portfolio manager:	Harvest Portfolios Group Inc.
Management expense ratio (MER):	0.98%	Distributions:	Monthly
Trading Information (12 months ending April 30, 2026)			
Ticker symbol:	HHL.U	Average daily volume:	29,860 units
Exchange:	Toronto Stock Exchange (TSX)	Number of days traded:	251 out of 251 trading days
Currency:	USD		
Pricing Information (12 months ending April 30, 2026)			
Market price:	$7.51 - $8.73	Average bid-ask spread:	0.21%
Net asset value:	$7.50 - $8.73		

*The Fund was formerly known as "Healthcare Leaders Income Fund" and was originally established as a closed-end investment trust under the laws of Ontario on December 18, 2014 and was listed on the TSX on December 18, 2014. The Fund converted from a closed-end fund into an exchange-traded fund on October 26, 2016. Class U Units were established February 9, 2017 and were listed on the TSX on February 9, 2017.

What does the ETF invest in?

The ETF seeks to provide holders of Class U Units with (i) the opportunity for capital appreciation; (ii) monthly cash distributions; and (iii) lower overall volatility of portfolio returns than would otherwise be experienced by owning Equity Securities of the Healthcare Leaders directly. To achieve lower overall volatility of portfolio returns, the ETF will generally write covered call options on up to 33% of the portfolio securities. The level of covered call 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 30, 2026. The ETF's investments will change.

Top Ten Investments (April 30, 2026)		**% of net asset value**
1.	Eli Lilly and Company	5.1%
2.	AbbVie Inc.	5.0%
3.	Bristol-Myers Squibb Company	5.0%
4.	Novartis AG	5.0%
5.	Agilent Technologies, Inc.	4.9%
6.	Amgen Inc.	4.9%
7.	AstraZeneca PLC	4.9%
8.	Elevance Health, Inc.	4.9%
9.	Johnson & Johnson	4.9%
10.	Thermo Fisher Scientific Inc.	4.9%
Total percentage of top 10 investments:		**49.5%**
Total number of investments:		**24**

Investment Mix (April 30, 2026)	**% of net asset value**
Pharmaceuticals	29.6%
Health Care Equipment & Supplies	23.9%
Biotechnology	18.9%
Life Sciences Tools & Services	14.6%
Health Care Providers & Services	9.8%
Cash and other assets and liabilities	1.3%
Foreign currency forwards	1.2%
Money Market ETF	1.0%
Options	(0.3%)

How Risky is it?

The value of the ETF can go down as well as up. You could lose money.

One way to gauge risk is to look at how much the ETF's returns change over time. This is called "volatility".

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.

Risk Rating

Harvest has rated the volatility of this ETF as **medium**.

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.

Low	Low to medium	**Medium**	Medium to high	High

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.

No guarantees

ETF's do not have any guarantees. You may not get back the amount of money you invest.

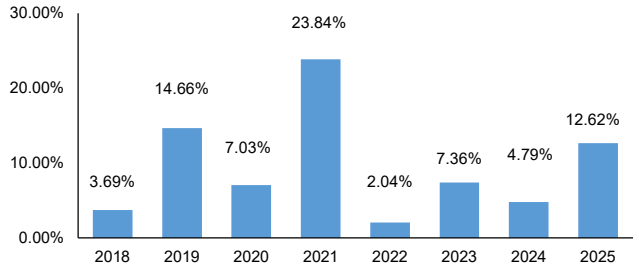
For dealer use only: CUSIP 41755F206

How has the ETF performed?

This section tells you how Class U Units of the ETF have performed over the past 8 calendar years, with the returns calculated using the ETF's net asset value (NAV). Returns are after expenses have been deducted. These expenses reduce the ETF's returns.

Year-by-year returns

This chart tells you how Class U Units of the ETF have performed over the past 8 calendar years. The Class U Units of the ETF did not drop in value over the past 8 calendar years. The range of returns and change from year to year can help you assess how risky the ETF has been in the past. It does not tell you how the ETF will perform in the future.



Best and worst 3-month returns

This section shows the best and worst returns for the Class U Units of the ETF in a 3-month period over the past 8 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested $1,000 at the beginning of the period
Best return	15.35%	January 31, 2024	Your investment would rise to $1,154
Worst return	-12.30%	March 31, 2020	Your investment would drop to $877

Average return

A person who invested $1,000 in the Class U Units of the ETF since inception would have had $2,112 as of April 30, 2026. This is equal to an annual compounded return of approximately 8.44%.

Trading ETFs

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:

Pricing

ETFs have two sets of pricing: market price and net asset value (NAV).

Market price

- 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.

Net asset value (NAV)

- 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.

Orders

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.

Timing

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.

Who is this ETF for?

Investors who:

- are looking for exposure to Healthcare equities and income.
- want a medium to long-term investment.
- can handle the ups and downs of stock markets.

A word about tax

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.

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.

How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell Class U Units of the ETF. Fees and expenses 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 U 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.

As of December 31, 2025, the Fund's expenses were 1.04% of its value. This equals $10.40 for every $1,000 invested.

	Annual rate (as a % of the ETF's value)
Management expenses ratio (MER)	
This is the total of the ETF's management fee and operating expenses	0.98%
(Harvest Portfolios Group Inc. waived some of the ETF's expenses. If it had not done so, the MER would have been higher.)	
Trading expense ratio (TER)	
These are the ETF's trading costs	0.06%
ETF expenses	**1.04%**

ETF expenses is the total of all ongoing expenses set out herein and is not a separate expense charged to the ETF.

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 U 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 U 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.

Harvest Portfolios Group Inc.
610 Chartwell Road, Suite 204
Oakville, Ontario L6J 4A5

Toll-free: 1-866-998-8298
Website: www.harvestetfs.com
Email: info@harvestetfs.com

For dealer use only: CUSIP 41755F206

ETF Facts
Harvest Healthcare Leaders Income ETF – Class B Unhedged Units (HHL.B)

Manager: Harvest Portfolios Group Inc.

June 5, 2026

This document contains key information you should know about Harvest Healthcare Leaders Income ETF – Class B Unhedged 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:	March 12, 2020*	Fund manager:	Harvest Portfolios Group Inc.
Total value on April 30, 2026:	$1,804,777,323	Portfolio manager:	Harvest Portfolios Group Inc.
Management expense ratio (MER):	0.98%	Distributions:	Monthly
Trading Information (12 months ending April 30, 2026)			
Ticker symbol:	HHL.B	Average daily volume:	8,195 units
Exchange:	Toronto Stock Exchange (TSX)	Number of days traded:	251 out of 251 trading days
Currency:	CAD		
Pricing Information (12 months ending April 30, 2026)			
Market price:	$7.93 - $9.43	Average bid-ask spread:	0.22%
Net asset value:	$7.93 - $9.43		

*The Fund was formerly known as "Healthcare Leaders Income Fund" and was originally established as a closed-end investment trust under the laws of Ontario on December 18, 2014 and was listed on the TSX on December 18, 2014. The Fund converted from a closed-end fund into an exchange-traded fund on October 26, 2016. Class B Unhedged Units were established February 27, 2020 and were listed on the TSX on March 12, 2020.

What does the ETF invest in?

The ETF seeks to provide holders of Class B Unhedged Units with (i) the opportunity for capital appreciation; (ii) monthly cash distributions; and (iii) lower overall volatility of portfolio returns than would otherwise be experienced by owning Equity Securities of the Healthcare Leaders directly. To achieve lower overall volatility of portfolio returns, the ETF will generally write covered call options on up to 33% of the portfolio securities. The level of covered call option writing may vary based on market volatility and other factors. The value of the portfolio attributable to the Class B Unhedged Units, if any, will not be currency hedged.

The charts below give you a snapshot of the ETF's investments on April 30, 2026. The ETF's investments will change.

Top Ten Investments (April 30, 2026)		**% of net asset value**
1.	Eli Lilly and Company	5.1%
2.	AbbVie Inc.	5.0%
3.	Bristol-Myers Squibb Company	5.0%
4.	Novartis AG	5.0%
5.	Agilent Technologies, Inc.	4.9%
6.	Amgen Inc.	4.9%
7.	AstraZeneca PLC	4.9%
8.	Elevance Health, Inc.	4.9%
9.	Johnson & Johnson	4.9%
10.	Thermo Fisher Scientific Inc.	4.9%
Total percentage of top 10 investments:		**49.5%**
Total number of investments:		**24**

Investment Mix (April 30, 2026)	**% of net asset value**
Pharmaceuticals	29.6%
Health Care Equipment & Supplies	23.9%
Biotechnology	18.9%
Life Sciences Tools & Services	14.6%
Health Care Providers & Services	9.8%
Cash and other assets and liabilities	1.3%
Foreign currency forwards	1.2%
Money Market ETF	1.0%
Options	(0.3%)

For dealer use only: CUSIP 41755F305

Harvest Healthcare Leaders Income ETF – Class B Unhedged Units (HHL.B)

How Risky is it?

The value of the ETF can go down as well as up. You could lose money.

One way to gauge risk is to look at how much the ETF's returns change over time. This is called "volatility".

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.

Risk Rating

Harvest has rated the volatility of this ETF as **medium.**

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.

Low	Low to medium	Medium	Medium to high	High

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.

No guarantees

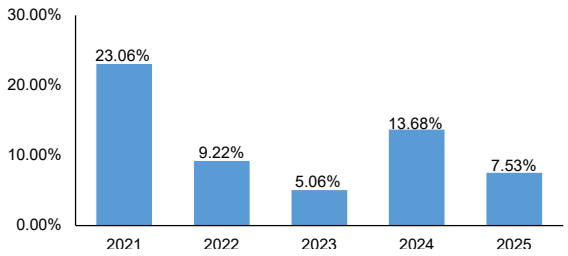
ETF's do not have any guarantees. You may not get back the amount of money you invest.

How has the ETF performed?

This section tells you how Class B Unhedged Units of the ETF have performed over the past 5 calendar years, with the returns calculated using the ETF's net asset value (NAV). Returns are after expenses have been deducted. These expenses reduce the ETF's returns.

Year-by-year returns

This chart tells you how Class B Unhedged Units of the ETF have performed over the past 5 calendar years. The Class B Unhedged Units of the ETF have not dropped in value in the past 5 calendar years. The range of returns and change from year to year can help you assess how risky the ETF has been in the past. It does not tell you how the ETF will perform in the future.



Best and worst 3-month returns

This section shows the best and worst returns for the Class B Unhedged Units of the ETF in a 3-month period over the past 5 calendar years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested $1,000 at the beginning of the period
Best return	15.37%	November 30, 2022	Your investment would rise to $1,154
Worst return	-13.75%	May 31, 2025	Your investment would drop to $863

Average return

A person who invested $1,000 in the Class B Unhedged Units of the ETF since inception would have had $1,678 as of April 30, 2026. This is equal to an annual compounded return of approximately 8.80%.

Trading ETFs

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:

Pricing

ETFs have two sets of pricing: market price and net asset value (NAV).

Market price

- 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.

Net asset value (NAV)

- 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.

Orders

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.

Timing

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.

Harvest Healthcare Leaders Income ETF – Class B Unhedged Units (HHL.B)

Who is this ETF for?

Investors who:

- are looking for exposure to Healthcare equities and income.
- want a medium to long-term investment.
- can handle the ups and downs of stock markets.

A word about tax

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.

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.

How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell Class B Unhedged Units of the ETF. Fees and expenses 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 B Unhedged 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.

As of December 31, 2025, the Fund's expenses were 1.04% of its value. This equals $10.40 for every $1,000 invested.

	Annual rate (as a % of the ETF's value)
Management expenses ratio (MER)	
This is the total of the ETF's management fee and operating expenses	0.98%
(Harvest Portfolios Group Inc. waived some of the ETF's expenses. If it had not done so, the MER would have been higher.)	
Trading expense ratio (TER)	
These are the ETF's trading costs	0.06%
ETF expenses	**1.04%**

ETF expenses is the total of all ongoing expenses set out herein and is not a separate expense charged to the ETF.

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 B Unhedged 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 B Unhedged 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.

Harvest Portfolios Group Inc.
610 Chartwell Road, Suite 204
Oakville, Ontario L6J 4A5

Toll-free: 1-866-998-8298
Website: www.harvestetfs.com
Email: info@harvestetfs.com

For dealer use only: CUSIP 41755F305