TBIL Harvest Canadian T-Bill ETF

As at June 30, 2025

Current Yield [1]
2.55%

Canadian T-Bill Income, Low-Risk Cash Flow

Key Details

TSX Ticker:	TBIL
Management Style:	Active
Eligible:	RRSP | RRIF | RESP | TFSA | FHSA
Asset Class:	Fixed Income/Cash
Inception Date:	2024/01/16
Currency:	CAD
Cash Distribution Frequency:	Monthly
Distribution Method:	Cash or DRIP
Management Fee:	0.10%
Risk Rating:	Low

Portfolio Metrics

Net Asset Value:	$50.00
Current Yield:	2.55%
Recent Cash Distribution per Unit:	$0.1061
Number of T-Bills:	6
Average Duration:	0.09
Weighted Maturity:	0.09 Years
Total Cash Distribution:	$2.7966

Investment Goal

TBIL is designed as a low-risk cash vehicle that pays competitive interest income from investing in Treasury Bills ("T-Bills") issued by the Government of Canada. Such T-Bills are considered among the safest investments available and are backed with the full faith and credit of the Government of Canada.

TBIL provides a simple and straightforward solution for investors who want to hold a percentage of their portfolio in a cash proxy.

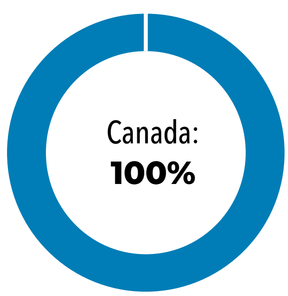
Benefits of Investing in TBIL

- Low risk and low volatility
- Flexibility of an ETF
- Portfolio diversification
- Competitive management fee: 0.10%

Risk Rating

Low	Low to Medium	Medium	Medium to High	High

Credit Rating and Geographic Breakdown



Why consider TBIL?

Stability and Security: TBIL is invested in T-Bills issued by the Government of Canada. Such T-Bills are considered stable and secure, as they carry the full faith and credit of the Canadian government. That means the TBIL ETF seeks to deliver stable and consistent returns no matter the market environment. TBIL is designed for investors who are pursuing a cash alternative.

The Benefits of an ETF

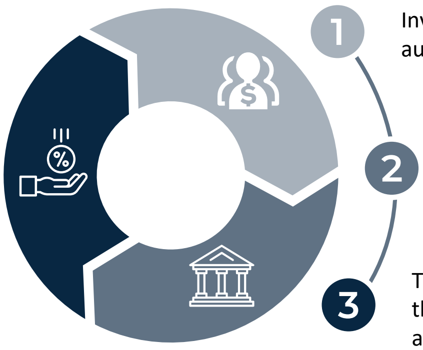
Unlike some of the most popular fixed income vehicles in this space, which include High-Interest Savings Accounts (“HISAs”) and Guaranteed Investment Certificates (“GICs”), TBIL, as an ETF, provides these distinct benefits.

- It can be bought and sold at anytime through the trading day, which provides investors flexibility
- It will be actively managed for you, and the duration will be less than 3 months.
- It has no mandatory minimum holding periods or set investment amounts to qualify for a rate of interest.

How T-Bills Work

T-Bills are issued by central/federal governments, like the Government of Canada, and provide a risk-free rate of return, so investors get maximum protection on their principal.

T-Bills issued by the Government of Canada are considered the lowest risk investment available to Canadian investors. As these fixed income securities are backed by the full faith and credit of the Government of Canada. The Canadian government has never defaulted on its debt obligations.



Performance (%) (As at June 30, 2025)

Ticker	1M	3M	6M	YTD	1Y	SI
TBIL	0.21	0.63	1.37	1.37	3.45	3.87

Disclaimer: Commissions, management fees and expenses all may be associated with investing in Harvest ETFs (the “Fund(s)” or “ETF(s)”) managed by Harvest Portfolios Group Inc. 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. Canadian law does not allow the display of performance data for investment funds under a year old.

1 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.

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.