

# HDIF

# Harvest Diversified Monthly Income ETF

As at May 30, 2025

Current Yield <sup>1</sup>  
**10.91%**

Reliable income – diverse growth opportunities

## Key Details

TSX Ticker:	HDIF
Management Style*:	Active with Covered Calls
Fund Type:	Alternative Fund
Eligible:	RRSP   RRIF   RESP   TFSA   FHSA
Risk Rating:	Medium
Management Fee**:	0.00%
Net Asset Value:	\$8.15
Holdings:	9 ETFs
Recent Cash Distribution Per Unit:	\$0.0741
Current Yield:	10.91%
Cash Distribution Frequency:	Monthly
Total Cash Distribution:	\$2.7975
Distribution Method:	Cash or DRIP

\* Underlying ETFs

\*\* ETF is subject to fees of the underlying ETFs in the portfolio

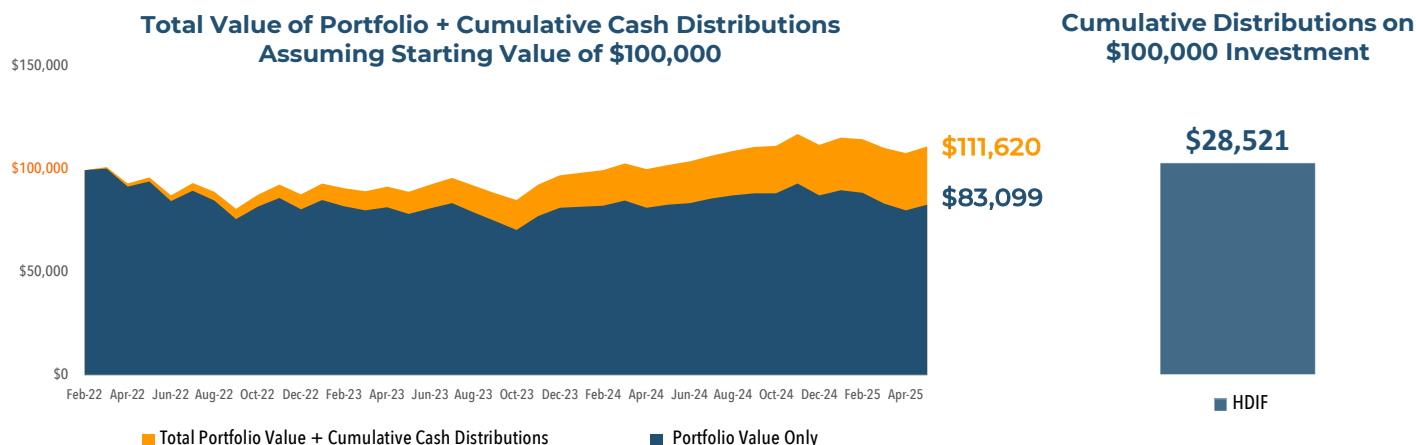
## Investment Goal

Harvest Diversified Monthly Income ETF offers a portfolio of Harvest ETFs positioned to deliver steady monthly income. The multi-sector portfolio is comprised of large global companies diversified across key sectors: Healthcare, Technology, and Utilities among others. To generate an enhanced monthly distribution yield, an active covered call strategy is applied on up to 33% of each equity securities held in underlying portfolios.

## Benefits of Investing in HDIF

- One stop diversified core monthly cash distributions solution; Consistent high income yields
- Modest leverage at approximately 1.25x to enhance income and growth
- Zero management fee \*\*
- Provides enhanced exposure to the benefits of the underlying ETFs:
  - Access to leading large-cap companies diversified across sectors and geographies
  - Exposure to powerful long-term growth trends
  - Covered call strategy to enhance income potential and lower volatility

## NAVs and Distributions Since Inception



**Disclaimer:** The chart above is based on a hypothetical and historical initial \$100,000 CAD investments (monthly leverage ratio maintained at approximately 25% subject to rebalancing thresholds of 23% and 27%) into the underlying ETFs and shows the market value using the daily market close on the TSX and identifies the monthly cash distributions paid by such portfolio on a cumulative basis. The starting point of the data is the day the ETF was launched or commenced trading on the TSX. The cash distributions are not compounded or treated as reinvested, and the chart does not account for sales, redemption, distribution or optional charges or income taxes payable by any unitholder. The chart is not a performance chart and is not indicative of future market values of the ETF or returns on investment in the ETF, which will vary.

## Sub-Sector Allocation



- Financials - 22.9%
- Health Care - 16.2%
- Consumer Discretionary - 11.1%
- Industrials - 9.3%
- Energy - 7.0%
- Materials - 0.7%
- Cash Equivalents - 0.5%
- Information Technology - 20.8%
- Utilities - 11.3%
- Communication Services - 11.0%
- Real Estate - 8.0%
- Consumer Staples - 3.7%
- Foreign Currency Forwards - 0.7%
- Cash and other assets and liabilities - (23.3)%

## Portfolio Allocation to Harvest ETFs

<b>HHL</b> <b>Healthcare</b> Innovative Leaders of a Vital Sector	<b>HBF</b> <b>Global Brands</b> Brands You Know, Brands You Trust, Brands that Lead Markets	<b>HTA</b> <b>Technology</b> Dominant Players in an Innovation-led Mega Sector	<b>HUTL</b> <b>Utilities</b> Income and Stability Built on Constant Demand	<b>HLIF</b> <b>Canadian Leaders</b> Steady Income from Canadian Leaders
<b>HUBL</b> <b>US Banks</b> The Power of US Financial Titans	<b>TRVI</b> <b>Travel</b> Equity Income from Travel's Leaders	<b>HIND</b> <b>Industrials</b> Equity Income from Industrial Leaders	<b>HGR</b> <b>REITs</b> Real Assets, Global Scale, Steady Income	

Each ETF built "The Harvest way": Our Equity Income ETFs are portfolios of large-cap, high-quality equities that meet strict financial criteria combined with a covered call option to maximize cashflow.

## Performance (%) (As at May 30, 2025)

Ticker	1M	3M	6M	YTD	1Y	2Y	3Y	SI
HDIF	4.24	-3.84	-6.30	-0.83	10.92	14.31	6.48	4.14

**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. 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. 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.

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.

Depending on the Fund's mandate, distributions on the units, if any, may consist of income, including foreign source income, dividends from taxable Canadian corporations and capital gains, less the expenses and may include returns of capital.

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.