

# HDIF

# Harvest Diversified Monthly Income ETF

As at October 31, 2023

Current Yield\*  
**12.21%**

**Reliable income – diverse growth opportunities**

## Key Details\*

|   |                           |
|---|---------------------------|
| TSX Ticker:   | HDIF                      |
| Management Style**:   | Active with Covered Calls |
| Eligible:   | RRSP   RRIF   RESP   TFSA |
| Risk Rating:  | Medium                    |
| Management Fee:   | 0.00%                     |
| <small>(ETF is subject to fees of the underlying ETFs in the portfolio)</small> |                           |
| Holdings <sup>1</sup> :   | 8 ETFs                    |
| Cash Distribution Per Unit:   | \$0.0708                  |
| Current Yield:  | 12.21%                    |
| Cash Distribution Frequency:  | Monthly                   |
| Distribution Method:  | Cash or DRIP              |

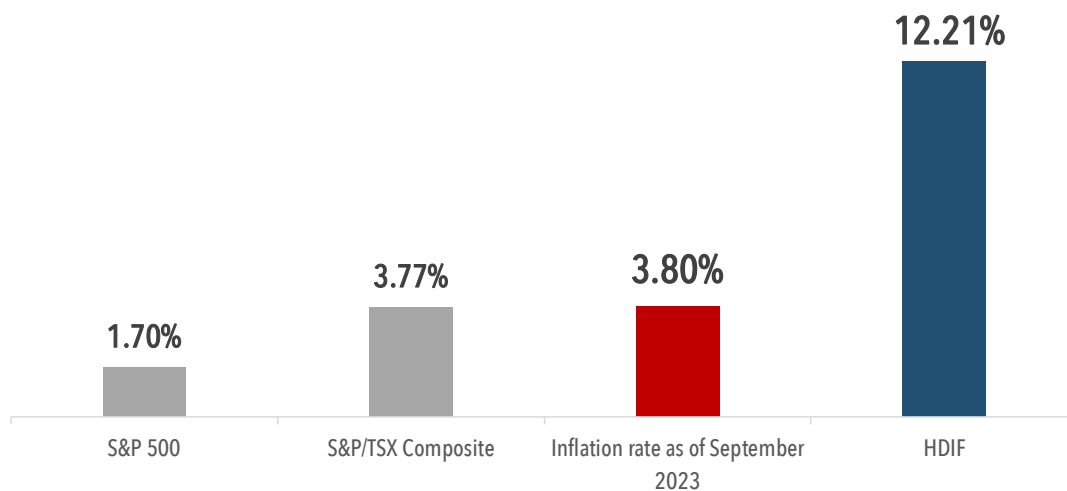
## Investment Highlights

- A one stop diversified core monthly income solution
- Exposure to leading large capitalization companies across sectors
- Attractive monthly income with opportunity for capital appreciation
- Modest leverage anticipated to be 1.25 to enhance income
- ETF Facts rated medium risk
- Covered call strategy used to enhance portfolio income potential and lower portfolio volatility
- Zero management fee (ETF is subject to fees of the underlying ETFs in the portfolio)

**Harvest Diversified Monthly Income ETF** offers a portfolio of Harvest ETFs positioned to deliver steady monthly income. The multi-sector portfolio is comprised of over 150 large global companies diversified across the: Healthcare, Technology, and Utilities among others. The ETF is designed to provide a consistent monthly income stream with an opportunity for growth. To generate an enhanced monthly distribution yield, an active covered call strategy is applied on up to 33% in each equity securities held in each ETF in the portfolio. Leverage will be utilized to further enhance income for HDIF.

<sup>1</sup> HDIF added a small exposure to HPYT in the latter part of October. HPYT can write calls up to 100%.

## Traditional income yields are still below inflation



Sources: Bloomberg, Harvest Portfolios Group Inc.; Inflation based on StatsCan year over year CPI  
HDIF yield is current yield (annual yield based on current distribution and price) as at October 31, 2023

## Sub-Sector Allocation



|                                  |                                  |   |
|----------------------------------|----------------------------------|---|
| ■ Financials - 26.3%             | ■ Communication Services - 11.0% | ■ Consumer Staples - 2.8%                         |
| ■ Information Technology - 21.1% | ■ Energy - 8.3%                  | ■ Materials - 0.6%                                |
| ■ Health Care - 19.6%            | ■ Industrials - 4.3%             | ■ Foreign Currency Forwards - (1.7)%              |
| ■ Consumer Discretionary - 13.7% | ■ Treasury Bonds - 3.4%          | ■ Cash and other assets and liabilities - (24.2)% |
| ■ Utilities - 11.8%              | ■ Real Estate - 2.9%             |   |

## Portfolio Allocation to Harvest Equity Income ETFs

|  |  |   |   |
|--|--|---|---|
| <p><b>HHL</b></p> <p><b>Healthcare</b></p> <p>Innovative Leaders of a Vital Sector</p>       | <p><b>HBF</b></p> <p><b>Global Brands</b></p> <p>Brands You Know, Brands You Trust, Brands that Lead Markets</p> | <p><b>HTA</b></p> <p><b>Technology</b></p> <p>Dominant Players in an Innovation-led Mega Sector</p> | <p><b>HUTL</b></p> <p><b>Utilities</b></p> <p>Income and Stability Built on Constant Demand</p>             |
| <p><b>HLIF</b></p> <p><b>Canadian Leaders</b></p> <p>Steady Income from Canadian Leaders</p> | <p><b>HUBL</b></p> <p><b>US Banks</b></p> <p>The Power of US Financial Titans</p>                                | <p><b>TRVI</b></p> <p><b>Travel</b></p> <p>Equity Income from Travel's Leaders</p>                  | <p><b>HPYT</b> *</p> <p><b>Fixed Income</b></p> <p>US Treasury Income, High Yield Through Covered Calls</p> |

Each ETF built "The Harvest way": Portfolios of large-cap, high-quality equities that meet strict financial criteria combined with a covered call option to maximize yield.

## Performance (%) (As at October 31, 2023)

| Ticker      | 1M    | 3M     | 6M    | YTD   | 1Y    | SI     |
|-------------|-------|--------|-------|-------|-------|--------|
| <b>HDIF</b> | -4.54 | -12.92 | -8.36 | -3.99 | -3.99 | -10.49 |

For Information Purposes Only. Commissions, management fees and expenses all may be associated with investing in HARVEST Exchange Traded Funds (managed by Harvest Portfolios Group Inc.). Please read the relevant prospectus before investing. 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. 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. Certain statements included in this communication constitute forward-looking statements, including, but not limited to, those identified by the expressions "expect", "intend", "will" and similar expressions to the extent they relate to the Investment Fund. The forward-looking statements are not historical facts but reflect the Fund's, Harvest and the Manager of the Fund's current expectations regarding future results or events. These forward looking statements are subject to a number of risks and uncertainties that could cause actual results or events to differ materially from current expectations. Although the Fund, Harvest and the Manager of the Fund believes that the assumptions inherent in the forward-looking statements are reasonable, forward-looking statements 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. The Fund, Harvest and the Manager of the Fund undertakes no obligation to update publicly or otherwise revise any forward-looking statement or information whether as a result of new information, future events or other such factors which affect this information, except as required by law. Distributions are paid to you in cash unless you request, pursuant to your participation in a distribution reinvestment plan, that they be reinvested into Class A units 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 as a percentage of the closing market price at month-end. \*\* Underlying ETFs \*Added in the latter part of October and accounts for less than 5% of the fund.