

HDIF

Harvest Diversified Monthly Income ETF

As at February 28, 2023

Current Yield
10.51%

Reliable income – diverse growth opportunities

Fund Facts

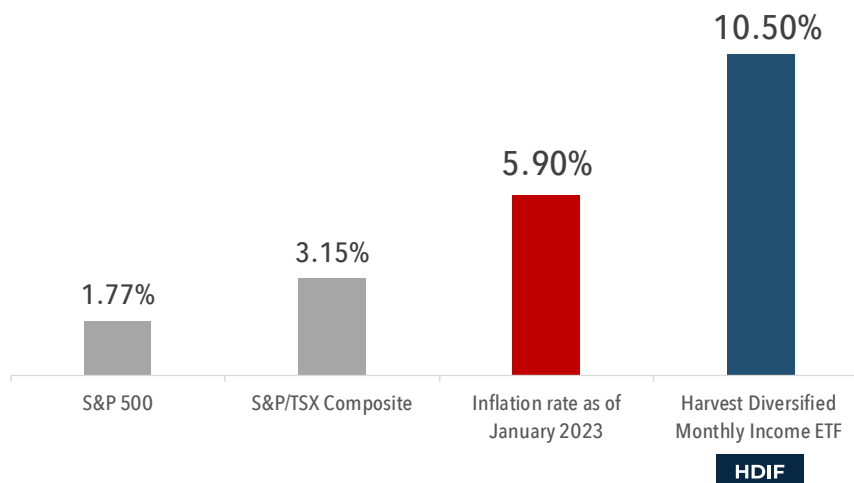
TSX Ticker:	HDIF
Management Style*:	Active with Covered Calls
Eligible:	RRSP RRIF RESP TFSA
Risk Rating:	Medium
Management Fee:	0.00%
<small>(ETF is subject to fees of the underlying ETFs in the portfolio)</small>	
Holdings:	6 ETFs
Cash Distribution Per Unit:	\$0.0708
Current Yield:	10.51%
Cash Distribution 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 equally weighted Harvest ETFs positioned to deliver steady monthly income. The multi-sector portfolio is comprised of over 90 large global companies diversified across the: Healthcare, Technology, Global Brands, Utilities, and US Banks sectors. 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.

Traditional income yields are still below inflation



Sources: Bloomberg, Harvest Portfolios Group Inc.; Inflation based on StatsCan year over year CPI as at February 28, 2023
HDIF yield is current yield (annual yield based on current distribution and price)

Sub-Sector Allocation



- Financials - 32.7%
- Information Technology - 24.0%
- Health Care - 22.9%
- Communication Services - 13.5%
- Utilities - 13.3%
- Energy - 10.0%
- Consumer Discretionary - 2.8%
- Industrials - 2.1%
- Consumer Staples - 2.1%
- Real Estate - 1.4%
- Materials - 0.7%
- Foreign Currency Forwards - (1.6)%
- Cash and other assets and liabilities - (23.8)%

Equal Weight Allocation to Harvest Equity Income ETFs

HHL	HTA	HLIF	HBF	HUBL	HUTL
<p>Healthcare</p> <p>Growing demand from an aging developed world and richer developing world plus regular innovation from large-cap companies like Johnson & Johnson.</p>	<p>Technology</p> <p>Huge scale, growth drivers for a decade, companies like Microsoft that are essential to our current world and will be crucial to new wave tech like the cloud, 5G, Blockchain and the Metaverse.</p>	<p>Canadian Leaders</p> <p>Canada is home to some of the most dominant companies in the world. In industries like banking, telecommunications, energy, and utilities a few key players have huge market shares, significant financial reserves, and long histories of dividend payment.</p>	<p>Global Brands</p> <p>Leaders with large market share, diversified and meeting strict financial criteria. The resilience and global recognition of McDonalds, Nike, and Apple.</p>	<p>US Banks</p> <p>Financial titans at the heart of the US economy. Companies like Bank of America or JPMorgan that power growth in the world's richest country.</p>	<p>Utilities</p> <p>Diversified globally across developed European and North American markets in dominant companies that have scale in a sector where scale is everything.</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.

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