

HRIF

Harvest Diversified Equity Income ETF

As at April 28, 2023

Initial Target Yield
8.00%

Reliable income – Diverse Portfolio of ETFs

Fund Facts

TSX Ticker:	HRIF
CUSIP:	417566109
Listing Date:	2023/04/12
Number of Equity Securities:	6
Style:	Active with Covered Calls
Eligible:	RRSP RRIF RESP TFSA
Management Fee:	0%
<small>(ETF is subject to fees of the underlying ETFs in the portfolio)</small>	
Risk Rating:	Medium

Distribution Facts

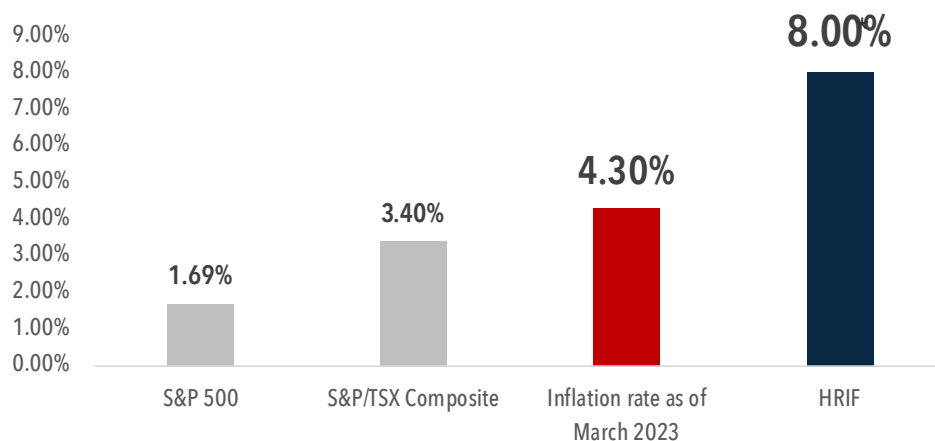
Initial Target Yield:	8.00%
First Cash Distribution per unit:	\$0.1000
First Record Date:	May 31, 2023
Distribution Frequency:	Monthly
Distribution Method:	Cash or DRIP

Investment Highlights

- A one stop diversified core equity income solution
- Exposure to leading large capitalization companies across sectors
- Attractive monthly income with opportunity for capital appreciation
- Equity ETF 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)
- Direct exposure to underlying ETFs without the use of Leverage

Harvest Diversified Equity Income ETF offers a portfolio of equally weighted Harvest ETFs positioned to deliver steady monthly income without the use of leverage. The multi-sector portfolio is comprised of over 110 large global companies diversified across huge sectors and geographies. The ETF is designed to provide a consistent monthly income stream with an opportunity for growth. To generate a high 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

Traditional income yields are still below inflation



Sources: Bloomberg, Harvest Portfolios Group Inc.; Inflation based on StatsCan year over year CPI as at April 30, 2023
*HRIF yield is initial target yield.

Sub-Sector Allocation



- Financials - 22.6%
- Information Technology - 18.2%
- Health Care - 17.8%
- Utilities - 10.9%
- Communication Services - 10.4%
- Energy - 7.0%
- Cash and other assets and liabilities - 5.6%
- Consumer Discretionary - 2.7%
- Industrials - 1.6%
- Consumer Staples - 1.6%
- Real Estate - 1.0%
- Materials - 0.7%
- Foreign Currency Forwards - 0.1%

Initial Portfolio of 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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