

## FUND FACTS

### HARVEST Banks & Buildings Income Fund – Series A October 18, 2011

This document contains key information you should know about the Harvest Banks & Buildings Income Fund (the “Fund”). You can find more detailed information in the Fund’s simplified prospectus. Ask your advisor for a copy, contact Harvest Mutual Funds client services at 1-877-506-8128, [info@harvestportfolios.com](mailto:info@harvestportfolios.com), or visit [www.harvestportfolios.com](http://www.harvestportfolios.com).

#### QUICK FACTS

<u>Date Created:</u>	<u>October 18, 2011*</u>	<u>Portfolio Manager:</u>	<u>Avenue Investment Management Inc.</u>
<u>Total Value on September 30, 2011:</u>	<u>\$24,539,738.21</u>	<u>Distributions:</u>	<u>Monthly, on or about last business day</u>
<u>Management Expense Ratio:</u>	<u>Not applicable because the series is new</u>	<u>Minimum investments:</u>	<u>\$1,000 initial, \$100.00 additional</u>

\*The Fund was originally established as a closed-end investment fund on September 25, 2009 and was converted to an open-end mutual fund on October 18, 2011.

#### WHAT DOES THE FUND INVEST IN?

The Fund invests primarily in a portfolio of publicly traded securities of the Canadian banking, other financial and real estate sectors. The charts below give you a snapshot of the Fund’s investments on September 30, 2011. The Fund’s investment will change.

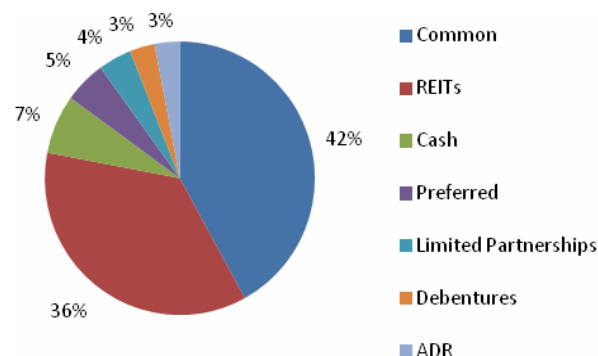
##### Top 10 Holdings (September 30, 2011)

1. Cash
2. Crombie Real Estate Investment Trust
3. Artis Real Estate Investment Trust
4. Killam Properties Inc.
5. Cominar Real Estate Investment Trust
6. First Capital Realty Inc.
7. Leisureworld Senior Care Corporation
8. Pure Industrial Real Estate Trust
9. Canadian Imperial Bank of Commerce
10. Veresen Inc.

Total Investments: 39

Top 10 investments make up 47.2% of the Fund.

##### Investment Mix (September 30, 2011)



#### HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed since inception. Returns are after expenses have been deducted. These expenses reduce the series returns. Returns are before any taxes you may incur. Also, your actual after-tax return will depend on your personal tax situation.

It’s important to note that this does not tell you how the Fund will perform in the future.

##### Average Return

In accordance with National Instrument 81-102 *Mutual Funds*, we will not publish returns for this series until it is one-year old.

##### Year-by-year returns

In accordance with National Instrument 81-102 *Mutual Funds*, we will not publish returns for this series until it is one-year old.

#### HOW RISKY IS IT?

When you invest in a fund, the value of your investment can go down as well as up. Harvest Portfolios Group Inc. has rated the Fund’s risk as medium. For a description of the specific risks of the Fund, see the Fund’s simplified prospectus.



#### ARE THERE ANY GUARANTEES?

Like most mutual funds, the Fund does not have any guarantees. You may not get back the money you invest.

## HARVEST Banks & Buildings Income Fund – Series A

### WHO IS THIS FUND FOR?

The Fund is suitable for an investor with a medium to long term investment horizon and who has a need for monthly income and who wishes to add the appreciation potential of equity securities to his or her portfolio. You should consider investing in this Fund if you have a medium tolerance for risk.

**Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.**

### A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on the Fund. How much you pay depends on the tax laws where you live, the type of earnings and whether or not you hold the Fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax Free Savings Account.

Keep in mind that if you hold a Fund in a non-registered account, Fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

### HOW MUCH DOES IT COST?

The following table shows the fees and expenses you could pay to buy, own and sell series A units of the Fund.

The Fund has other series of units; the fees and expenses are different for each series; you should ask about other series that may be suitable for you.

#### 1. Sales charges

The Fund has only a front end sales charge option.

Sales charge option	What you pay		How it works
	In percent (%)	In dollars (\$)	
Front end sales charge	0% to 5.00 % of the amount you invest	\$0 to \$50 on every \$1,000 you invest	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate you pay.</li> <li>The initial sales charge is deducted from the amount you invest and is paid to your dealer as a commission.</li> </ul>

#### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the Fund's returns.

**Annual rate (as a %  
of the fund's value)**

##### **Management Expenses ratio (MER)**

This is the total of the Fund's management fee and operating expenses      Not available because the series is new.

##### **Trading Expense ratio (TER)**

These are the Fund's trading costs      Not available because the series is new.

**Fund Expenses**      Not available because the series is new.

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Fund's annual management fee is 2.35% of the Fund's value. Because the series is new, its operating expenses and trading cost are not yet available.

#### TRAILING COMMISSION

Harvest Portfolios Group Inc. pays your investment firm a trailing commission for as long as you own the Fund, for ongoing services provided to you by your advisor. Investment firms may pay part of the trailing commission to their representatives.

The trailing commission is paid out of the management fee.

The rate on purchases under the front end sales charge option is up to 1.25% of the value of your investment each year. This equals \$12.50 each year for every \$1,000 invested.

#### 3. Other Fees

You may have to pay other fees when you sell or switch units of the Fund.

FEES	WHAT YOU PAY
Short – Term Trading Fee	Up to 2% of the purchase cost of the units if you redeem within 90 days of purchase. This fee goes to the Fund.
Switch Fee	Your investment firm may charge you up to 2% of the value of the units you switch to another fund.
Duplicate tax receipt	\$10.00. There is a \$25.00 fee per dishonored cheque or electronic transfer.

### WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to: withdraw from an agreement to buy a mutual fund within two business days after you receive a simplified prospectus, or Fund Facts documents or cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document, annual information form or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory. For more information, see the securities law of your province or territory or ask a lawyer.

### FOR MORE INFORMATION?

Contact Harvest Portfolios Group Inc. or your advisor for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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