



Consent Agreement for Electronic Delivery of Shareholder Documents

Documents Covered Under This Consent

This is an agreement indicating that you, as a Harbor Funds shareholder, are consenting to receive one or more of the following shareholder documents electronically via the Harbor Funds website instead of by mail in paper format:

- Quarter end & year end account statements
- Transaction confirmations
- Account maintenance confirmations
- Tax related documents (1099-DIV, 1099-B, 1099-R, 5498, Required Minimum Distribution, 1042-S, Cost basis)
- Prospectus and supplements
- Annual and semi-annual reports
- Proxy and shareholder information statements

You will be notified by e-mail of the availability of the above documents, which you will then access through the Harbor Funds website.

Applicability

Your consent applies to all documents you have selected or select in the future for all accounts registered under your Tax Identification Number/Social Security Number including custodial, joint, trust, and retirement accounts with Harbor Funds. For joint accounts, the instructions for the last delivery preference by any one of the joint account owners will be recorded. You and any other owner of the account have the right to change this selection at any time.

Tools and Software to Access Shareholder Documents

In order to view electronic documents you will need an Internet connection, a web browser capable of Secure Socket Layer (SSL) encryption, and Adobe Acrobat Reader. Internet Explorer 6.0 or Mozilla Firefox 2.0 (or newer versions of these browsers) will satisfy the browser requirement. If you do not have Adobe Acrobat Reader, you may download it for free at www.adobe.com/products/acrobat/readstep2.html.

Document availability

The following table describes the availability of various shareholder documents.

Please Note: All documents from 2005 on will be available online indefinitely. Any documents prior to 2005 can be obtained by calling Shareholder Services at 800-422-1050, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern time.

Document	Availability
Quarter end & year end account statements	Quarter-end and year-end account statements will be available within 7 business days after the end of the statement period. Transaction confirmation statements will be available within 2 business days of the activity.
Account maintenance confirmations	Account maintenance confirmation statements will be available within 2 business days of the activity.

Tax related documents	Tax documents will be available according to IRS rules.
Prospectus and supplements, annual reports, and semi-annual reports	Fund literature will be available immediately after published date and will remain available until superseded by the next update of the document.
Proxy & shareholder information statements	Will be available immediately after published date and will remain available for at least 60 days.

Note: The availability of shareholder documents online is subject to change.

Notification of Document Availability

Once you sign up to receive electronic delivery of shareholder documents, we will send you an e-mail notification whenever we post an updated shareholder document to our website. This e-mail notification will contain a hyperlink to the Harbor Funds website where you would access the document. If the document you are accessing contains confidential personal information, such as a quarterly statement or transaction confirmation, you will be required first to log into your account on the Harbor Funds website using your ID and password before you can access the document.

Once you log into your account, you will be able to view the documents online, download them to your personal computer, or print them.

Please keep in mind that once you consent to receive the shareholder documents electronically, you will no longer receive paper copies of these documents (except in the case of address change confirmations, which will also be sent via U.S. mail).

Revoking Your Consent

Your consent will be effective until you revoke it or it is revoked by Harbor Funds. You may revoke your consent to receive shareholder documents via the Internet at any time.

To revoke your consent via the Internet:

1. Visit the Harbor Funds website (www.harborfunds.com)
2. Log in to view your account using your User ID and Password
3. Click on "My Account Profile"
4. Click on the "E-delivery Settings" link on the right and update your settings