



## Terms and Conditions of Use

Please read the following Terms and Conditions of Use ("Terms of Use") carefully before using this website (this "Site").

This Site is owned and operated by Harbor Funds Distributors, Inc., the distributor of Harbor Funds, and its affiliates, Harbor Capital Advisors, Inc. and Harbor Services Group, Inc. (herein collectively referred to as "Harbor," "we" or "our").

Harbor is pleased to provide you with the information, content, tools, products and services on this Site. These Terms of Use govern your use of this Site and include some important disclosures and information related to certain products and services. These Terms of Use are a binding agreement between you and Harbor. By using or accessing this Site, you accept and agree to be bound by these Terms of Use.

These Terms of Use can be accessed from a link at the bottom of each page of this Site. Harbor may periodically modify these Terms of Use, and any modifications will be effective immediately upon posting. We recommend that you check these Terms of Use periodically for changes. If you use this Site after we post changes to these Terms of Use, you accept the changed Terms of Use. Your use of this Site is governed by the version of the Terms of Use in effect on the date this Site is accessed by you. If you do not agree to these Terms of Use, do not use this Site.

These Terms of Use are in addition to any other agreements between you and Harbor, including any customer or account agreements, and any other agreements that govern your use of information, content, tools, products and services available on and through this Site.

Harbor reserves all rights not expressly granted in these Terms of Use.

---

### **Availability, Modification and Monitoring of this Site**

Harbor reserves the right to make this Site unavailable from time to time for any reason and at any time, without prior notice. We will use commercially reasonable efforts to make this Site available during Harbor's standard business hours. In no event will we be liable at any point for any loss, cost or damage that results from any period of downtime occurring at this Site.

Harbor may modify, suspend, discontinue or restrict the use of any portion of this Site at any time, without notice or liability. Harbor expressly reserves the right to monitor any and all use of this Site..

---

### **Timeliness of Content**

All content on this Site is presented only as of the date published or indicated and may be superseded by subsequent market events or for other reasons. You are responsible for setting the cache settings on your browser to ensure you are receiving the most recent data.

---

### **Security**

This Site has security measures in place to protect the loss, misuse, and alteration of the information under Harbor's control, including data encryption, Secure Sockets Layer (SSL) protocol, user names and passwords, and other tools. We restrict access to your personal and financial data to those authorized Harbor associates who have a need for these records. For more information on the security of your account with Harbor Funds, please see our Online Security policy, also available from a link at the bottom of each page of this Site.

---

---

**Limited License and Restrictions on Use of Site Information or Materials**

You may download or print a copy of the information or materials contained on this Site, provided that the copy retains all copyright and other proprietary notices contained on the materials.

You are responsible for obtaining and maintaining all equipment, services and other materials that you need to access this Site.

Except as otherwise stated in these Terms of Use or unless you have Harbor's prior written permission, you may not:

- Include the term "Harbor Funds" or any Harbor trademark or executive's name or any variation of the foregoing as a meta-tag, hidden textual element or any other indicator that creates an impression of affiliation, sponsorship or endorsement by Harbor.
- Modify, remove, obscure, copy or display Harbor's name, logo, trademarks, text, notices or images without Harbor's express written permission.
- Copy, modify, post, distribute, transmit, perform, display, publish, reproduce, broadcast, license, create derivative works from, sell, transfer or exploit any reports, data content, information, software or other materials generated or obtained on this Site, whether through links or otherwise (collectively, the "Materials").
- Probe, scan or test the vulnerability of any Materials, services, systems, networks, servers or accounts related to this Site or attempt to gain unauthorized access to Materials, services, systems, networks, servers or accounts connected or associated with this Site through hacking, password or data mining or any other means of circumventing any access-limiting, user authentication or security device of any Materials, services, systems, networks, servers or accounts related to this Site.
- Redeliver any page, text, image or Materials in this Site using "framing" or other technology.
- Engage in any conduct that could damage, disable or overburden (i) this Site, (ii) any Materials or services provided through this Site or (iii) any systems, networks, servers or accounts related to this Site, including, without limitation, using devices or software that provide repeated automated access to this Site, other than those made generally available by Harbor.

---

**Third-Party Content**

We are not responsible for the accuracy or content of websites which may have links from this Site ("Third-Party Websites"). Accordingly, we can make no representation to you concerning the content of the Third-Party Websites, nor does the fact that there is a link serve as an endorsement of any Third-Party Website. Links to Third-Party Websites are provided solely as a convenience to you.

Some of the content on this Site is supplied by companies that are not affiliated with Harbor ("Third-Party Content"). Third-Party Content is available through framed areas, through hyperlinks to Third-Party Websites or is simply published on this Site. The Third-Party Content is protected by copyright pursuant to United States laws and international treaties and is owned or licensed by the Third-Party Content provider(s) credited.

Harbor has not been involved in the preparation, adoption or editing of Third-Party Content and does not explicitly or implicitly endorse or approve such Third-Party Content. The Third-Party Content providers do not implicitly or explicitly endorse or approve the Third-Party Content, nor do they give investment advice or advocate the purchase or sale of any security or investment.

While Harbor makes every attempt to provide accurate and timely information on this Site to serve the needs of users, neither Harbor nor the Third-Party Content providers guarantee the Third-Party Content's accuracy, timeliness, completeness or usefulness and are not responsible or liable for any such content, including any advertising, products or other materials on or available from Third-Party Websites. Third-Party

Content is provided for informational purposes only and Harbor and the Third-Party Content providers specifically disclaim any responsibility for Third-Party Content available on this Site. You will use Third-Party Content and the Third-Party Websites only at your own risk.

THE THIRD-PARTY CONTENT IS PROVIDED ON AN "AS-IS" BASIS. THE THIRD-PARTY CONTENT PROVIDERS EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

---

**Copyrights,  
Trademarks  
and Claim  
Information**

This Site is protected by applicable copyright laws. Accordingly, you may not copy, distribute, modify, post or frame-in any text, graphics, software code, user interface design or logos from this Site.

All trademarks and service marks on this Site belong to Harbor Funds or its affiliates, except third-party trademarks and service marks, which are the property of their respective owners.

All Harbor graphics, logos, page headers and service names are trademarks, service marks or trade dress of Harbor. Harbor's trademarks, service marks and trade dress may not be used in connection with any product or service that is not Harbor's, in any manner that is likely to cause confusion among customers or investors, or in any manner that disparages or discredits Harbor. Nothing contained on this Site should be construed as granting any license or right in or to any trademarks, service marks or trade dress of Harbor.

Morningstar, Inc., Morningstar, the Morningstar logo and Morningstar.com are registered trademarks of Morningstar, Inc. All other Morningstar products and proprietary tools, including Morningstar Category, Morningstar Rating, Morningstar Risk, Morningstar Return, and Morningstar Style Box are trademarks of Morningstar, Inc.

The Russell 1000® Growth Index, the Russell Midcap® Growth Index, the Russell 2000® Growth Index, the Russell® 1000 Value Index, the Russell Midcap® Value Index, the Russell 2000® Value Index, the Russell 2500™ Value Index and Russell® are trademarks of the Frank Russell Company.

TurboTax and TurboTax Online are trademarks and service marks of Intuit, Inc., registered in the United States and other countries. Intuit and Quicken are registered trademarks of Intuit, Inc.

The Dow Jones IndexesSM are proprietary to and distributed by Dow Jones & Company, Inc. and have been licensed for use. All content of the Dow Jones IndexesSM © 2010 is proprietary to Dow Jones & Company, Inc.

If you believe that your work has been copied in a way that constitutes copyright infringement, please provide Harbor with the following information:

1. A signature of a person authorized to act on behalf of the owner of the copyright allegedly infringed;
2. A description of the copyrighted work that you claim has been infringed or, if multiple copyrighted works are the subject of a single notice, a representative list of such works;
3. An identification of the allegedly infringing material, and a description of where that material is located on this Site;
4. Your address, telephone number and email address;
5. A written statement by you that you have a good faith belief that use of the disputed material in the manner complained of is not authorized by the copyright owner, its agent or the law; and
6. A written statement by you, made under the penalty of perjury, that the

information you provide in your notice is accurate and that you are the owner of the allegedly infringed copyright or that you are authorized to act on behalf of the copyright owner.

Harbor's agent for notice of claims of copyright infringement can be reached as follows:

By mail: General Counsel, Harbor Capital Advisors, Inc., 111 South Wacker Drive, 34th Floor, Chicago, IL 60606-4302  
By phone: (312) 443-4400  
By e-mail: IntellectualProperty@HarborFunds.com

---

**Disclaimer of Warranties**

HARBOR AND ITS AFFILIATES, SUBSIDIARIES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, LICENSORS, AND ANY THIRD-PARTY CONTENT PROVIDERS AND VENDORS DO NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES ABOUT THIS SITE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. THIS SITE IS MADE AVAILABLE TO YOU "AS IS" AND "AS AVAILABLE" AND HARBOR DOES NOT WARRANT THAT THIS SITE WILL MEET YOUR NEEDS OR THAT IT WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE OR THAT THE RESULTS OBTAINED FROM THE USE OF THIS SITE WILL BE ACCURATE OR RELIABLE. USE OF THIS SITE IS AT YOUR OWN RISK.

YOU (AND NOT HARBOR) ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION OF YOUR PROPERTY OR OPERATIONS AS A RESULT OF USING THIS SITE.

---

**Limitation of Liability**

NEITHER HARBOR NOR ITS AFFILIATES, SUBSIDIARIES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, LICENSORS, OR ANY THIRD-PARTY CONTENT PROVIDERS AND VENDORS WILL BE LIABLE TO YOU OR ANYONE ELSE FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL, DIRECT OR INDIRECT DAMAGES (INCLUDING, BUT NOT LIMITED TO, LOST PROFITS, TRADING LOSSES OR DAMAGES THAT RESULT FROM USE OR LOSS OF USE OF THIS SITE, THIRD-PARTY WEBSITES AND THIRD-PARTY CONTENT, INCONVENIENCE OR DELAY). THIS IS TRUE EVEN IF HARBOR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

NEITHER HARBOR NOR ITS AFFILIATES, SUBSIDIARIES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, OR LICENSORS WILL BE LIABLE TO YOU OR ANYONE ELSE FOR ANY LOSS RESULTING FROM A CAUSE OVER WHICH HARBOR DOES NOT HAVE DIRECT CONTROL. THIS INCLUDES FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT OR COMMUNICATIONS LINES (INCLUDING TELEPHONE, CABLE AND THE INTERNET), UNAUTHORIZED ACCESS, VIRUSES, THEFT, OPERATOR ERRORS, SEVERE OR EXTRAORDINARY WEATHER (INCLUDING FLOOD, EARTHQUAKE, OR OTHER ACT OF GOD), FIRE, WAR, INSURRECTION, TERRORIST ACT, RIOT, LABOR DISPUTE AND OTHER LABOR PROBLEMS, ACCIDENT, EMERGENCY OR ACTION OF GOVERNMENT.

IF YOU LIVE IN A STATE THAT DOES NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SOME OR ALL OF THESE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU..

---

**Indemnification**

As a condition of your use of this Site, you agree to indemnify and hold Harbor and its Third-Party Content providers harmless from and against any and all claims, losses, liabilities, costs and expenses (including, but not limited to, attorneys' fees) arising from your use of this Site or from your violation of these Terms of Use.

---

---

<b>No Investment, Legal or Tax Advice</b>	The information on this Site is provided for informational purposes. It is not intended and should not be construed as investment, legal or tax advice. Reference to a fund or security anywhere on this Site is not a recommendation to buy, sell, or hold that or any other fund or security. The information contained on this Site is not a substitute for investment advice from a competent financial or tax advisor.
<b>Information Automatically Logged</b>	Harbor uses your IP address to help diagnose problems with our server and to administer this Site. Your IP address is also used to gather broad demographic information. This information will be solely used for internal purpose only.
<b>Password Security and Notification</b>	If you have a User ID and Password (collectively, a "User ID") for access to non-public areas of this Site, you are solely responsible for all activities that occur in connection with your User ID. Accordingly, you should take steps to protect the confidentiality of your User ID. Notify Harbor immediately if you become aware of any disclosure, loss, theft or unauthorized use of your User ID.
<b>Cookies</b>	This Site uses "cookies" to remember the pages that you have visited and ease the navigation between our pages.
<b>E-Mail</b>	Harbor will not send you e-mail without first receiving your permission, unless it relates to servicing your account. It is our policy to include instructions if you do not want to receive any future e-mail. Harbor does not sell its shareholders' e-mail addresses and we do not provide your personal information to third parties for the purpose of sending you unwanted/unsolicited communications of any kind.
<b>Modifications</b>	<p>This Site gives users the following options for changing and modifying information previously provided. You can mail the information to the following postal address:</p> <p style="margin-left: 40px;">Harbor Funds c/o Harbor Services Group, Inc. PO Box 804660 Chicago, IL 60680-4108</p> <p>You can call the following telephone number: 1-800-422-1050.</p>
<b>Jurisdictional Issues and Applicable Law</b>	<p>Unless otherwise specified, Harbor controls and operates this Site from our offices within the State of Illinois, United States of America.</p> <p>If you choose to access this Site, you do so on your own initiative, and you are responsible for compliance with any applicable local laws.</p> <p>The laws of the State of Illinois govern these Terms of Use. If you take legal action relating to these Terms of Use, you agree to file such action only in the Circuit Court of Cook County, Illinois or the United States District Court for the Northern District of Illinois, Eastern Division, and you consent and submit to the personal jurisdiction of those courts for the purposes of litigating any such action.</p>
<b>International Use</b>	<p>Because of the global nature of the Internet, you agree to comply with all local rules with respect to your account (if any) and your online conduct, including all laws, rules, codes and regulations of the country in which you reside and the country from which you access this Site, including, without limitation, all laws, rules, codes, regulations, decrees, acts, orders, directives, legislation, bills and statutes pertaining to tax, contracts, intellectual property, securities, e-commerce, banking, technology, computers, fraud and privacy.</p> <p>Shares of Harbor Funds are not sold in places other than the United States, its</p>

territories, and those countries where shares of the Funds are registered for sale.

---

**Severability** If any provision of these Terms of Use is deemed unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from these Terms of Use and will not affect the validity and enforceability of the remaining provisions.

---

**Entire Agreement** The preceding Terms of Use represent the entire agreement between Harbor and you with regard to your use of this Site.

---

**Contacting the Website Administrator** If you have any questions about these Terms of Use, the practices of this Site or your dealings with this Site, you can contact us by visiting [www.harborfunds.com/contact-us](http://www.harborfunds.com/contact-us).

---