



Harbor

FUNDS DISTRIBUTORS, INC.

Harbor's Business Continuity Summary Plan

Harbor Funds Distributors, Inc. maintains a Business Continuity Plan on how we will respond to events that may significantly interrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in our approach to respond to events if they occur. With that in mind, we are providing you with this information on our business continuity plan.

Our Business Continuity Plan addresses how we will recover and resume business operations in the event of a business interruption. We will respond by safeguarding our employees and property, making a financial and operational assessment, protecting our firm's books and records, and allowing our shareholders to transact business. Our plan is designed to permit our firm to resume operations as quickly and effectively as possible, regardless of the scope and severity of the business interruption.

Business interruptions can vary in scope: affecting only our firm, the building housing our firm, the business district where our firm is located, or the city where we are located or a wider region. In any situation, we plan to continue our business operations and notify you of how to contact us via any means available, including, but not limited to, telephone, fax, e-mail or at harborfunds.com.

Based on a company-wide risk analysis, we have put in place a resiliency plan to help mitigate business interruptions. Our plan includes the following elements:

- data back up and recovery of all mission critical systems;
- alternative communications with shareholders, employees, third party vendors, suppliers, banks, counter-parties and regulators, including re-routing of critical lines;
- alternate physical location of mission critical employees;
- employee preparedness training; and
- at a minimum, an annual review and/or maintenance of our plan.

Every emergency situation poses unique problems based on external factors. Our objective is to restore operations quickly and enable shareholders to have prompt access to their accounts. Most types of service interruptions should not affect your access to your account or your ability to withdraw available funds. However, your ability to transact on your account may be delayed during any given period if there are events beyond our control.

While we cannot eliminate all risks of interruption, we are committed to having a strategy in place to keep you informed. If you have questions about our business continuity planning, feel free to contact us at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time.