



Harbor IRA Fund Details

The International, International Growth, Global Value, Global Growth, Commodity Real Return Strategy, High-Yield Bond, Flexible Capital, Convertible Securities and Emerging Markets Debt funds may be subject to a redemption fee.

Please refer to the most current prospectus for the minimum initial investment requirements.

Investors should consider a Fund's investment objective, risks, fees, and expenses carefully before investing. For this and other important information, please obtain a prospectus by calling 800-422-1050 or visiting www.harborfunds.com and read it carefully before investing.

Domestic Equity	Fund Number	Stock Ticker
Capital Appreciation Fund		
Institutional Class	2012	HACAX
Investor Class	2412	HCAIX
Mid Cap Growth Fund		
Institutional Class	2019	HAMGX
Investor Class	2419	HIMGX
Small Cap Growth Fund - closed to new investors		
Institutional Class	2010	HASGX
Investor Class	2410	HISGX
Large Cap Value Fund		
Institutional Class	2013	HAVLX
Investor Class	2413	HILVX
Mid Cap Value Fund		
Institutional Class	2023	HAMVX
Investor Class	2423	HIMVX
Small Cap Value Fund		
Institutional Class	2022	HASCX
Investor Class	2422	HISVX
Small Company Value Fund		
Institutional Class	2028	HASMX
Investor Class	2428	HISMX

International & Global	Fund Number	Stock Ticker
International Fund		
Institutional Class	2011	HAINX
Investor Class	2411	HIINX
International Growth Fund		
Institutional Class	2017	HAIGX
Investor Class	2417	HIIGX
Global Value Fund		
Institutional Class	2027	HAGVX
Investor Class	2427	HIGVX
Global Growth Fund		
Institutional Class	2030	HGGAX
Investor Class	2430	HGGIX

Strategic Markets	Fund Number	Stock Ticker
Commodity Real Return Strategy Fund		
Institutional Class	2029	HACMX
Unconstrained Bond Fund		
Institutional Class	2032	HAUBX
Flexible Capital Fund		
Institutional Class	2033	HAFLX
Investor Class	2433	HIFLX

Fixed Income	Fund Number	Stock Ticker
Convertible Securities Fund		
Institutional Class	2034	HACSX
Investor Class	2434	HICSX
Emerging Markets Debt Fund		
Institutional Class	2035	HAEDX
High-Yield Bond Fund		
Institutional Class	2024	HYFAX
Investor Class	2424	HYFIX
Bond Fund		
Institutional Class	2014	HABDX
Real Return Fund		
Institutional Class	2025	HARRX
Money Market Fund		
Institutional Class	2015	HARXX