Harbor Funds

How to Manage Your Account Online

Whether you have been using harborfunds.com account management features for a while to manage your account, or if you're just getting started, this guide will help you find and use the key features in our newly redesigned website.

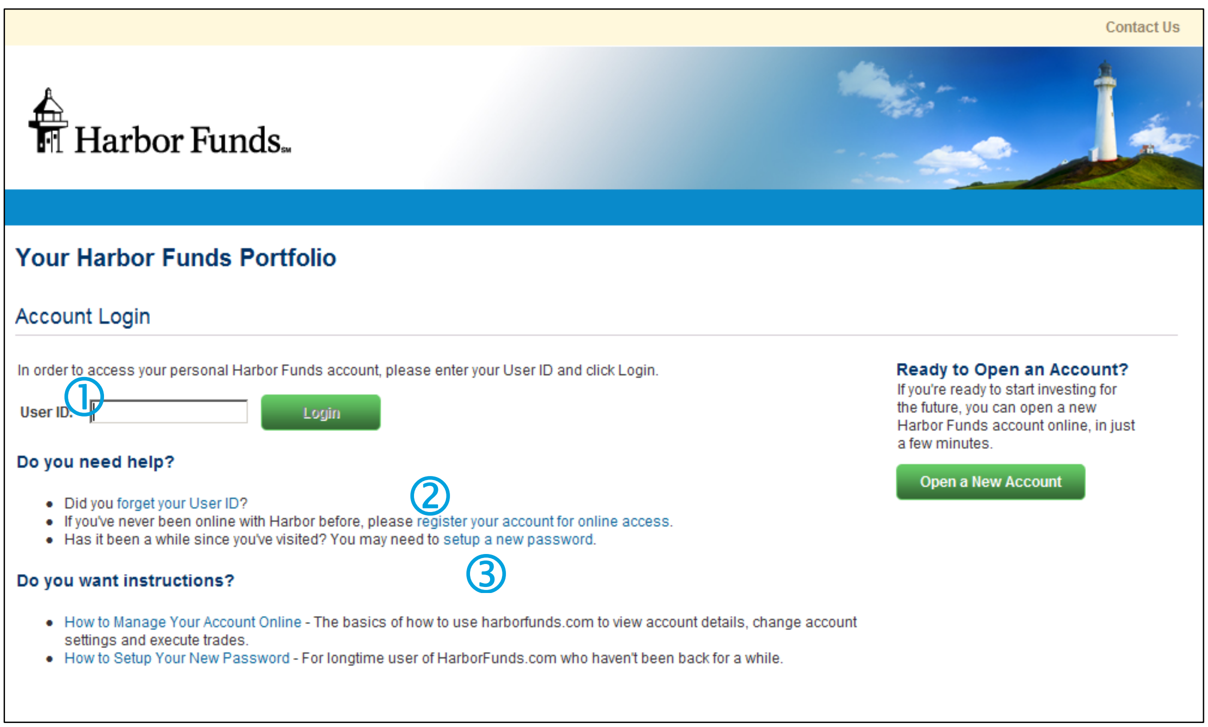
Logging In

First, you must get access to the system and log in. If you visit harborfunds.com, you'll see a Login button in the upper right corner of every screen. Click Login and you'll see the main login screen shown below.

① If you have **already established your user ID and password**, go ahead and enter your User ID and click "Login"

② **If you have never setup your Harbor accounts online,** click "register your account for online access". This will allow you to identify yourself and your account, and establish a user ID, password and some security details.

③ **If you have an old harborfunds.com user ID, but have not set up a new password and security profile yet**, you should click "setup a new password". You will enter your existing User ID, provide some information like your Social Security Number and Account Number, and then establish a new password and security details.
Click here to learn more: How To Set Up Your Password and Security Profile.

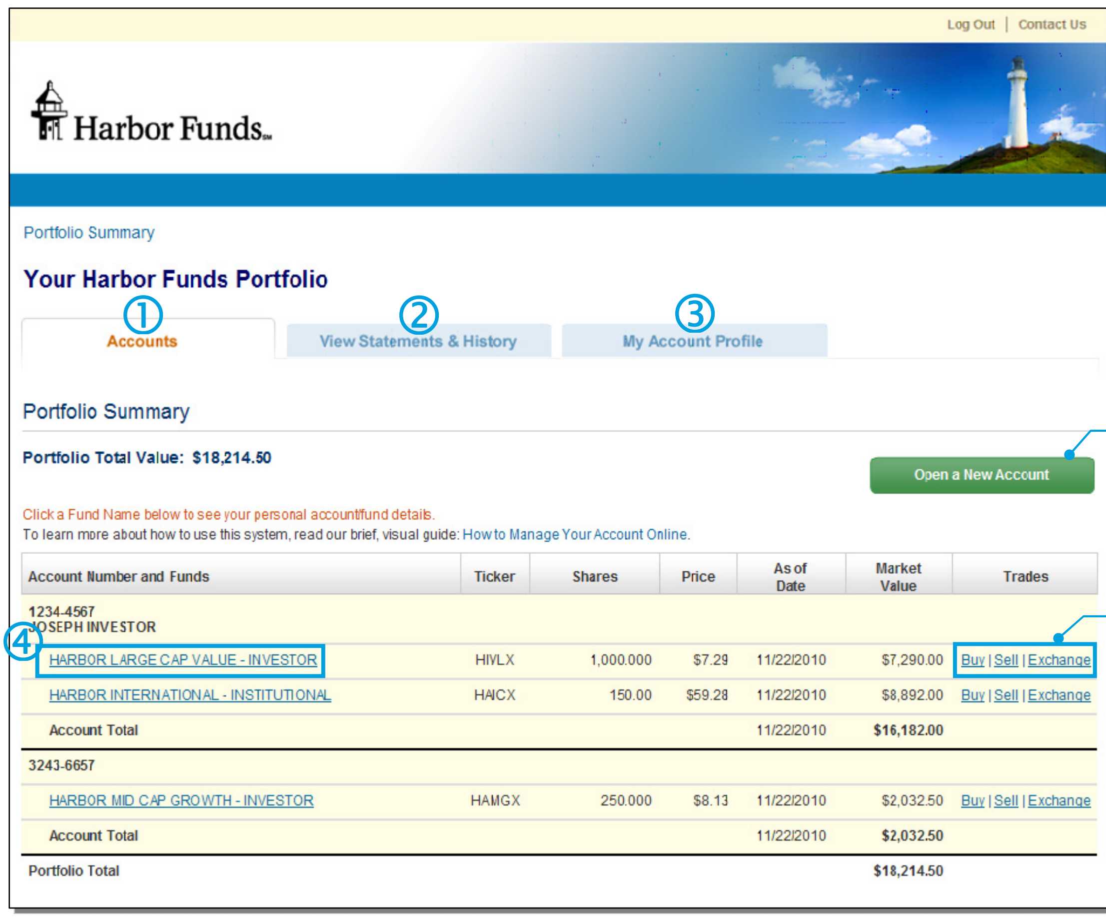


How Is Everything Organized?

We designed the new system around two main pages:

Portfolio Summary—From this basic starting point, you can see a summary of all of your accounts and funds. The Accounts Tab ① shows your high-level account data. You can use the View Statements & History ② tab to access statements, view pending trades, see historical transactions and balances, etc. And the My Account Profile ③ tab allows you to easily manage your user ID, password, mailing address, e-mail address and e-delivery settings.

If you click any Fund name ④ in the Portfolio Summary table, you'll see a detailed Account View, and be able to work directly with that specific account.



Open A New Account from the Portfolio Summary screen, at any time.

One-click access to Buy, Sell or Exchange shares from the Portfolio Summary.

Functions Available in the Main Tabs:

Accounts ①

- Portfolio Summary view of all accounts

View Statements & History ②

- View Account Statements
- View and Cancel Pending Trades
- View All Account History
- View Historical Account Balances
- View All Tax Statements

My Account Profile ③

- Change User ID
- Change Password
- Change Security Profile
- Change Your Contact Info
- Add/Change E-mail Address
- Change Paperless E-Delivery Settings

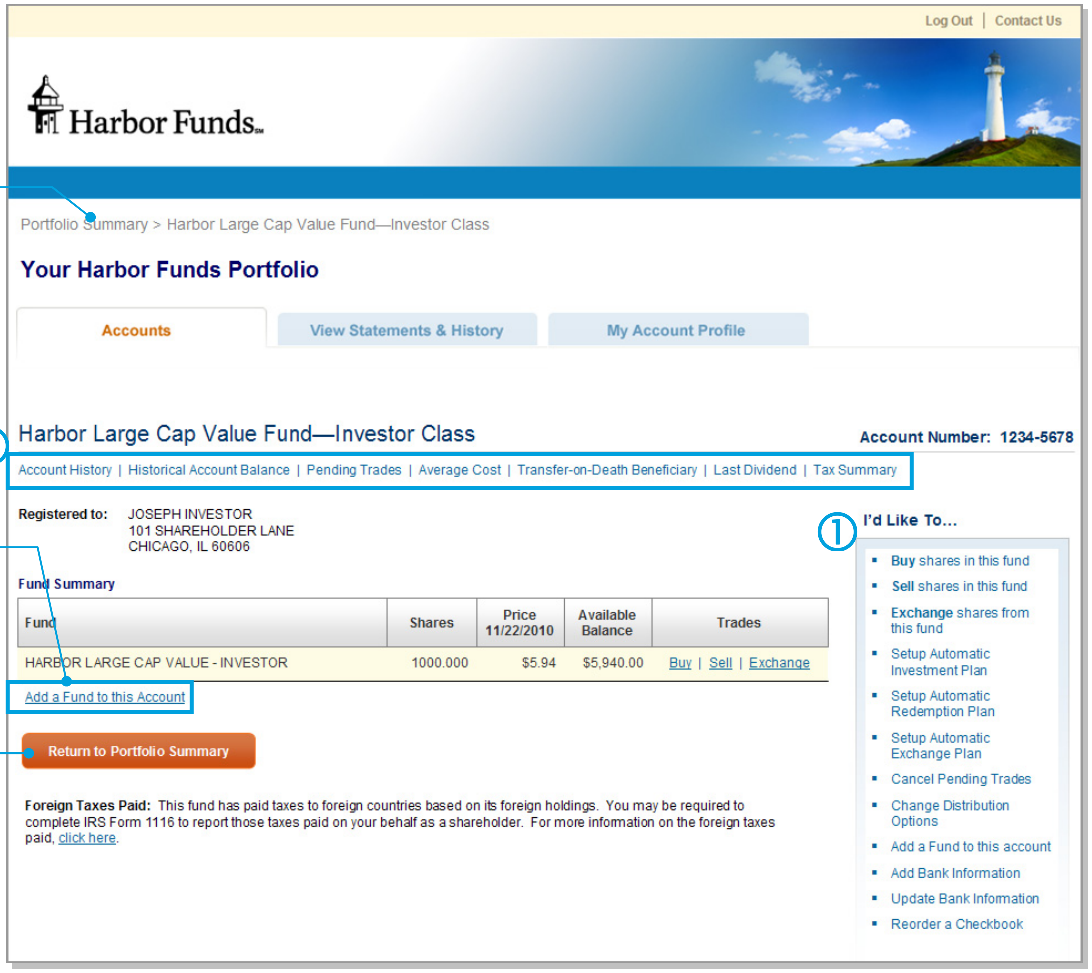
Account View—Click any fund in your Portfolio Summary to see all the details for that fund and account. From the account view, the convenient I'd Like To list ① is how you *do* things: buy, sell or exchange, change distribution options, add or change banking information, etc.

Using the account view options ② across the top of the page, you can *view* the account details in numerous ways: account history, past balances, pending trades, average cost, beneficiary details, etc.

Links along the top of each page allow one-click access back to the current Account View or to the Portfolio Summary

Add a Fund to this Account, and both funds will conveniently appear together on one account statement.

When you're finished working with this account, one click takes you back to the Portfolio Summary view.



Functions Available from the Account View

I'd Like To... ①

- Buy Shares
- Sell Shares
- Exchange Shares
- Setup Automatic Purchase, Redemption or Exchange Plans
- Cancel Pending Trades
- Change Distribution Options
- Add a Fund to This Account
- Add/Edit Banking Information
- Reorder Checkbooks

Account View Options ②

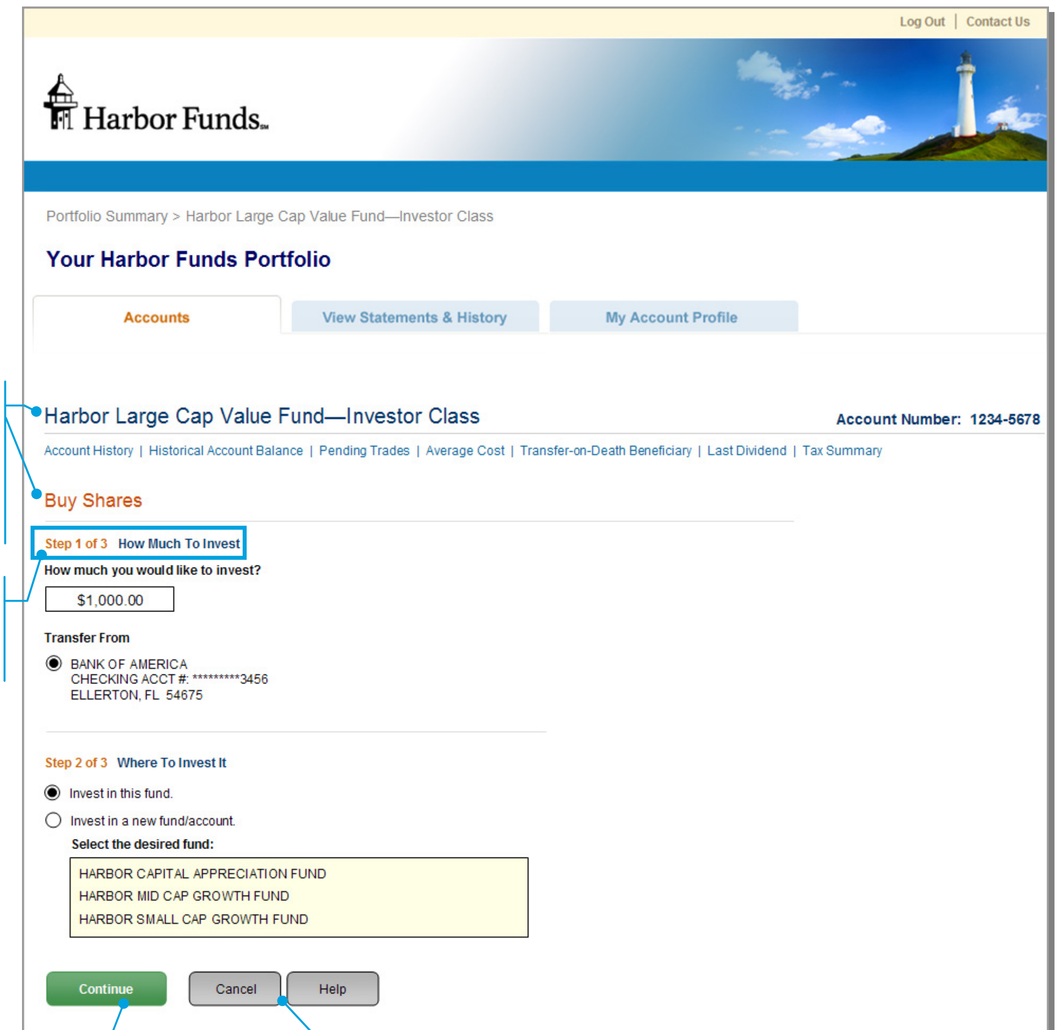
- Account/Fund History
- Historical Balance
- Pending Trades for this Fund
- Average Cost for this Fund
- View Beneficiary
- View Last Dividend
- View Year-End Tax Summary

Working With Your Accounts: Viewing and Doing

As you may have noticed from the descriptions above, there are two types of actions you can take within the Account Management system: you can *view* things and you can *do* things.

Viewing generally involves a single screen displaying fund or account data, like the Portfolio Summary table, or perhaps lists of statements or tax documents. When you're finished viewing, you can choose a new view from the menus, use the Return to Portfolio View button, or simply use the Back button on your browser.

Doing involves completing a series of steps in order, providing information or making choices along the way, until you're finished.



The name of the fund you're working with is always displayed, as is the name of the process you're completing.

Steps are always called out to indicate the progress you're making.

Green buttons, like Continue or Submit, indicate how to move forward in a process.

Grey buttons like Cancel let you stop what you're doing. And orange buttons let you go in a different direction, or go back.