

## An Update to Harbor's Shareholders from Charles F. McCain, Chairman, Harbor Funds

March 19, 2020

Dear Harbor Funds Shareholders:

As the novel coronavirus (COVID-19) continues to spread globally and across the U.S., we want to let you know what Harbor is doing to respond to this public health emergency.

We are assessing the situation daily, remaining vigilant, and following all recommendations from the World Health Organization, U.S. Centers for Disease Control and Prevention, and local authorities. In addition, we have activated our Business Continuity Plan, which includes the vast majority of our associates working remotely.

Please be assured that, while we are focused on the health and safety of our employees and those around us, we remain committed to providing you with the excellent level of service you have come to expect from Harbor Funds. Maintaining the security of your account remains a critical priority for Harbor. One way we do this is to offer email notifications whenever activity takes place on your account. To take advantage of this security feature, simply add an email address to your account by establishing online access and referencing "Account Profile", "Contact Information", then "Edit" next to the Email address heading. Alternatively, you can contact one of our Shareholder Services Representatives at 800-422-1050, Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern time.

Our website, [harborfunds.com](https://harborfunds.com), was designed to provide numerous ways to manage your account, including:

- Perform and view transactions on your account
- Download account related documents electronically such as statements and tax forms
- Update your personal information such as your address, telephone number and email
- Obtain daily prices and long-term performance information
- Complete forms instantly through our electronic forms with DocuSign option
- Sign up for electronic delivery of documents

As we navigate this time of uncertainty together, I want to thank you for your continued trust in Harbor Funds. If you have any questions, please contact one of our Shareholder Services Representatives at 800-422-1050, Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern time. You can also reach us via online chat through [harborfunds.com](https://harborfunds.com) or through our Shareholder Online Access System during the same business hours listed above.

Sincerely,

Charles F. McCain

Chairman