

Business Continuity Summary Plan

Harbor Capital Advisors, Inc., Harbor Services Group, Inc., and Harbor Funds Distributors, Inc. as the investment adviser, shareholder servicing agent, and distributor of Harbor Funds, respectively (collectively, “**Harbor**”), maintain a Business Continuity Plan that addresses 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 regarding 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 books and records, and allowing Harbor Funds’ shareholders to transact business. Our plan is designed to permit us 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. They may affect just our office, or our building, or they may affect a whole city or area. In any situation, we seek to continue our business operations and to 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 backup and recovery of all mission critical systems;
- Alternative communication methods with shareholders, employees, third-party vendors, suppliers, banks, counterparties, 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 Harbor Funds’ shareholders to have prompt access to their accounts. Most types of service interruptions should not affect a shareholder’s account access or ability to withdraw available funds. However, a shareholder’s ability to transact on their 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 Harbor’s Business Continuity Plan, feel free to contact us at 800-422-1050, Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern time.