



Harbor Funds List

Domestic Equity	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Capital Appreciation Fund	2012	HACAX	2512	HNACX	2212	HRCAX	2412	HCAIX
Strategic Growth Fund	2040	MVSGX	2540	HNGSX	2240	HSRGX	2440	HISWX
Mid Cap Growth Fund	2019	HAMGX	2519	HNMGX	2219	HRMGX	2419	HIMGX
Small Cap Growth Fund	2010	HASGX	2510	HSNGX	2210	HRSGX	2410	HISGX
Small Cap Growth Opportunities Fund	2037	HASOX	2537	HNSOX	2237	HRSOX	2437	HISOX
Large Cap Value Fund	2013	HAVLX	2513	HNLVX	2213	HRLVX	2413	HILVX
Mid Cap Value Fund	2023	HAMVX	2523	HNMVX	2223	HRMVX	2423	HIMVX
Small Cap Value Fund	2022	HASCX	2522	HNVRX	2222	HSVRX	2422	HISVX
Small Cap Value Opportunities Fund	2041	HSOVX	2541	HSRVX	2241	HSAVX	2441	HSIVX

International & Global	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
International Fund	2011	HAINX	2511	HNINX	2211	HRINX	2411	HIINX
Diversified International All Cap Fund	2038	HAIDX	2538	HNIDX	2238	HRIDX	2438	HIIDX
International Growth Fund	2017	HAIGX	2517	HNGFX	2217	HRIGX	2417	HIIGX
International Small Cap Fund	2039	HAISX	2539	HNISX	2239	HRISX	2439	HIISX
Global Leaders Fund	2030	HGGAX	2530	HNGIX	2230	HRGAX	2430	HGGIX
Emerging Markets Equity Fund	2036	HAEMX	2536	HNEMX	2236	HREMEX	2436	HIEMX

Fixed Income	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Convertible Securities Fund*	2034	HACSX	2534	HNCVX	2234	HRCSX	2434	HICSX
High-Yield Bond Fund*	2024	HYFAX	2524	HNHYX	2224	HYFRX	2424	HYFIX
High-Yield Opportunities Fund*	2042	HHYNX	2542	HHYRX	2242	HHYAX	2442	HHYVX
Bond Fund	2014	HABDX	2514	HBFRX	2214	HRBDX	N/A	N/A
Core Bond Fund	2043	HACBX	2543	HCBRX	N/A	N/A	N/A	N/A
Real Return Fund	2025	HARRX	2525	HRRNX	2225	HRRRX	N/A	N/A
Money Market Fund	2015	HARXX	N/A	N/A	2215	HRMXX	N/A	N/A

*May be subject to a redemption fee.

You could lose money by investing in the Harbor Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the FDIC or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund and you should not expect the sponsor to provide financial support to the Fund at any time.

Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor fund before investing. A summary prospectus or prospectus for this and other information is available at harborfunds.com or by calling 800-422-1050. Read it carefully before investing.



Choosing a Share Class

Each of the Harbor funds have multiple classes of shares, with each class representing an interest in the same portfolio of investments. However, the Funds' separate share classes have different expenses and, as a result, their investment performances will differ. When choosing a share class, you should consider the factors below:

INSTITUTIONAL CLASS

Available to individual and institutional investors

- No 12b-1 fee
- Transfer agent fee of up to 0.09% of average daily net assets
- \$50,000 minimum investment in each Domestic Equity and International & Global Fund
- \$1,000 minimum investment in each Strategic Markets and Fixed Income Fund

RETIREMENT CLASS

Available to individual and institutional investors

- No 12b-1 fee and no intermediary fee of any kind paid by the Fund
- Transfer agent fee of up to 0.01% of average daily net assets
- No minimum investment for the following types of institutional investors that maintain accounts with Harbor Funds at an omnibus or plan level: (1) employer-sponsored retirement or benefit plans, including: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans, and (2) accounts maintained by financial intermediaries, including investment firms, banks and broker-dealers
- \$1,000,000 minimum investment in each Fund for all other types of accounts, including individual accounts, personal plans such as Individual Retirement Accounts (IRAs), SEP IRAs, Simple IRAs and individual 403(b) plans, and institutional accounts that are not maintained by a financial intermediary at an omnibus or plan level with Harbor Funds

ADMINISTRATIVE CLASS

Administrative Class shares are available only to employer-sponsored retirement or benefit plans and other non-retirement accounts maintained by financial intermediaries. Employer-sponsored retirement and benefit plans include: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans. Administrative Class shares are not available through personal plans, such as individual retirement accounts (IRAs), SEP IRAs, Simple IRAs or individual 403(b) plans, unless investing through an account maintained by a financial intermediary.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.09% of average daily net assets
- \$50,000 minimum investment in each Fund for accounts maintained by financial intermediaries
- No minimum investment for employer-sponsored retirement or benefit plans

INVESTOR CLASS

Available to individual and institutional investors

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.21% of average daily net assets
- \$2,500 minimum investment in each Fund for regular accounts
- \$1,000 minimum investment in each Fund for IRA and UTMA/UGMA accounts

Meeting the minimum investment for a share class means you have purchased and maintained shares with a value at the time of purchase that is at least equal to that minimum investment amount. Redemptions out of your account can cause your account to fail to meet the minimum investment amount requirement. Changes in the market value of your account alone will not cause your account to either meet the minimum investment amount or fall below the minimum investment amount.

DISTRIBUTION AND SERVICE (12b-1) FEES

Harbor Funds has adopted a distribution plan for each Fund's Administrative and Investor Classes of shares in accordance with Rule 12b-1 under the Investment Company Act of 1940. Under each plan, the Funds pay distribution and service fees to Harbor Funds Distributors, Inc. (the "Distributor") for the sale, distribution and servicing of the Administrative and Investor Class shares. All or a substantial portion of these fees are paid to financial intermediaries, such as broker-dealers, banks and trust companies, which maintain accounts in Harbor Funds for their customers. Because the Funds pay these fees out of the Administrative and Investor Class assets on an ongoing basis, over time these fees will increase the cost of your investment in Administrative and Investor Class shares and may cost you more than paying other types of sales charges.

TRANSFER AGENT FEES

The Funds pay Harbor Services Group, Inc. ("Shareholder Services") transfer agent fees (specified above) on a per-class basis for its services as shareholder servicing agent for each Fund. For each class except for the Retirement Class of shares, Shareholder Services uses a portion of these fees to pay unaffiliated financial intermediaries for providing certain recordkeeping, subaccounting and/or similar services to shareholders who hold their shares through accounts that are maintained by the financial intermediaries. These fees may consist of per fund or per sub-account charges that are assessed on a periodic basis (i.e., quarterly) and/or an asset based fee that is determined based upon the value of the assets maintained by the financial intermediary.