



# Harbor New Account Application

## Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at [harborfunds.com](http://harborfunds.com).

**Use this form to open a non-retirement mutual fund account. Please do not use this application to establish an IRA account. Print in CAPITAL LETTERS and in black ink.**

**Important information about opening a new account:** Harbor Funds is required by federal law to obtain from each person who opens an account certain information—including name, street address, and social security number/tax ID, among other information—that will be used to verify your identity. We may need to request additional identifying information. If you do not provide us with this information, we will not be able to open the account. If we are unable to verify your identity after establishment of an account, Harbor Funds reserves the right to close your account or take other appropriate steps.

## Step 1 Select an Account Type *Choose only one*

Accounts must indicate the state under which the gift or transfer is made. This must be the state of residence of the donor, custodian or minor.

Complete **Step 3** and provide trustee information in **Step 4**.

Complete **Step 3** and provide executor information in **Step 4**.

**Individual** Account owned by one person.  
*Proceed to Step 4*

**Joint** Account owned by two or more people. Your account will be registered as joint tenants with rights of survivorship unless you specify another form of ownership.  
*Proceed to Step 4*

*Joint Account Registration (i.e. tenants in common, community property, etc.)*

**UGMA/UTMA** Account established as an irrevocable gift or transfer to a minor. The assets in a Uniform Gift/Transfer to Minors Act account may only be used for the benefit of the minor. An adult custodian administers the account until the minor reaches the age at which custodianship terminates for the state under whose law the gift or transfer is being made.  
*Proceed to Step 4*

*State under Whose Laws the Gift or Transfer Is Being Made*

**Organization/Entity** Account owned by an entity.  
*Proceed to Step 2*

**Trust** Account established to invest assets held in an existing trust. **For trusts under will/testamentary**, you must attach copies of the pages of the will that contain the name(s) of the trustee(s) and the testator's signature. **For all other trusts**, you must provide a copy of certain pages of the trust agreement showing the name of the trust, the date the trust was established, the names of the trustees, and the signature page.  
*Proceed to Step 3*

**Estate** Account established to invest assets held by an estate. This requires a certified copy of the court appointment (i.e. letters testamentary or letters of administration, certified within 60 days).  
*Proceed to Step 3*

# Step 2

## Organization Information *For organizations and other entities only*

If the required documentation provided does not list the authorized signers by name and title, you must include a completed **Harbor Corporate/Organization Resolution Form**. Also, when establishing a legal entity account (e.g. for a corporation, LLC, general partnership, statutory trust, or any similar entity), please ensure that you complete the **Harbor Certification of Beneficial Owner(s) Form**.



### Type of Organization/Entity (choose only one):

### Required Documentation:

<input type="checkbox"/> <b>Corporation</b> <i>(Select description below)</i>	Articles of Organization, State-Issued Charter, or Certificate of Good Standing
<input type="checkbox"/> <b>Endowment</b>	Trust document
<input type="checkbox"/> <b>Foundation</b>	Articles of Organization
<input type="checkbox"/> <b>Partnership or Limited Partnership</b>	Partnership Agreement
<input type="checkbox"/> <b>Professional Association or Professional Corporation; Limited Liability Corporation</b>	Certificate of Organization or comparable document
<input type="checkbox"/> <b>Retirement Plan</b> <i>(Select description below)</i>	Trust document and IRS determination letter, if available
<input type="checkbox"/> <b>Other</b> <i>(Select description below)</i>	Certificate of Organization or comparable document filed to form organization

### Select Organization/Entity Description (if applicable, check all that apply):

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> S Corporation   | <input type="checkbox"/> Trust Company   | <input type="checkbox"/> Government Agency or Instrumentality             |
| <input type="checkbox"/> C Corporation   | <input type="checkbox"/> Mutual Fund   | <input type="checkbox"/> Non-Profit, Charitable or Religious Organization |
| <input type="checkbox"/> Broker/Dealer   | <input type="checkbox"/> Banking Institution                                       | <input type="checkbox"/> Third Party Administrator                        |
| <input type="checkbox"/> Defined Benefit Plan (i.e. Employer Sponsored Pension Plan) | <input type="checkbox"/> Defined Contribution Plan (i.e. 401(k) or Profit Sharing) |   |
| <input type="checkbox"/> Other <input type="text"/>                                  | <input type="checkbox"/> Publicly Traded Corporation <input type="text"/>          |   |
| Please specify   |  | Ticker Symbol   |

### Organization Information:

Name of Organization/Entity

Tax ID Number

Mailing Address (Street or P.O. Box)

City

State

Zip Code

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Street Address *(Can be a military APO or FPO; P.O. Box is not acceptable)*

City

State

Zip Code

Complete this section if your mailing address is a P.O. Box or if your residential address is different than your mailing address.



# Step 3

## Trust/Estate Information *Personal Trust and Estate Accounts only*

If you are opening a statutory trust, please complete the Harbor Certification of Beneficial Owner(s) Form.

### Trust Information (required for trust accounts):

Statutory Trust

Name of Trust

Social Security Number/Tax ID (Used for tax reporting)

Date Trust was established or last amended (mm/dd/yyyy)

### Estate Information (required for estate accounts):

Name of Estate

EstateTax ID (Used for tax reporting)

The decedent's Social Security Number cannot be accepted.

**Proceed to Step 4**

# Step 4

## Account Owner/Authorized Person Information

For individual, joint, and UGMA/UTMA accounts, this account owner's Social Security Number will be used for tax reporting. For organization, trust, and estate accounts, the Social Security Number listed in this section will not be used for tax reporting. For these accounts, the tax ID used for tax reporting must be provided in Steps 2 or 3.

For individual, joint, organization, trust, and estate accounts, this address will be the primary address for mailings. For UGMA/UTMA accounts, the custodian's address indicated on the next page will be the primary address for any mailings.

### Account Owner/Authorized Person:

Individual/Joint Owner  Minor (UGMA/UTMA)  Organization Representative  Trustee  Executor

First Name

M.I.

Last Name

Date of Birth (mm/dd/yyyy)

E-mail Address

Primary Phone

Optional Phone

U.S. Citizen

U.S. Resident Alien

Nonresident Alien

Social Security Number

Mailing Address (Street or P.O. Box)

City

State

Zip Code

Street Address (Can be a military APO or FPO; P.O. Box is not acceptable)

City

State

Zip Code

Complete this section if your mailing address is a P.O. Box or if your residential address is different than your mailing address.

**Proceed to Step 5**

# Step 4

## Account Owner/Authorized Person Information

Continued

Complete if there are additional Owners on this account. >

For UGMA/UTMA accounts, the custodian's address indicated here will be the primary address for any mailings.

### Account Owner/Authorized Person:

- Joint Account Owner**  
  **Custodian**  
  **Organization Representative**  
  **Co-Trustee**  
  **Co-Executor**

First Name M.I. Last Name

Date of Birth (mm/dd/yyyy) E-mail Address

**U.S. Citizen**  
 Primary Phone Optional Phone  **U.S. Resident Alien**  
 **Nonresident Alien**

Social Security Number

Mailing Address (Street or P.O. Box)

City State Zip Code

Complete this section if your mailing address is a P.O. Box or if your residential address is different than your mailing address. >

Street Address (Can be a military APO or FPO; P.O. Box is not acceptable)

City State Zip Code

I have included the necessary information for **additional Owners** on a separate sheet, in the same format.

# Step 5

## Create a Security Question Optional. Applicable only for Individual, Joint, UGMA/UTMA, & Estates.

Once established, you will be asked to answer one of these questions when speaking with a Shareholder Services Representative in order to obtain information about your account. >

### Create your own question or complete one or more of the provided questions:

**A.**   
Create your own question

Answer

**B.** What is your mother's maiden name?  
  
Answer

**C.** What is your father's middle name?  
  
Answer

**D.** In what city were you born?  
  
Answer

## Step 6 Select Your Investments

For Fund numbers, Fund names, and minimum initial investment amounts, please refer to the enclosed **Fund List** or the Harbor Funds Prospectuses.

Be sure to meet the minimum initial investment for each fund.

Provide additional investments on a separate sheet, if needed.

See Prospectus for eligibility requirements.

Fund Name:	Number:	Amount:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
TOTAL		\$ <input type="text"/>

### Required for investment in Administrative Class Shares:

- I hereby certify that this investment is for an employer sponsored qualified retirement plan or account maintained by a financial intermediary.

## Step 7 Select Your Method of Initial Investment

### Select One:

- Check** – Make payable to **Harbor Funds** and enclose with this application. We will not accept cashier's checks, money orders, starter checks, third party checks, or checks drawn on banks outside the U.S.
- Electronic Transfer** – By selecting this option you are authorizing Harbor Funds to make a one time electronic withdrawal for the amount indicated in **Step 6**, using the banking information in **Step 9**.
- Wire** – Call Harbor Shareholder Services at **800-422-1050** for your new account number and instructions to send a wire for the purchase amount to State Street Bank and Trust Company, the Fund's custodian.
- In-Kind Transfer of Harbor Funds Shares** – By selecting this option you are authorizing Harbor Funds to set up an account to receive an In-Kind Transfer of Harbor Funds shares from an intermediary. Call Harbor Shareholder Services at **800-422-1050** for your new account number.
- Re-registration** – By selecting this option you are authorizing Harbor Funds to set up an account to receive an In-Kind Transfer of shares from an existing account held directly at Harbor Funds. Additional documentation may be required. Call Harbor Shareholder Services at **800-422-1050** or visit [www.harborfunds.com/faq-registrations](http://www.harborfunds.com/faq-registrations) for more information.

Existing Harbor Funds Account Number

## Step 8 Select Your Distribution Options

If no selection is made, all distributions (dividends and capital gains) will be reinvested in the same Fund.

If you are investing in several Funds and would like different options for each Fund, please provide your instructions on a separate sheet.

### Dividends (select only one):

#### Reinvestment or Payment Options:

- Reinvest in the same Fund
- Reinvest from  to   
Fund Number Fund Number  
(Both must be pre-established)
- Send by electronic transfer to my bank - Complete the Electronic Transfer portion of **Step 9**.
- Send by Check

### Capital Gains (select only one):

#### Reinvestment or Payment Options:

- Reinvest in the same Fund
- Reinvest from  to   
Fund Number Fund Number  
(Both must be pre-established)
- Send by electronic transfer to my bank - Complete the Electronic Transfer portion of **Step 9**.
- Send by Check

# Step 9

## Provide Your Banking Information *Optional*

Complete this Step if you wish to add electronic transfer instructions to your account.

For checking accounts, please tape a voided check to the space provided. For savings accounts, please include a pre-printed deposit slip. Otherwise, there could be a delay in setting up these instructions.

If the name(s) on the bank account do not match at least one name on your Harbor account, a Medallion Signature Guarantee is required from the bank account owner(s).

Complete this Step if you wish to add wire instructions to your account.


### Electronic Transfer (for purchases, redemptions, distributions and Automatic Investment Plans):


John Shareholder 8506  
 Mary Shareholder  
 123 Main St.  
 Anywhere, USA 12345


VOID

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_ SIGNED \_\_\_\_\_

  
 123456789  
 ABA Routing Number

  
 12345678985064321  
 Your Bank Account Number

  
 8506  
 Check Number

ABA Routing Number (9 digits)

Bank Account Number

  
 Bank Name

Account Type (Check one):  
 Checking     Savings

**Please note:** Your banking institution must be a member of the Automated Clearing House (ACH) network and may have very specific instructions. Confirm with your banking institution before completing this application.

### Wire (for redemptions only):

ABA Routing Number (9 digits)

Bank Account Number

  
 Bank Name

  
 Name(s) on Bank Account

#### For further credit to (if applicable):

Bank Account Number

Name(s) on Bank Account

**Please note:** Your banking institution must be a member of the Federal Reserve System and may have very specific wire instructions. Confirm with your banking institution before completing this application.

## Step 10 Create an Automatic Investment Plan *Optional*

Complete this Step if you wish to schedule automatic investments into your Harbor account using the electronic transfer banking instructions provided in **Step 9**.

Fund Name:	Number:	Amount Per Investment:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Automatic investments will begin as close to the date requested as possible.

If you do not specify a date for your automatic investments, Harbor will default to the **15th day** of the month for the frequency selected.

**Transfer Schedule:**

**Monthly**
 **Every other month**
 **Quarterly**
 **Annually**

Starting Month Day of the Month

## Step 11 Consent for Electronic Delivery *Optional*

If consenting for e-delivery, you must provide your e-mail address in **Step 4**. Once your account is established, we will send an e-mail that provides a link to register for online access. You must create a user ID and password to log into your account online.

With e-delivery, you can help reduce the cost of printing and mailing by agreeing to waive the physical delivery of certain documents and electing to view these online. If you would like to sign up for this service, please select the documents below that you would prefer to only receive electronically. Please note that after your account is established, you will need to establish online access to your account. You may change this election at any time.

- Statements**  
 If you would also like to receive a paper copy of your Year-End statement by mail, check here
- Confirmations**  
 **Tax Documents**  
 **Fund Reports and Prospectuses**

Note: Confidential account information will never be sent via e-mail.

## Step 12 Second Party Mailing *Optional*

By completing this section, you acknowledge that any second parties you add will continue to receive duplicate statements/confirmations until you contact a Shareholder Services Representative and follow the instructions for terminating the statement/confirmation delivery. Harbor Funds is not responsible for the use of your account information by any second party recipient.

The second party will not be authorized to transact on this account.

**I would like duplicate statements/confirmations mailed to:**

First Name M.I. Last Name

Name of Company - If applicable

Street Address

City State Zip Code

I have included the necessary information for **additional second parties** on a separate sheet, in the same format.  
 The individual(s) listed are authorized to receive information about account history and balances by telephone.

# Step 13 Checkwriting *Optional*

Please allow two to three weeks for your checkbook to arrive. The minimum amount per check is \$250. ➤

If you do not indicate the required number of signatures, Harbor will default to one signature required.

## Service available ONLY for Harbor Money Market Fund Shareholders:

I would like checks for my Harbor Money Market account.

Number of signatures required to sign checks:

# Step 14 Signature & Certification

## By Signing this application, I certify that:

- ✓ I have received, read and agree to the terms of the current prospectus of the Fund(s) in which I am investing and believe each investment is suitable for me. I have the authority and legal capacity to make this purchase, and I am of legal age in my state of residence.
- ✓ If my account is registered in more than one name, I understand that Harbor Funds will accept written or telephone instructions from any one of the account owners.
- ✓ I authorize Harbor Funds, its affiliates and agents to act on any instructions believed to be genuine. I further agree to the extent Harbor Funds uses reasonable procedures (including shareholder identity verification) to confirm that instructions given by telephone are genuine, neither Harbor Funds, the Shareholder Services Representative, Harbor Funds Distributors, Inc., nor their affiliates and agents will be liable for acting on these instructions.
- ✓ I understand to minimize Fund expenses, it is Harbor Funds' policy to send one copy of the prospectus, shareholder reports, and other documents (except account confirmations and statements) to all Fund shareholders with the same last name residing at the same address, and I consent to this policy.
- ✓ By completing **Step 9**, I hereby authorize Harbor Funds to initiate credit and debit entries to the bank account indicated and for the bank to credit or debit the same to such account through the Automated Clearing House (ACH) system, subject to the rules of the bank, ACH and the Fund. Harbor Funds may correct any transaction error with a debit or credit to my bank account and/or my Fund account. I agree Harbor Funds shall be fully protected in honoring any such transaction. I also agree that Harbor Funds may make additional attempts to debit or credit my account if the initial attempt fails and I will be liable for any associated costs. This authorization is in full force and effect until I notify Harbor Funds of its revocation and Harbor Funds has had sufficient time to act.
- ✓ I understand that the assets in my account may be transferred to the appropriate state if no activity occurs in my account within the time period specified by state law.
- ✓ If I have chosen the checkwriting option, subject to the terms of the prospectus I authorize Harbor Funds' custodian bank, State Street Bank & Trust Company (the "Bank"), to honor checks drawn by me on my Harbor Money Market Fund account and to redeem sufficient shares in the account to cover payment of such checks. I understand that:
- ✓ Checkwriting may be amended or terminated at any time by the Fund or the Bank, and neither shall incur any liability to me for such amendment or termination, or for honoring such checks, or for processing redemptions to pay such checks, or for returning checks that have not been accepted;
- ✓ Checks drawn on a joint account will require the signature of one Owner unless indicated otherwise;
- ✓ I will be subject to the Bank's rules, regulations and associated laws governing check collection; and
- ✓ No checks shall be issued or honored, or redemptions processed, for any amounts represented by shares unless payment for such shares has been made in full and any checks given in such payment have been collected through normal banking channels.

## I certify under penalty of perjury, that:

1. The Social Security number or taxpayer identification number I have provided on this application is correct, **and**
2. I am a U.S. person (including a U.S. resident alien), **and**
3. I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, or **(b)** I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or **(c)** the IRS has notified me that I am no longer subject to backup withholding. (Cross out item 3 if you have been notified by the IRS that you are currently subject to backup withholding.), **and**
4. If applicable, the Foreign Account Tax Compliance Act (FATCA) exemption codes provided on this application are correct.

## Owner(s)/Authorized Person(s) Sign Below:

*The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.*

Signature Date (mm/dd/yyyy)

Signature Date (mm/dd/yyyy)



## Note:

## Upon Completion of Your Application...

Processing may be delayed if any of the following are missing. >

### Remember to include:

- ✓ Social Security number or Tax ID number
- ✓ Street address
- ✓ Signature(s) in **Step 14**
- ✓ Date of birth - *If applicable*
- ✓ A voided check or savings deposit slip - *If applicable*
- ✓ A check for your initial investment payable to "Harbor Funds" - *If applicable*
- ✓ Completed Harbor **Cost Basis Election** form - *If applicable*
- ✓ Completed Harbor **Corporate/Organization Resolution** form - *If applicable*
- ✓ Completed Harbor **Certification of Beneficial Owner(s)** form - *If applicable*

### Required documentation for your account type:

#### Transfer on Death Beneficiary

If you are interested in establishing a Transfer on Death Beneficiary, complete the Harbor **Transfer on Death** form and return it with this application. This form can be downloaded at [harborfunds.com/forms](http://harborfunds.com/forms).

#### Power of Attorney

If you are establishing this account under your authority as a Power of Attorney/Attorney in Fact, complete the Harbor **Power of Attorney Authorization** form and return it with this application. This form can be downloaded at [harborfunds.com/forms](http://harborfunds.com/forms).

#### Trust Account

For a trust account, attach a copy of the pages of your trust agreement that show:

- Name of the trust
- Date the trust was established or last revised
- Listing of all trustees with their authority and signatures

#### Estate

For an estate account, you must include a copy of the letters testamentary or other official documentation certified within 60 days.

#### Organization/Legal Entity

For an organization or legal entity account, attach a copy of the documentation indicated in **Step 2**.

#### Cost Basis

Harbor Funds will apply Average Cost to your taxable account unless you select a different method by completing the Harbor **Cost Basis Election** form and returning it with this application. This form can be downloaded at [harborfunds.com/forms](http://harborfunds.com/forms).

### Mail completed application to:

#### Standard Mail

Harbor Funds  
P.O. Box 804660  
Chicago, IL 60680-4108

#### Overnight Delivery

Harbor Funds  
111 South Wacker Drive, 34th Floor  
Chicago, IL 60606-4302

\* Checks must be made payable to **Harbor Funds**.





# 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	HIIEEX

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](http://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.



## Harbor's Privacy Statement

The following privacy statement is issued by Harbor Funds and each series of Harbor Funds and its affiliates, Harbor Capital Advisors, Inc., Harbor Services Group, Inc. and Harbor Funds Distributors, Inc. These measures reflect our commitment to maintaining the privacy of your confidential information. We appreciate the confidence you have shown by entrusting us with your assets.

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### **Personal Information**

It is our policy to respect the privacy of current and former shareholders and to protect personal information entrusted to us. We do not sell your personal information to anyone.

In the course of providing products and services, we collect non-public personal information about you from the following sources: applications, forms, our website (including any information captured through our use of "cookies"), through mobile applications, by telephone and in correspondence and transactions with us, our affiliates or other parties.

The non-public personal information collected may include name, address, e-mail address, telephone/fax numbers, account number, social security or taxpayer identification number, investment activity, and bank account information.

When you visit us through our website or a mobile application, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited and average time spent on our website. We may use this information to alert you to software compatibility issues, or to improve our web design and functionality. We use "cookies" and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation and to personalize the appearance of our site.

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### **Information Sharing**

We occasionally disclose non-public personal information about our current or former shareholders with affiliated and non-affiliated parties, as permitted or required by law or regulation. In the normal course of servicing our shareholders, information we collect may be shared with non-affiliated companies that perform support services on our behalf or to other firms that assist us in providing you with products and services, such as custodians, transfer agents, broker-dealers and marketing service firms, as well as with other financial institutions. These companies may not use the information for any other purpose and we require them to keep the information they handle confidential. We may also share information with affiliates that are engaged in a variety of financial services in order to better service your account(s).

When information is shared with third parties, they are not permitted to use the information for any purpose other than to assist our servicing of your account(s) or as permitted by law.

If you close your account(s) or if we lose contact with you, we will continue to share information in accordance with our current privacy policy and practices.

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### **Access to Information**

Access to non-public personal information is limited to employees, agents or other parties who need to know that information to perform their jobs, such as servicing your account(s), resolving problems or informing you of new products or services.

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### **Security**

We maintain physical, electronic and procedural safeguards that comply with industry standards to protect your non-public personal information.

For shareholders accessing information through our website or a mobile application, various forms of Internet security, such as data encryption firewall barriers, user names and passwords, and other tools are used. For additional information regarding our security measures, visit the terms and conditions of use on our website at [www.harborfunds.com](http://www.harborfunds.com). If you have any questions or concerns about how we maintain the privacy of your non-public personal information, please contact us at 800-422-1050 Monday through Friday, between the hours of 8:00 a.m. and 6:00 p.m. Eastern time.



**Harbor**

FUNDS DISTRIBUTORS, INC.

## Harbor's Business Continuity Summary Plan

Harbor Funds Distributors, Inc. maintains a Business Continuity Plan on 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 on 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 firm's books and records, and allowing our shareholders to transact business. Our plan is designed to permit our firm 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: affecting only our firm, the building housing our firm, the business district where our firm is located, or the city where we are located or a wider region. In any situation, we plan to continue our business operations and notify you of how to contact us via any means available, including, but not limited to, telephone, fax, e-mail or at [harborfunds.com](http://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 back up and recovery of all mission critical systems;
- alternative communications with shareholders, employees, third party vendors, suppliers, banks, counter-parties 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 shareholders to have prompt access to their accounts. Most types of service interruptions should not affect your access to your account or your ability to withdraw available funds. However, your ability to transact on your 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 our business continuity planning, feel free to contact us at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time.