

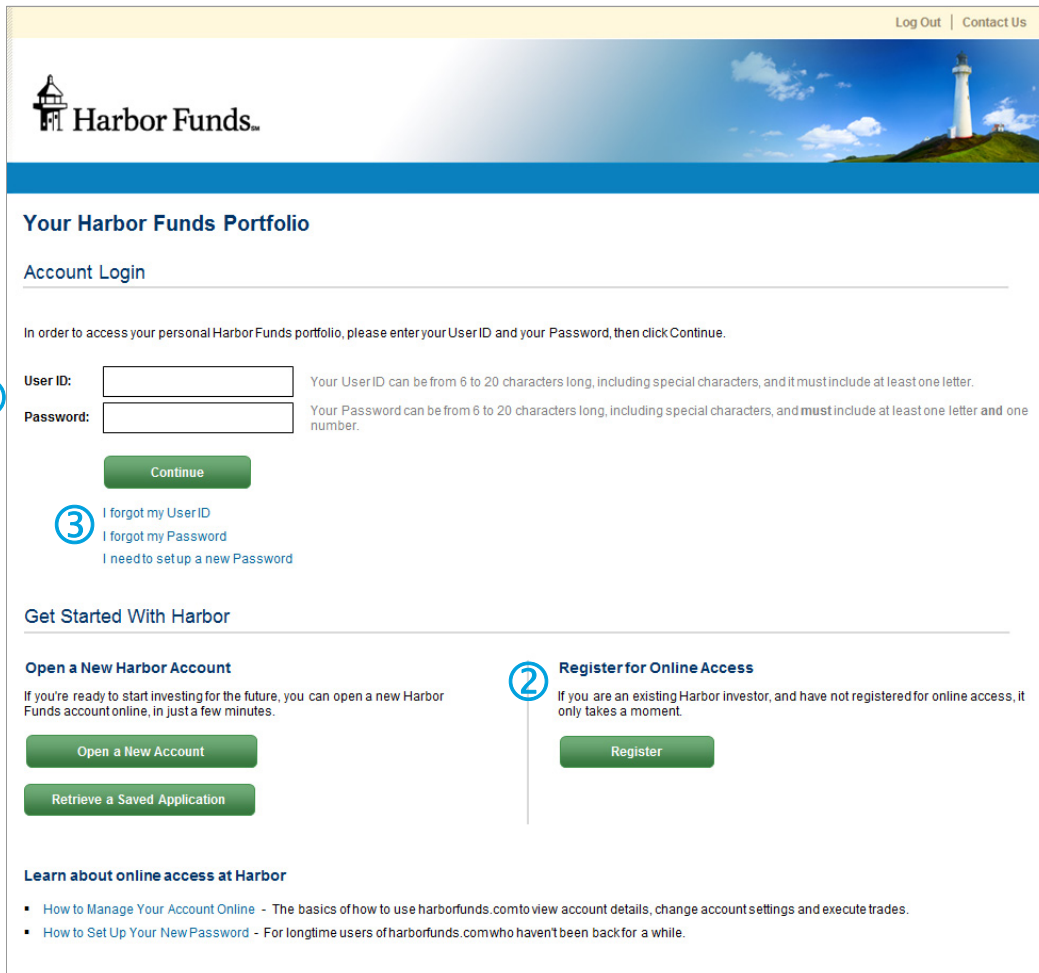
How to Manage Your Account Online

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 of our website.

Logging In

First, you must get access to the system and log in. If you visit harborfunds.com, you'll see a *Log In* button on the homepage, and a link along the top of every screen. Click *Log In* 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 them and click *Continue*.
- ② **If you have never set up your Harbor accounts online**, click the *Register* button. You will identify yourself, establish a User ID and Password, and set up your security profile. Click here to learn more: [How to Register Your Account and Set Up Your Security Profile](#).
- ③ **If you have forgotten your User ID, or need to set up or reset your Password**, click the appropriate link on the Login screen. Once you provide the required information to verify your identity, you will be able to retrieve your User ID and set up or change your Password.



The screenshot shows the Harbor Funds website interface. At the top right, there are links for "Log Out" and "Contact Us". The main header features the Harbor Funds logo and a background image of a lighthouse. Below the header, the page is titled "Your Harbor Funds Portfolio" and "Account Login". A message states: "In order to access your personal Harbor Funds portfolio, please enter your User ID and your Password, then click Continue." There are two input fields: "User ID:" and "Password:". Below the "User ID" field, a note says: "Your User ID can be from 6 to 20 characters long, including special characters, and it must include at least one letter." Below the "Password" field, a note says: "Your Password can be from 6 to 20 characters long, including special characters, and must include at least one letter and one number." A green "Continue" button is positioned below the input fields. To the left of the "Continue" button, there are three links: "I forgot my User ID", "I forgot my Password", and "I need to setup a new Password". Below the login section, there is a "Get Started With Harbor" section. It contains two columns of options. The left column has "Open a New Harbor Account" with a note: "If you're ready to start investing for the future, you can open a new Harbor Funds account online, in just a few minutes." and two buttons: "Open a New Account" and "Retrieve a Saved Application". The right column has "Register for Online Access" with a note: "If you are an existing Harbor investor, and have not registered for online access, it only takes a moment." and a "Register" button. At the bottom, there is a "Learn about online access at Harbor" section with two links: "How to Manage Your Account Online" and "How to Set Up Your New Password".

How Is Everything Organized?

Portfolio Summary—From this starting point, you can see detailed information about all of your accounts and funds. The *Accounts* tab ① provides access to the Portfolio Summary, and the option to open new accounts. You can use the *View Statements & History* ② tab to access statements, view pending trades, or see historical transactions and balances. The *My Account Profile* ③ tab allows you to easily manage your User ID, Password, mailing address, e-mail address and e-delivery settings.

Log Out | Contact Us

Harbor Funds

Welcome back. You last logged on 12/05/2016 at 16:46

Your Harbor Funds Portfolio

Accounts ① | View Statements & History ② | My Account Profile ③

Portfolio Summary

Portfolio Total: \$557.31

Account	Shares	Price	Daily Change % \$	Market Value (as of 12/5/2016)	I'd Like To...
1234-5678: JOSEPH P. & SUSAN H. INVESTOR JTWROS				\$557.31	
HARBOR CAPITAL APPRECIATION - INSTITUTIONAL	5.306	\$59.99	1.20%	\$321.56	I'd Like To...
HARBOR MID CAP GROWTH - INSTITUTIONAL	24.943				

Portfolio Total:

To learn more about how to use this system, read our brief, visual guide: [How to Manage Your Account](#)

[Terms & Conditions](#) | [Privacy Statement](#) | [Online Security](#) | [Business Continuity Summary](#)

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Investors should carefully consider the investment objectives, risks, charges and expenses set forth in the prospectus for this and other information, visit harborfunds.com or call 800-422-1050. Read the prospectus carefully before investing.

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Use the *Accounts* tab to return to the Portfolio Summary at any time.

With *Manage Your Portfolio* you can open a new account, set up e-delivery, manage automatic plans, adjust cost basis elections, etc.

The *I'd Like To...* menu provides direct access to all of the functions you can perform on an account: Buy, Sell or Exchange Shares, manage account options, view balances, statements and transactions, etc. The options vary with the type of account.

Functions Available in the Main Tabs:

Accounts ①

- Portfolio Summary
- Open a New Account

View Statements & History ②

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

My Account Profile ③

- View Account Profile
- Change User ID and Password
- Change Security Profile
- Change Your Contact Information
- Add/Change E-mail Address
- Change E-delivery Settings
- View/Edit Banking Information

Working with Your Accounts: Viewing and Doing

As you may have noticed from the section 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 shown above, or perhaps lists of statements or tax documents. When you're finished viewing, you can choose a new view or function from the menus.

Doing involves completing a series of steps in order, providing information or making choices along the way, until you're finished. For example, the screen below shows Steps 1 and 2 of buying more fund shares.

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

Steps are always shown 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.

The screenshot shows the Harbor Funds website interface. At the top right, there are links for "Log Out" and "Contact Us". The Harbor Funds logo is on the left. Below the logo is a navigation bar with "Your Harbor Funds Portfolio" and three tabs: "Accounts" (selected), "View Statements & History", and "My Account Profile". Under "Accounts", there are links for "Portfolio Summary" and "Open a New Account". The main content area displays "HARBOR CAPITAL APPRECIATION - INVESTOR" with the account number "123456789". Below this is the "Buy Shares" section, which is divided into two steps. Step 1 of 3 is "Enter the Amount", with the question "How much would you like to invest?" and a text input field with a dollar sign. Below this is a "Transfer From:" section with a dropdown menu showing "BANK ONE - ILLINOIS Checking Acct#: *****4648" and "BANK OF AMERICA N.A. Checking Acct#: *****8593". Step 2 of 3 is "Select a Fund", with two radio button options: "Invest in this fund." and "Invest in a new fund in this account (#123456789)". The second option is selected. Below the radio buttons is a "Select the new fund:" dropdown menu with three options: "HARBOR CAPITAL APPRECIATION - INVESTOR", "HARBOR MID CAP GROWTH - INVESTOR", and "HARBOR SMAL CAP GROWTH - INVESTOR". At the bottom of the form are three buttons: "Continue" (green), "Cancel" (grey), and "Help" (grey).

Need More Help?

To receive additional help about managing your account online, or any other questions, contact one of our Shareholder Services Representatives at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time.