

New Account Application

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.

> Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at harborcapital.com.

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

Individual
Proceed to [Step 4](#)

Account owned by one person.

Joint
Proceed to [Step 4](#)

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.

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

UGMA/UTMA
Proceed to [Step 4](#)

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.

State under Whose Laws the Gift or Transfer Is Being Made

> 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.

Organization/Entity
Proceed to [Step 2](#)

Account owned by an entity.

Trust
Proceed to [Step 3](#)

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.

> Complete [Step 3](#) and provide trustee information in [Step 4](#).

Estate
Proceed to [Step 3](#)

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).

> Complete [Step 3](#) and provide executor information in [Step 4](#).

Step 2: Organization Information *For organizations and other entities only*

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

> 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**.

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)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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City

State

Zip Code

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

<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 4](#)

Step 3: Trust/Estate Information Personal Trust and Estate Accounts only

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)

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

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

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

> 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.

> 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*

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

Primary Phone Optional Phone

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

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

> 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.

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

Step 5: Create a Security Question *Optional. Applicable only for Individual, Joint, UGMA/UTMA, & Estates.*

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

> 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.

Step 6: Select Your Investments

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"/>

> 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.

Required for investment in Administrative Class Shares:

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

> See Prospectus for eligibility requirements.

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.harborcapital.com/faq/re-registrations for more information.

> Letter of instruction is required.

Existing Harbor Funds Account Number

Step 8: Select Your Distribution Options

Dividends (select only one):

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

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

> 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.

Step 9: Provide Your Banking Information *Optional*

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

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

8506

Pay to the order of _____ \$ _____

DOLLARS

MEMO _____ SIGNED _____

ABA Routing Number Your Bank Account Number Check Number

> 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.

ABA Routing Number (9 digits) Bank Account Number

> 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).

Bank Name

 Account Type (Check one):
 Checking Savings

Name(s) on Bank Account

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

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

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*

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"/>

> Complete this Step if you wish to schedule automatic investments into your Harbor account using the electronic transfer banking instructions provided in [Step 9](#).

Transfer Schedule:

- Monthly
 Every other month
 Quarterly
 Annually

Starting Month
 Day of the Month

> 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.

Step 11: Consent for Electronic Delivery *Optional*

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.

> 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.

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.

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

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

- 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: Trusted Contact *Optional*

Trusted Contact Information:

A Trusted Contact person(s) is a resource Harbor Funds may contact on your behalf, if necessary, to discuss information about you and your account. Harbor Funds suggests that the Trusted Contact be someone not already authorized to transact business on the account. In addition, Harbor Funds suggests that you advise the Trusted Contact person(s) that you provided the below information to Harbor Funds and asks that you keep this information updated.

> *The Trusted Contact will not be authorized to transact on this account.*

By providing the information in this section, I authorize Harbor Funds to contact the person(s) listed below and to discuss information about me in the following circumstances: to prevent the presumption of abandonment, to address possible financial exploitation, to confirm specifics of my current contact information, health status, or as otherwise permitted by federal or state law.

<input type="text"/>	<input type="text"/>	<input type="text"/>
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First Name

M.I.

Last Name

E-mail Address

<input type="text"/>	<input type="text"/>
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Primary Phone

Extension

Mailing Address (Street or P.O. Box)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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City

State

Zip Code

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

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.

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...

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*

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

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 harborcapital.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 harborcapital.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 harborcapital.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**.

Domestic Equity

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Capital Appreciation Fund	2512	HNACX	2012	HACAX	2212	HRCAX	2412	HCAIX
Disruptive Innovation Fund	2519	HNMGX	2019	HAMGX	2219	HRMGX	2419	HIMGX
Large Cap Value Fund	2513	HNLVX	2013	HAVLX	2213	HRLVX	2413	HILVX
Mid Cap Fund	2546	HMCRX	2046	HMCLX	2246	HMCDX	2446	HMCNX
Mid Cap Value Fund	2523	HNMVX	2023	HAMVX	2223	HRMVX	2423	HIMVX
Small Cap Growth Fund	2510	HNSGX	2010	HASGX	2210	HRSGX	2410	HISGX
Small Cap Value Fund*	2522	HNVRX	2022	HASCX	2222	HSVRX	2422	HISVX

International & Global

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Diversified International All Cap Fund	2538	HNIDX	2038	HAIDX	2238	HRIDX	2438	HIIDX
International Fund	2511	HNINX	2011	HAINX	2211	HRINX	2411	HIINX
International Compounders Fund	2549	HNICX	2049	HSICX	N/A	N/A	2449	HVICX
International Core Fund	2544	HAORX	2044	HAOSX	2244	HAOAX	2444	HAONX
International Small Cap Fund	2539	HNISX	2039	HAISX	2239	HRISX	2439	HIISX

Fixed Income

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Convertible Securities Fund	2534	HNCVX	2034	HACSX	2234	HRCSX	2434	HICSX
Core Bond Fund	2543	HCBRX	2043	HACBX	N/A	N/A	N/A	N/A
Core Plus Fund	2514	HBFRX	2014	HABDX	2214	HRBDX	N/A	N/A

*Effective at 4:00 p.m. Eastern Time on Tuesday, June 1, 2021, Harbor Small Cap Value Fund will be closed to new investors subject to limited exceptions. Please see the additional information in the Prospectus regarding the closing parameters for the Fund in "How to Purchase Shares."

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 harborcapital.com or by calling 800-422-1050. Read it carefully before investing.

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:

RETIREMENT CLASS

Retirement Class shares are available to individual and institutional investors.

- No 12b-1 fee and no intermediary fee of any kind paid by any Fund
- Transfer agent fee of up to 0.02% of average daily net assets
- \$1,000,000 minimum investment in each Fund

INSTITUTIONAL CLASS

Institutional Class shares are available to individual and institutional investors.

- No 12b-1 fee
- Transfer agent fee of up to 0.10% of average daily net assets
- \$50,000 minimum investment in each Domestic Equity Fund and International and Global Equity Fund
- \$1,000 minimum investment in each Fixed Income Fund

ADMINISTRATIVE CLASS

Harbor Core Bond Fund and Harbor International Compounders Fund do not offer Administrative Class shares. 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 0.10% 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

Harbor Core Bond Fund and Harbor Core Plus Fund do not offer Investor Class shares. Investor Class shares are 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, that 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.