

This annual shareholder report contains important information about Harbor International Core Fund ("Fund") for the period of November 1, 2023 to October 31, 2024. You can find additional information about the Fund at www.harborcapital.com/documents/fund. You can also request this information by contacting us at 800-422-1050.

What were the Fund costs for the last year?

(based on a hypothetical \$10,000 investment)

Class Name	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment
Retirement Class	\$88	0.77%

Management's Discussion of Fund Performance

Subadvisor: Acadian Asset Management LLC

Performance Summary

The Retirement Class returned 28.23% for the year ended October 31, 2024, while the MSCI EAFE (ND) Index returned 22.97% during the same period.

Top contributors to relative performance included:

- Security selection and underweight position in France due to lack of exposure to position in LVMH Moet Hennessy Louis Vuitton SE.
- Security selection in Japan led by positions in NEC Corp.
- Security selection and overweight position in Sweden led by investment in Spotify Technology SA.
- Security selection and overweight positions in Consumer Discretionary and Industrials, led by positions in Industria de Diseno Textil SA and ABB Ltd., respectively, and an underweight position in Consumer Staples due to lack of exposure to Nestle SA.

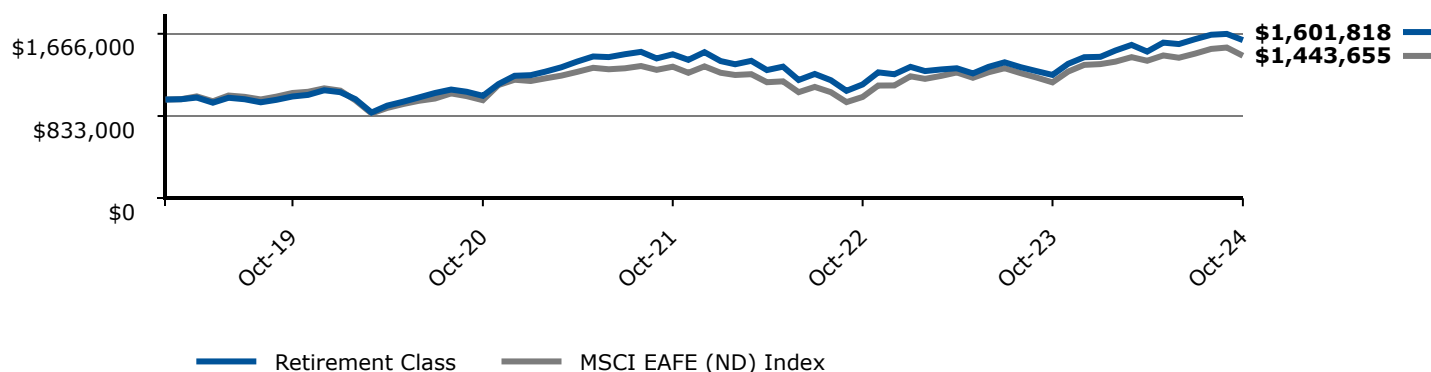
Top detractors from relative performance included:

- Security selection and an underweight position in the United Kingdom, an opportunistic exposure to Thailand, and an underweight position in the Netherlands, led by a position in Centrica PLC, investment in Bangkok Bank PCL NVDR, and a lack of exposure to positions in Adyen NV, respectively.
- Security selection and an underweight position in Healthcare and Utilities, and an overweight position in Energy led by positions in Nippon Shinyaku Co. Ltd., Centrica PLC and BP PLC.

Keep in mind that the Fund's past performance shown is not a good predictor of how the Fund will perform in the future. The graph and table do not reflect the deduction of taxes that a shareholder would pay on Fund distributions or redemption of Fund shares.

Change in a \$1,000,000 Investment

For the period 03/01/2019 through 10/31/2024



The graph compares a \$1,000,000 initial investment minimum in the Retirement Class with the performance of the MSCI EAFE (ND) Index. The Retirement Class performance assumes the reinvestment of all dividend and capital gain distributions.

Average Annual Total Returns

	1 Year	5 Years	Life of Class 03/01/2019
Retirement Class	28.23%	9.21%	8.67%
MSCI EAFE (ND) Index	22.97%	6.24%	6.69%

The "Life of Class" return as shown reflects the period 03/01/2019 (commencement of operations) through 10/31/2024.

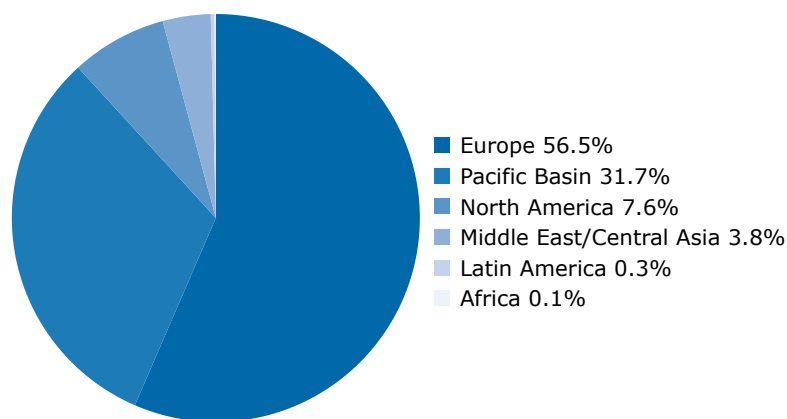
Current performance may differ from returns shown. The most recent month end performance is available under products at www.harborcapital.com or by calling 800-422-1050.

Key Fund Statistics

Total Net Assets (in thousands)	\$235,312
Number of Investments	467
Total Net Advisory Fees Paid (in thousands)	\$1,557
Portfolio Turnover Rate	107%

Fund Investments

Region Breakdown (% of Investments)



Country Breakdown (% of Investments)

Japan	19.0%
Switzerland	9.1%
United Kingdom	8.5%
United States	7.2%
Germany	7.1%
France	6.7%
Australia	6.5%
Italy	5.2%
Netherlands	4.8%
Denmark	4.7%
Sweden	3.7%
Spain	3.2%
Israel	2.6%
Other	11.7%

Availability of Additional Information

Additional information about the Fund, including but not limited to the Fund's financial statements, prospectus, schedule of holdings or proxy voting information can be accessed by visiting www.harborcapital.com/documents/fund, by scanning the QR code, or by contacting us at 800-422-1050. For proxy voting information, visit www.harborcapital.com/proxy-voting.



Householding

The Fund has adopted a policy that allows it to send only one copy of a Fund's prospectus, proxy materials, annual report and semi-annual report to certain shareholders residing at the same household. This reduces Fund expenses, which benefits you and other shareholders. If you need additional copies or do not want your mailings to be "household," please call the Shareholder Servicing Agent at 800-422-1050. Individual copies will be sent within thirty (30) days after the Shareholder Servicing Agent receives your instructions. Your consent to householding is considered valid until revoked.

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