

Retirement Fund Information

Retirement Class — As of June 30, 2026

Fund	Ticker	Net Expense Ratio	Gross Expense Ratio	CUSIP	CIT	Subadvisor
DOMESTIC EQUITY						
Capital Appreciation Fund	HNACX	0.59% ¹	0.64%	41150L691	●	Jennison Associates LLC
Large Cap Value Fund	HNLVX	0.61% ¹	0.64%	411512478		Aristotle Capital Management, LLC
Mid Cap Fund	HMCRX	0.80% ¹	0.85%	41152P609		Earnest Partners LLC
Mid Cap Value Fund	HNMVX	0.77% ¹	0.82%	411512460		LSV Asset Management
Small Cap Growth Fund*	HNSGX	0.80%	0.80%	411512494		Westfield Capital Management Company, L.P.
Small Cap Value Fund**	HNVRX	0.80%	0.80%	411512452		Earnest Partners LLC
INTERNATIONAL & GLOBAL						
Diversified International All Cap Fund	HNIDX	0.75% ¹	0.85%	411512437		Marathon Asset Management Limited
International Fund	HNINX	0.72% ¹	0.81%	411512445		Marathon Asset Management Limited
International Compounders Fund	HNICX	0.55% ¹	0.78%	41152P658	●	C WorldWide Asset Management
International Core Fund	HAORX	0.77% ¹	0.86%	411512155		Acadian Asset Management LLC
International Small Cap Fund	HNISX	0.82% ¹	0.99%	411512536		Cedar Street Asset Management LLC
FIXED INCOME						
Ares Systematic Convertible Securities Fund***	HNCVX	0.63% ¹	0.92%	411512387		Ares Systematic Credit Limited
Core Plus Fund	HBFRX	0.30% ¹	0.30%	411512189	●	Income Research + Management
Core Bond Fund	HCBRX	0.26% ¹	0.28%	411512197	●	Income Research + Management

As of the most current Prospectuses dated 3/1/2026.

* Please note that the Fund is closed to new investors effective July 21, 2026 subject to limited exceptions. Please refer to the Fund's prospectus for additional information.

** Please note that the Fund is closed to new investors effective June 1, 2021 subject to limited exceptions. Please refer to the Fund's prospectus for additional information.

***Effective February 3, 2026, the name of the fund's subadvisor changed from BlueCove Limited to Ares Systematic Credit Limited. Effective March 1, 2026, the name of Harbor Convertibles Securities Fund changed to Harbor Ares Systematic Convertible Securities Fund. These changes do not affect the fund's investment objective, strategies, risks, fees, or portfolio management. Please see the Fund's Prospectus for additional information.

¹ The net expense ratios for the Funds reflect applicable contractual expense limitation agreements (excluding interest expense and acquired fund fees and expenses, if any) in effect through 2/28/2027. The Capital Appreciation Fund reflects a management fee waiver only. The Mid Cap Value Fund reflects both a management fee waiver and an expense limitation agreement.

Important Information

Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor fund before investing. To obtain a summary prospectus or prospectus for this and other information, visit harborcapital.com or call 800-422-1050. Read it carefully before investing.

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