

October 22, 2024

The table below includes estimated year-end distributions for Harbor ETFs. The estimates in the table below are provided to assist shareholders in year-end tax and investment planning. These estimated distributions are based upon projected results for the remainder of the year. Actual distributions may vary, in some cases materially, from the estimates provided. For example, certain estimates and assumptions have been made about income and the number of shares outstanding to estimate the year-end distributions. Actual income may be higher or lower than the estimated income, which could result in the actual distributions being higher or lower than the estimated distributions. The number of shares outstanding may also fluctuate materially between the date the estimates were made and the ex-dividend date of the distribution. This fluctuation could result in a higher or lower distribution than is included in these estimates.

The final distributions for 2024 will be paid on December 26, 2024. Important year-end distribution dates are as follow:

| | |
|------------------|-------------------|
| Ex-Dividend Date | December 20, 2024 |
| Record Date: | December 20, 2024 |
| Payable Date: | December 26, 2024 |

Please refer to the [Prospectus](#), or the [Tax Center](#) for general tax information about Harbor ETFs. The information in the table below should not be construed as specific tax, legal or investment advice. If you have questions, please consult with your tax adviser to determine the appropriate use of this information for your tax situation.

| Fund & Ticker | Ordinary Income | Short-Term Capital Gains ¹ | Long-Term Capital Gains | Total Distribution | Net Asset Value Per Share ² | Total Distribution % of NAV |
|--|-----------------|---------------------------------------|-------------------------|--------------------|--|-----------------------------|
| Harbor Active Small Cap ETF (SMLL) | \$0.03 | \$ - | \$ - | \$0.03 | \$20.61 | <1% |
| Harbor AlphaEdge Large Cap Value ETF (VLLU) | \$0.09 | \$0.03 | \$ - | \$0.12 | \$20.75 | <1% |
| Harbor AlphaEdge Next Generation REITs ETF (AREA) | \$0.31 | \$ - | \$ - | \$0.31 | \$20.38 | 2% |
| Harbor AlphaEdge Small Cap Earners ETF (EBIT) | \$0.26 | \$0.50 | \$ - | \$0.76 | \$33.21 | 2% |
| Harbor Commodity All-Weather Strategy ETF (HGER) | \$0.84 | \$ - | \$ - | \$0.84 | \$22.55 | 4% |
| Harbor Disciplined Bond ETF (AGGS) | * | \$0.07 | \$ - | \$0.07 | \$41.46 | <1% |
| Harbor Disruptive Innovation ETF (INNO) | \$ - | \$ - | \$ - | \$ - | \$16.20 | 0% |
| Harbor Dividend Growth Leaders ETF (GDIV) | \$0.10 | \$ - | \$ - | \$0.10 | \$15.54 | <1% |
| Harbor Energy Transition Strategy ETF (RENW) | \$0.73 | \$ - | \$ - | \$0.73 | \$12.95 | 6% |
| Harbor Healthcare ETF (MEDI) | \$0.12 | \$ - | \$ - | \$0.12 | \$27.18 | <1% |
| Harbor Human Capital Factor Unconstrained ETF (HAPY) | \$0.17 | \$ - | \$ - | \$0.17 | \$24.05 | <1% |
| Harbor Human Capital Factor US Large Cap ETF (HAPI) | \$0.06 | \$ - | \$ - | \$0.06 | \$35.67 | <1% |
| Harbor Human Capital Factor US Small Cap ETF (HAPS) | \$0.23 | \$ - | \$ - | \$0.23 | \$29.53 | <1% |

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|---|-----------------|---------------------------------------|-------------------------|--------------------|--|-----------------------------|
| Harbor International Compounders ETF (OSEA) | \$0.18 | \$ - | \$ - | \$0.18 | \$28.02 | <1% |
| Harbor Long-Short Equity ETF (LSEQ) | \$ - | \$ - | \$ - | \$ - | \$27.94 | 0% |
| Harbor Long-Term Growers ETF (WINN) | \$ - | \$ - | \$ - | \$ - | \$26.31 | 0% |
| Harbor Multi-Asset Explorer ETF (MAPP) | \$0.24 | \$0.29 | \$ - | \$0.53 | \$23.55 | 2% |
| Harbor PanAgora Dynamic Large Cap Core ETF (INFO) | \$ - | \$ - | \$ - | \$ - | \$20.33 | 0% |
| Harbor Scientific Alpha High-Yield ETF (SIHY) | * | \$ - | \$ - | \$ - | \$46.01 | 0% |
| Harbor Scientific Alpha Income ETF (SIFI) | * | \$ - | \$ - | \$ - | \$44.01 | 0% |

1: Short-Term Capital Gains are considered ordinary income for tax purposes

2: The Net Asset Value Per Share is as of October 21, 2024

* This fund pays a monthly dividend; therefore, no estimate is provided at this time. Please note that the December monthly ordinary income distribution payable date will be on December 26, 2024.

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.

Investing involves risk and the potential loss of capital.

The Harbor ETFs are distributed by Foreside Fund Services, LLC.