

October 23, 2025

The tables below include estimated year-end distributions for Harbor ETFs. The estimates are provided to assist shareholders with tax and investment planning. The estimates are based upon projected results for the remainder of the year. Actual distributions may vary materially from the estimates.

Please refer to the [Prospectus](#) or the [Tax Center](#) for general tax information about Harbor ETFs. The information in the tables 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.

Important year-end distribution dates for the Harbor ETF listed below is as follows:

Ordinary Income and Capital Gains

Ex-Dividend Date:	December 12, 2025
Record Date:	December 12, 2025
Payable Date:	December 17, 2025

Fund And Ticker	Ordinary Income	Ordinary Income Distribution % of NAV ¹	Short-Term Capital Gains ²	Long-Term Capital Gains	Total Capital Gains Distribution	Capital Gain Distribution % of NAV ¹
Harbor Commodity All-Weather Strategy ETF (HGER)	\$1.66	6%	\$ -	\$ -	\$ -	0%

Important year-end distribution dates for the Harbor ETFs listed below are as follows:

Ordinary Income and Capital Gains

Ex-Dividend Date:	December 19, 2025
Record Date:	December 19, 2025
Payable Date:	December 24, 2025

Fund And Ticker	Ordinary Income	Ordinary Income Distribution % of NAV ¹	Short-Term Capital Gains ²	Long-Term Capital Gains	Total Capital Gains Distribution	Capital Gain Distribution % of NAV ¹
Harbor Active Small Cap ETF (SMLL)	\$0.10	<1%	\$0.14	\$0.05	\$0.19	<1%
Harbor Alpha Layering ETF (HOLD)	\$1.32	4%	\$ -	\$ -	\$ -	0%
Harbor AlphaEdge Large Cap Value ETF (VLLU)	\$0.30	1%	\$ -	\$ -	\$ -	0%
Harbor AlphaEdge Next Generation REITs ETF (AREA)	\$0.44	2%	\$ -	\$ -	\$ -	0%
Harbor AlphaEdge Small Cap Earners ETF (EBIT)	\$0.67	2%	\$ -	\$ -	\$ -	0%
Harbor Disciplined Bond ETF (AGGS)	*	N/A	\$ -	\$ -	\$ -	0%
Harbor Dividend Growth Leaders ETF (GDIV)	\$0.08	<1%	\$ -	\$ -	\$ -	0%
Harbor Emerging Markets Equity ETF (EPEM)	\$0.95	4%	\$ -	\$ -	\$ -	0%
Harbor Emerging Markets Select ETF (EMES)	\$0.13	<1%	\$ -	\$ -	\$ -	0%
Harbor Healthcare ETF (MEDI)	\$ -	0%	\$ -	\$ -	\$ -	0%
Harbor Human Capital Factor US Large Cap ETF (HAPI)	\$0.33	<1%	\$ -	\$ -	\$ -	0%
Harbor Human Capital Factor US Small Cap ETF (HAPS)	\$0.18	<1%	\$ -	\$ -	\$ -	0%
Harbor International Compounders ETF (OSEA)	\$0.39	1%	\$ -	\$ -	\$ -	0%
Harbor International Equity ETF (EPIN)	\$0.20	<1%	\$ -	\$ -	\$ -	0%
Harbor Long-Short Equity ETF (LSEQ)	\$0.49	2%	\$ -	\$ -	\$ -	0%
Harbor Long-Term Growers ETF (WINN)	\$ -	0%	\$ -	\$ -	\$ -	0%
Harbor Mid Cap Core ETF (EPMB)	\$0.10	<1%	\$0.18	\$ -	\$0.18	<1%
Harbor Mid Cap Value ETF (EPMV)	\$0.13	<1%	\$0.08	\$ -	\$0.08	<1%
Harbor Multi-Asset Explorer ETF (MAPP)	\$0.66	2%	\$ -	\$ -	\$ -	0%

Important year-end distribution dates for the Harbor ETFs listed below are as follows:

Ordinary Income and Capital Gains

Ex-Dividend Date: December 19, 2025
Record Date: December 19, 2025
Payable Date: December 24, 2025

Fund And Ticker	Ordinary Income	Ordinary Income Distribution % of NAV ¹	Short-Term Capital Gains ²	Long-Term Capital Gains	Total Capital Gains Distribution	Capital Gain Distribution % of NAV ¹
Harbor Osmosis Emerging Markets Resource Efficient ETF (EFPE)	\$0.60	2%	\$0.59	\$ -	\$0.59	2%
Harbor Osmosis International Resource Efficient ETF (EFFI)	\$1.07	4%	\$0.07	\$ -	\$0.07	<1%
Harbor PanAgora Dynamic Large Cap Core ETF (INFO)	\$0.05	<1%	\$ -	\$ -	\$ -	0%
Harbor Scientific Alpha High-Yield ETF (SIHY)	*	N/A	\$ -	\$ -	\$ -	0%
Harbor Scientific Alpha Income ETF (SIFI)	*	N/A	\$ -	\$ -	\$ -	0%
Harbor SMID Cap Core ETF (EPSB)	\$0.09	<1%	\$0.11	\$ -	\$0.11	<1%
Harbor SMID Cap Value ETF (EPSV)	\$0.12	<1%	\$0.29	\$ -	\$0.29	1%
Harbor Transformative Technologies ETF (TEC)	\$ -	0%	\$ -	\$ -	\$ -	0%

¹The Net Asset Value Per Share is as of October 22, 2025

²Short-Term Capital Gains are considered ordinary income for tax purposes.

* 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 24, 2025.

Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor ETF 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.