Harbor

Harbor ETF Trust Estimated 2026 Year-End Distributions

October 26, 2026

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 14, 2026
Record Date:	December 14, 2026
Payable Date:	December 17, 2026

	Ordinary Income		Capital Gains			
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)	$6.76	19%	$ -	$ -	$ -	0%

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

	Ordinary Income and Capital Gains
Ex-Dividend Date:	December 18, 2026
Record Date:	December 18, 2026
Payable Date:	December 23, 2026

	Ordinary Income		Capital Gains			
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]**
800VDC AI Datacenter Ecosystem ETF (HUMM)	$0.14	<1%	$ -	$ -	$ -	0%
Anthropic AI Lab Ecosystem ETF (ANTW)	$ -	0%	$ -	$ -	$ -	0%
Google DeepMind AI Lab Ecosystem ETF (DEPW)	$0.03	<1%	$ -	$ -	$ -	0%
Harbor Active Commodity ETF (ACOM)	$4.45	18%	$ -	$ -	$ -	0%
Harbor Active Small Cap ETF (SMLL)	$0.14	<1%	$ -	$ -	$ -	0%
Harbor Active Small Cap Growth ETF (SGRW)	$ -	0%	$0.54	$ -	$0.54	2%
Harbor AI Inflection Strategy ETF (EPAI)	$ -	0%	$0.17	$ -	$0.17	<1%
Harbor AlphaEdge™ Mid Cap Core ETF (AEMC)	$0.08	<1%	$ -	$ -	$ -	0%
Harbor AlphaEdge™ Mid Cap Growth ETF (AEMG)	$0.02	<1%	$ -	$ -	$ -	0%
Harbor AlphaEdge™ Mid Cap Value ETF (AEMV)	$0.15	<1%	$ -	$ -	$ -	0%
Harbor AlphaEdge™ Small Cap Core ETF (AESB)	$0.15	<1%	$0.01	$ -	$0.01	<1%
Harbor AlphaEdge™ Small Cap Growth ETF (AESG)	$0.07	<1%	$0.03	$ -	$0.03	<1%
Harbor AlphaEdge™ Small Cap Value ETF (AESL)	$0.18	<1%	$ -	$ -	$ -	0%
Harbor Alpha Layering ETF (HOLD)	$0.56	2%	$1.79	$1.58	$3.37	11%
Harbor Ares Systematic High Yield ETF (SIHY)	*	NA	$ -	$ -	$ -	0%
Harbor Ares Systematic Multi-Sector Income ETF (SIFI)	*	NA	$ -	$ -	$ -	0%
Harbor Disciplined Bond ETF (AGGS)	*	NA	$ -	$ -	$ -	0%
Harbor Dividend Growth Leaders ETF (GDIV)	$0.10	<1%	$ -	$ -	$ -	0%
Harbor Emerging Markets Equity ETF (EPEM)	$0.55	2%	$1.61	$0.28	$1.89	6%

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

	Ordinary Income and Capital Gains
Ex-Dividend Date:	December 18, 2026
Record Date:	December 18, 2026
Payable Date:	December 23, 2026

	Ordinary Income		Capital Gains			
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 Emerging Markets Select ETF (EMES)	$0.15	<1%	$0.99	$0.21	$1.20	5%
Harbor Health Care ETF (MEDI)	$ -	0%	$ -	$ -	$ -	0%
Harbor Human Capital Factor US Large Cap ETF (HAPI)	$0.40	<1%	$ -	$ -	$ -	0%
Harbor Human Capital Factor US Small Cap ETF (HAPS)	$0.36	<1%	$ -	$ -	$ -	0%
Harbor International Compounders ETF (OSEA)	$0.45	2%	$ -	$ -	$ -	0%
Harbor International Equity ETF (EPIN)	$0.34	1%	$0.15	$1.13	$1.28	5%
Harbor Long-Short Equity ETF (LSEQ)	$0.46	1%	$ -	$ -	$ -	0%
Harbor Long-Term Growers ETF (WINN)	$ -	0%	$ -	$ -	$ -	0%
Harbor Mid Cap Core ETF (EPMB)	$0.18	<1%	$0.15	$0.03	$0.18	<1%
Harbor Mid Cap Value ETF (EPMV)	$0.24	<1%	$0.51	$0.43	$0.94	4%
Harbor Multi-Asset Total Return ETF (MATR)	$0.51	2%	$0.80	$0.49	$1.29	5%
Harbor Osmosis Emerging Markets Resource Efficient ETF (EFFE)	$0.90	4%	$2.11	$1.01	$3.12	12%
Harbor Osmosis International Resource Efficient ETF (EFFI)	$0.57	2%	$ -	$ -	$ -	0%
Harbor PanAgora Dynamic Large Cap Core ETF (INFO)	$0.19	<1%	$ -	$ -	$ -	0%
Harbor Short Term Treasury ETF (HBIL)	*	NA	$ -	$ -	$ -	0%
Harbor Small Cap Earners ETF (EBIT)	$0.78	2%	$ -	$ -	$ -	0%
Harbor SMID Cap Core ETF (EPSB)	$0.17	<1%	$0.44	$0.45	$0.89	3%
Harbor SMID Cap Value ETF (EPSV)	$0.17	<1%	$0.59	$0.89	$1.48	5%
Harbor Transformative Technologies ETF (TEC)	$ -	0%	$ -	$ -	$ -	0%
Meta AI Lab Ecosystem ETF (MTAW)	$0.04	<1%	$ -	$ -	$ -	0%
Munificent Seven ETF (BBLS)	$ -	0%	$ -	$ -	$ -	0%
OpenAI Lab Ecosystem ETF (OAIW)	$0.52	3%	$0.03	$ -	$0.03	<1%
SpaceXAI Lab Ecosystem ETF (XAIW)	$0.01	<1%	$ -	$ -	$ -	0%

[1]The Net Asset Value Per Share is as of October 23, 2026.

[2]Short-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 23, 2026.

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.