Harbor

Embark Funds Estimated 2026 Year End Distributions

October 26, 2026

The tables below include estimated year-end distributions for Embark Funds. 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 Embark Funds. 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 Embark Fund listed below are as follows:

	Ordinary Income	Capital Gains
Record Date:	December 17, 2026	December 10, 2026
Ex-Dividend Date:	December 18, 2026	December 11, 2026
Payable Date:	December 18, 2026	December 11, 2026

	Ordinary Income		Capital Gains			
Fund and Share Class	**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]**
Embark Small Cap Equity (Retirement)	$0.05	<1%	$0.78	$1.08	$1.86	14%
Embark Small Cap Equity (Institutional)	$0.04	<1%	$0.78	$1.08	$1.86	14%

Important year-end distribution dates for the Embark Fund listed below are as follows:

	Ordinary Income and Capital Gains
Record Date:	December 17, 2026
Ex-Dividend Date:	December 18, 2026
Payable Date:	December 18, 2026

	Ordinary Income		Capital Gains			
Fund and Share Class	**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]**
Embark Commodity Strategy (Retirement)	$3.79	27%	$ -	$ -	$ -	0%
Embark Commodity Strategy (Institutional)	$3.79	27%	$ -	$ -	$ -	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.

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 Embark Funds are distributed by Harbor Funds Distributors, Inc.