Harbor

Harbor Funds Estimated 2026 Year-End Distributions

October 26, 2026

The tables below include estimated year-end distributions for Harbor 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 Harbor 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 Harbor Funds 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]**
Harbor Capital Appreciation (Retirement)	$ -	0%	$ -	$10.94	$10.94	9%
Harbor Capital Appreciation (Institutional)	$ -	0%	$ -	$10.94	$10.94	9%
Harbor Capital Appreciation (Administrative)	$ -	0%	$ -	$10.94	$10.94	9%
Harbor Capital Appreciation (Investor)	$ -	0%	$ -	$10.94	$10.94	10%
Harbor International Compounders (Retirement)	$0.13	1%	$ -	$ -	$ -	0%
Harbor International Compounders (Institutional)	$0.11	1%	$ -	$ -	$ -	0%
Harbor International Core (Retirement)	$0.38	2%	$0.25	$0.12	$0.37	2%
Harbor International Core (Institutional)	$0.37	2%	$0.25	$0.12	$0.37	2%
Harbor International Core (Investor)	$0.31	2%	$0.25	$0.12	$0.37	2%
Harbor Small Cap Growth (Retirement)	$ -	0%	$0.70	$1.58	$2.28	14%
Harbor Small Cap Growth (Institutional)	$ -	0%	$0.70	$1.58	$2.28	14%
Harbor Small Cap Growth (Investor)	$ -	0%	$0.70	$1.58	$2.28	19%
Harbor Small Cap Value (Retirement)	$0.29	<1%	$0.18	$3.92	$4.10	8%
Harbor Small Cap Value (Institutional)	$0.25	<1%	$0.18	$3.92	$4.10	8%
Harbor Small Cap Value (Administrative)	$0.12	<1%	$0.18	$3.92	$4.10	8%
Harbor Small Cap Value (Investor)	$0.07	<1%	$0.18	$3.92	$4.10	8%

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Important year-end distribution dates for the Harbor Funds 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]**
Harbor Ares Systematic Convertible Securities (Retirement)	$0.11	<1%	$ -	$ -	$ -	0%
Harbor Ares Systematic Convertible Securities (Institutional)	$0.10	<1%	$ -	$ -	$ -	0%
Harbor Ares Systematic Convertible Securities (Investor)	$0.01	<1%	$ -	$ -	$ -	0%
Harbor Core Bond (Retirement)	*	N/A	$ -	$ -	$ -	0%
Harbor Core Bond (Institutional)	*	N/A	$ -	$ -	$ -	0%
Harbor Core Plus (Retirement)	*	N/A	$ -	$ -	$ -	0%
Harbor Core Plus (Institutional)	*	N/A	$ -	$ -	$ -	0%
Harbor Core Plus (Administrative)	*	N/A	$ -	$ -	$ -	0%
Harbor Diversified International All Cap (Retirement)	$0.40	3%	$0.04	$0.94	$0.98	6%
Harbor Diversified International All Cap (Institutional)	$0.39	2%	$0.04	$0.94	$0.98	6%
Harbor Diversified International All Cap (Administrative)	$0.35	2%	$0.04	$0.94	$0.98	6%
Harbor Diversified International All Cap (Investor)	$0.30	2%	$0.04	$0.94	$0.98	6%
Harbor International (Retirement)	$1.89	3%	$ -	$ -	$ -	0%
Harbor International (Institutional)	$1.85	3%	$ -	$ -	$ -	0%
Harbor International (Administrative)	$1.70	3%	$ -	$ -	$ -	0%
Harbor International (Investor)	$1.63	3%	$ -	$ -	$ -	0%
Harbor International Small Cap (Retirement)	$0.58	3%	$0.55	$1.29	$1.84	10%
Harbor International Small Cap (Institutional)	$0.57	3%	$0.55	$1.29	$1.84	10%
Harbor International Small Cap (Investor)	$0.51	3%	$0.55	$1.29	$1.84	10%
Harbor Large Cap Value (Retirement)	$0.15	<1%	$0.05	$4.62	$4.67	23%
Harbor Large Cap Value (Institutional)	$0.13	<1%	$0.05	$4.62	$4.67	23%
Harbor Large Cap Value (Investor)	$0.06	<1%	$0.05	$4.62	$4.67	22%
Harbor Mid Cap (Retirement)	$0.13	<1%	$0.08	$0.01	$0.09	<1%
Harbor Mid Cap (Institutional)	$0.12	<1%	$0.08	$0.01	$0.09	<1%
Harbor Mid Cap (Investor)	$0.05	<1%	$0.08	$0.01	$0.09	<1%
Harbor Mid Cap Value (Retirement)	$0.46	1%	$1.40	$2.32	$3.72	11%
Harbor Mid Cap Value (Institutional)	$0.44	1%	$1.40	$2.32	$3.72	11%
Harbor Mid Cap Value (Administrative)	$0.36	1%	$1.40	$2.32	$3.72	11%
Harbor Mid Cap Value (Investor)	$0.33	<1%	$1.40	$2.32	$3.72	11%

[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 18, 2026.

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 mutual funds are distributed by Harbor Funds Distributors, Inc.