

October 27, 2021

The table below includes estimated year-end distributions for Harbor Funds. 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 record date of the distribution. This fluctuation could result in a higher or lower distribution than is included in these estimates.

The final distributions for 2021 will be paid on December 20, 2021. Important year-end distribution dates are as follows:

Record Date:	December 17, 2021
Ex-Dividend Date:	December 20, 2021
Payable Date:	December 20, 2021

Please refer to the [Prospectus](#), or the [Tax Center](#) for general tax information about Harbor Funds. 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 and Share Class	Ordinary Income	Short-Term Capital Gains ¹	Long-Term Capital Gains	Total Distribution	Net Asset Value Per Share ²	Total Distribution % of NAV
Harbor Capital Appreciation (Retirement) ³	\$ -	\$ -	\$17.57	\$17.57	\$122.81	14%
Harbor Capital Appreciation (Institutional) ³	-	-	17.57	17.57	122.71	14%
Harbor Capital Appreciation (Administrative) ³	-	-	17.57	17.57	118.94	15%
Harbor Capital Appreciation (Investor) ³	-	-	17.57	17.57	115.36	15%
Harbor Disruptive Innovation (Retirement)	-	2.17	3.34	5.51	14.48	38%
Harbor Disruptive Innovation (Institutional)	-	2.17	3.34	5.51	14.40	38%
Harbor Disruptive Innovation (Administrative)	-	2.17	3.34	5.51	13.16	42%
Harbor Disruptive Innovation (Investor)	-	2.17	3.34	5.51	12.43	44%
Harbor Large Cap Value (Retirement)	0.09	0.06	0.55	0.70	23.46	3%
Harbor Large Cap Value (Institutional)	0.07	0.06	0.55	0.68	23.45	3%
Harbor Large Cap Value (Administrative)	0.01	0.06	0.55	0.62	23.44	3%
Harbor Large Cap Value (Investor)	0.01	0.06	0.55	0.62	23.70	3%
Harbor Mid Cap (Retirement)	0.03	0.07	0.19	0.29	14.58	2%
Harbor Mid Cap (Institutional)	0.02	0.07	0.19	0.28	14.57	2%
Harbor Mid Cap (Investor)	-	0.07	0.19	0.26	14.51	2%
Harbor Mid Cap Value (Retirement)	0.32	-	-	0.32	25.64	1%
Harbor Mid Cap Value (Institutional)	0.30	-	-	0.30	25.63	1%
Harbor Mid Cap Value (Administrative)	0.23	-	-	0.23	25.91	<1%
Harbor Mid Cap Value (Investor)	0.23	-	-	0.23	25.60	<1%

Fund and Share Class	Ordinary Income	Short-Term Capital Gains ¹	Long-Term Capital Gains	Total Distribution	Net Asset Value Per Share ²	Total Distribution % of NAV
Harbor Small Cap Growth (Retirement)	\$ -	\$1.15	\$2.96	\$4.11	\$19.79	21%
Harbor Small Cap Growth (Institutional)	-	1.15	2.96	4.11	19.68	21%
Harbor Small Cap Growth (Administrative)	-	1.15	2.96	4.11	17.66	23%
Harbor Small Cap Growth (Investor)	-	1.15	2.96	4.11	16.47	25%
Harbor Small Cap Value (Retirement)	0.05	-	1.92	1.97	45.28	4%
Harbor Small Cap Value (Institutional)	0.02	-	1.92	1.94	45.23	4%
Harbor Small Cap Value (Administrative)	-	-	1.92	1.92	44.89	4%
Harbor Small Cap Value (Investor)	-	-	1.92	1.92	43.89	4%
Harbor Strategic Growth (Retirement)	0.03	0.13	2.61	2.77	33.15	8%
Harbor Strategic Growth (Institutional)	0.01	0.13	2.61	2.75	33.10	8%
Harbor Strategic Growth (Administrative)	-	0.13	2.61	2.74	33.00	8%
Harbor Strategic Growth (Investor)	-	0.13	2.61	2.74	32.44	8%
Harbor Diversified International All Cap (Retirement)	0.25	0.09	0.56	0.90	13.98	6%
Harbor Diversified International All Cap (Institutional)	0.24	0.09	0.56	0.89	13.98	6%
Harbor Diversified International All Cap (Administrative)	0.21	0.09	0.56	0.86	13.93	6%
Harbor Diversified International All Cap (Investor)	0.21	0.09	0.56	0.86	13.86	6%
Harbor Emerging Markets Equity (Retirement)	0.04	2.67	0.46	3.17	11.39	28%
Harbor Emerging Markets Equity (Institutional)	0.03	2.67	0.46	3.16	11.41	28%
Harbor Emerging Markets Equity (Administrative)	-	2.67	0.46	3.13	11.72	27%
Harbor Emerging Markets Equity (Investor)	0.01	2.67	0.46	3.14	11.33	28%

Fund and Share Class	Ordinary Income	Short-Term Capital Gains ¹	Long-Term Capital Gains	Total Distribution	Net Asset Value Per Share ²	Total Distribution % of NAV
Harbor Focused International (Retirement)	\$0.04	\$ -	\$0.59	\$0.63	\$14.32	4%
Harbor Focused International (Institutional)	0.03	-	0.59	0.62	14.31	4%
Harbor Focused International (Investor)	-	-	0.59	0.59	14.24	4%
Harbor Global Leaders (Retirement)	-	0.22	3.53	3.75	42.15	9%
Harbor Global Leaders (Institutional)	-	0.22	3.53	3.75	42.01	9%
Harbor Global Leaders (Administrative)	-	0.22	3.53	3.75	40.96	9%
Harbor Global Leaders (Investor)	-	0.22	3.53	3.75	40.23	9%
Harbor International (Retirement)	1.04	-	-	1.04	48.83	2%
Harbor International (Institutional)	1.00	-	-	1.00	49.00	2%
Harbor International (Administrative)	0.86	-	-	0.86	49.32	2%
Harbor International (Investor)	0.86	-	-	0.86	48.44	2%
Harbor International Growth (Retirement)	0.13	0.05	1.66	1.84	23.48	8%
Harbor International Growth (Institutional)	0.11	0.05	1.66	1.82	23.45	8%
Harbor International Growth (Administrative)	0.04	0.05	1.66	1.75	23.38	7%
Harbor International Growth (Investor)	0.02	0.05	1.66	1.73	23.25	7%
Harbor International Small Cap (Retirement)	0.25	0.26	0.57	1.08	16.48	7%
Harbor International Small Cap (Institutional)	0.24	0.26	0.57	1.07	16.48	6%
Harbor International Small Cap (Administrative)	0.20	0.26	0.57	1.03	16.42	6%
Harbor International Small Cap (Investor)	0.22	0.26	0.57	1.05	16.42	6%

Fund and Share Class	Ordinary Income	Short-Term Capital Gains ¹	Long-Term Capital Gains	Total Distribution	Net Asset Value Per Share ²	Total Distribution % of NAV
Harbor Overseas (Retirement)	\$0.37	\$0.14	\$0.92	\$1.43	\$14.12	10%
Harbor Overseas (Institutional)	0.36	0.14	0.92	1.42	14.11	10%
Harbor Overseas (Investor)	0.33	0.14	0.92	1.39	14.05	10%
Harbor Bond (Retirement)	*	-	-	-	12.06	0%
Harbor Bond (Institutional)	*	-	-	-	12.07	0%
Harbor Bond (Administrative)	*	-	-	-	12.08	0%
Harbor Convertible Securities (Retirement)	0.03	0.92	0.66	1.61	13.71	12%
Harbor Convertible Securities (Institutional)	0.02	0.92	0.66	1.60	13.71	12%
Harbor Convertible Securities (Administrative)	-	0.92	0.66	1.58	13.65	12%
Harbor Convertible Securities (Investor)	-	0.92	0.66	1.58	13.64	12%
Harbor Core Bond (Retirement)	*	-	-	-	10.58	0%
Harbor Core Bond (Institutional)	*	-	-	-	10.58	0%
Harbor High-Yield Bond (Retirement)	*	-	-	-	9.98	0%
Harbor High-Yield Bond (Institutional)	*	-	-	-	9.98	0%
Harbor High-Yield Bond (Administrative)	*	-	-	-	10.02	0%
Harbor High-Yield Bond (Investor)	*	-	-	-	10.01	0%

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

2: The Net Asset Value Per Share is as of October 25, 2021.

3: Due to the use of in-kind redemptions during the year, the estimated Capital Gain amount has been reduced by approximately 7.70 per share.

* 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 30, 2021.