

October 23, 2023

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 2023 will be paid on December 19, 2023. Important year-end distribution dates are as follows:

Record Date:	December 18, 2023
Ex-Dividend Date:	December 19, 2023
Payable Date:	December 19, 2023

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)	\$ -	\$ -	\$ -	\$ -	\$82.36	0%
Harbor Capital Appreciation (Institutional)	\$ -	\$ -	\$ -	\$ -	\$82.14	0%
Harbor Capital Appreciation (Administrative)	\$ -	\$ -	\$ -	\$ -	\$78.72	0%
Harbor Capital Appreciation (Investor)	\$ -	\$ -	\$ -	\$ -	\$75.70	0%
Harbor Convertible Securities (Retirement)	\$0.13	\$ -	\$ -	\$0.13	\$9.50	1%
Harbor Convertible Securities (Institutional)	\$0.12	\$ -	\$ -	\$0.12	\$9.50	1%
Harbor Convertible Securities (Administrative)	\$0.03	\$ -	\$ -	\$0.03	\$9.49	<1%
Harbor Convertible Securities (Investor)	\$0.07	\$ -	\$ -	\$0.07	\$9.47	<1%
Harbor Core Bond (Retirement)	*	\$ -	\$ -	\$ -	\$8.34	0%
Harbor Core Bond (Institutional)	*	\$ -	\$ -	\$ -	\$8.34	0%
Harbor Core Plus (Retirement)	*	\$ -	\$ -	\$ -	\$9.50	0%
Harbor Core Plus (Institutional)	*	\$ -	\$ -	\$ -	\$9.49	0%
Harbor Core Plus (Administrative)	*	\$ -	\$ -	\$ -	\$9.50	0%
Harbor Disruptive Innovation (Retirement)	\$ -	\$ -	\$ -	\$ -	\$4.52	0%
Harbor Disruptive Innovation (Institutional)	\$ -	\$ -	\$ -	\$ -	\$4.46	0%
Harbor Disruptive Innovation (Administrative)	\$ -	\$ -	\$ -	\$ -	\$3.76	0%
Harbor Disruptive Innovation (Investor)	\$ -	\$ -	\$ -	\$ -	\$3.36	0%

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 Diversified International All Cap (Retirement)	\$0.39	\$ -	\$ -	\$0.39	\$10.84	4%
Harbor Diversified International All Cap (Institutional)	\$0.38	\$ -	\$ -	\$0.38	\$10.84	4%
Harbor Diversified International All Cap (Administrative)	\$0.35	\$ -	\$ -	\$0.35	\$10.79	3%
Harbor Diversified International All Cap (Investor)	\$0.34	\$ -	\$ -	\$0.34	\$10.74	3%
Harbor International (Retirement)	\$1.90	\$ -	\$ -	\$1.90	\$39.94	5%
Harbor International (Institutional)	\$1.86	\$ -	\$ -	\$1.86	\$40.09	5%
Harbor International (Administrative)	\$1.75	\$ -	\$ -	\$1.75	\$40.40	4%
Harbor International (Investor)	\$1.70	\$ -	\$ -	\$1.70	\$39.64	4%
Harbor International Core (Retirement)	\$0.40	\$ -	\$ -	\$0.40	\$10.50	4%
Harbor International Core (Institutional)	\$0.39	\$ -	\$ -	\$0.39	\$10.49	4%
Harbor International Core (Investor)	\$0.35	\$ -	\$ -	\$0.35	\$10.41	3%
Harbor International Growth (Retirement)	\$0.11	\$ -	\$0.22	\$0.33	\$13.42	2%
Harbor International Growth (Institutional)	\$0.10	\$ -	\$0.22	\$0.32	\$13.39	2%
Harbor International Growth (Administrative)	\$0.05	\$ -	\$0.22	\$0.27	\$13.33	2%
Harbor International Growth (Investor)	\$0.04	\$ -	\$0.22	\$0.26	\$13.25	2%

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 International Small Cap (Retirement)	\$0.36	\$0.03	\$0.10	\$0.49	\$12.78	4%
Harbor International Small Cap (Institutional)	\$0.35	\$0.03	\$0.10	\$0.48	\$12.78	4%
Harbor International Small Cap (Administrative)	\$0.31	\$0.03	\$0.10	\$0.44	\$12.74	3%
Harbor International Small Cap (Investor)	\$0.30	\$0.03	\$0.10	\$0.43	\$12.71	3%
Harbor Large Cap Value (Retirement)	\$0.04	\$0.07	\$0.56	\$0.67	\$19.01	3%
Harbor Large Cap Value (Institutional)	\$0.02	\$0.07	\$0.56	\$0.65	\$19.01	3%
Harbor Large Cap Value (Administrative)	\$ -	\$0.07	\$0.56	\$0.63	\$19.02	3%
Harbor Large Cap Value (Investor)	\$ -	\$0.07	\$0.56	\$0.63	\$19.25	3%
Harbor Mid Cap (Retirement)	\$0.08	\$0.04	\$0.24	\$0.36	\$12.08	3%
Harbor Mid Cap (Institutional)	\$0.08	\$0.04	\$0.24	\$0.36	\$12.07	3%
Harbor Mid Cap (Investor)	\$0.02	\$0.04	\$0.24	\$0.30	\$12.01	2%
Harbor Mid Cap Value (Retirement)	\$0.35	\$0.04	\$1.49	\$1.88	\$22.39	8%
Harbor Mid Cap Value (Institutional)	\$0.33	\$0.04	\$1.49	\$1.86	\$22.39	8%
Harbor Mid Cap Value (Administrative)	\$0.27	\$0.04	\$1.49	\$1.80	\$22.68	8%
Harbor Mid Cap Value (Investor)	\$0.24	\$0.04	\$1.49	\$1.77	\$22.37	8%

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)	\$0.06	\$ -	\$ -	\$0.06	\$11.17	<1%
Harbor Small Cap Growth (Institutional)	\$0.05	\$ -	\$ -	\$0.05	\$11.06	<1%
Harbor Small Cap Growth (Administrative)	\$0.02	\$ -	\$ -	\$0.02	\$9.47	<1%
Harbor Small Cap Growth (Investor)	\$0.02	\$ -	\$ -	\$0.02	\$8.55	<1%
Harbor Small Cap Value (Retirement)	\$0.24	\$0.13	\$2.70	\$3.07	\$35.51	9%
Harbor Small Cap Value (Institutional)	\$0.21	\$0.13	\$2.70	\$3.04	\$35.49	9%
Harbor Small Cap Value (Administrative)	\$0.09	\$0.13	\$2.70	\$2.92	\$35.14	8%
Harbor Small Cap Value (Investor)	\$0.07	\$0.13	\$2.70	\$2.90	\$34.19	8%

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

2: The Net Asset Value Per Share is as of October 20, 2023.

* 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 19, 2023.