

October 23, 2023

The table below includes estimated year-end distributions for Harbor ETFs. 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 ex-dividend 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 27, 2023. Important year-end distribution dates are as follows:

Ex-Dividend Date:	December 21, 2023
Record Date:	December 22, 2023
Payable Date:	December 27, 2023

Please refer to the [Prospectus](#), or the [Tax Center](#) for general tax information about Harbor ETFs. 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 Ticker	Ordinary Income	Short-Term Capital Gains ¹	Long-Term Capital Gains	Total Distribution	Net Asset Value Per Share ²	Total Distribution % of NAV
Harbor All-Weather Inflation Focus ETF (HGER)	\$1.95	\$ -	\$ -	\$1.95	\$23.21	8%
Harbor Disruptive Innovation ETF (INNO)	\$ -	\$ -	\$ -	\$ -	\$11.78	0%
Harbor Dividend Growth Leaders ETF (GDIV)	\$0.14	\$ -	\$ -	\$0.14	\$12.00	1%
Harbor Energy Transition Strategy ETF (RENEW)	\$0.47	\$ -	\$ -	\$0.47	\$14.70	3%
Harbor Healthcare ETF (MEDI)	\$0.20	\$0.70	\$ -	\$0.90	\$21.82	4%
Harbor Human Capital Factor Unconstrained ETF (HAPY)	\$0.08	\$ -	\$ -	\$0.08	\$17.45	<1%
Harbor Human Capital Factor US Large Cap ETF (HAPI)	\$0.33	\$0.05	\$ -	\$0.38	\$25.31	2%
Harbor Human Capital Factor US Small Cap ETF (HAPS)	\$0.10	\$ -	\$ -	\$0.10	\$22.85	<1%
Harbor International Compounders ETF (OSEA)	\$0.27	\$ -	\$ -	\$0.27	\$22.45	1%
Harbor Long-Term Growers ETF (WINN)	\$0.01	\$ -	\$ -	\$0.01	\$17.67	<1%
Harbor Multi-Asset Explorer ETF (MAPP)	\$0.02	\$ -	\$ -	\$0.02	\$19.13	<1%
Harbor Scientific Alpha High-Yield ETF (SIHY)	*	\$ -	\$ -	\$ -	\$42.01	0%
Harbor Scientific Alpha Income ETF (SIFI)	*	\$ -	\$ -	\$ -	\$41.18	0%

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 27, 2023.