

Automatic Transactions

Use this form to make changes and/or add automatic purchase, automatic exchange or redemption options to your existing Harbor Funds account. Please print in CAPITAL LETTERS and in black ink.

Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at harborcapital.com.

Step 1: Account Registration *Required*

Name

Account Number

Daytime Telephone Number

Evening Telephone Number

Joint Owner's Name - *If any*

Step 2: Automatic Investment Plan

| Fund Name: | Number: | Amount Per Investment: |
|----------------------|----------------------|-------------------------|
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> |

➤ Complete this Step if you wish to schedule automatic investments into your Harbor account using the electronic transfer banking instructions provided in [Step 5](#).

Transfer Schedule:

Monthly
 Every other month
 Quarterly
 Annually

Starting Month

Day of the Month

➤ Automatic investments will begin as close to the date requested as possible.

If you do not specify a date for your automatic investments, Harbor will default to the **15th day** of the month for the frequency selected.

Step 3: Automatic Exchange Plan

- Add new instructions Replace instructions already on file

Please make the following Automatic Exchange:

Exchange Amount: Amount

Frequency:

Monthly On the day of the month beginning Date (mm/yyyy)

Every other month

Quarterly

Annually

➤ **Automatic exchanges will begin as close to the date requested as possible.** If date is not specified, the exchange will be made on the 5th day of the month, or the first business day thereafter.

From: Account Number Fund Name Number

To: Account Number Fund Name Number

Step 4: Automatic Withdrawal Plan

- Add new instructions Replace instructions already on file

| Fund Name: | Number: | Amount Per Withdrawal: |
|----------------------|----------------------|---------------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$"/> |
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$"/> |
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$"/> |

➤ Complete this Step if you wish to schedule automatic withdrawals out of your Harbor account using the electronic transfer banking instructions provided in [Step 5](#).

Transfer Schedule:

- Monthly Every other month Quarterly Annually

Starting Month Day of the Month

➤ Automatic withdrawals will begin as close to the date requested as possible. If you do not specify a date for your automatic withdrawals, Harbor will default to the **15th day** of the month for the frequency selected.

Payable to:

- Shareholder and send to address of record
- Shareholder via Electronic Transfer instructions
- Shareholder via Wire instructions
- Deposit into my Harbor Funds non-retirement account:

Account Number Fund Name Number

Completion of the Wire/Electronic Transfer section of [Step 5](#) is required.

- Designated Payee:

First Name M.I. Last Name

➤ Medallion **Signature Guarantee** in [Step 6](#) is required.

Street Address

City State Zip Code

Step 5: Banking Information

There will be a 10 business day hold on the use of this information for redemptions once it has been added or replaced, unless accompanied by a **Medallion Signature Guarantee** in [Step 6](#).

Wire (for redemptions only):

Add new instructions Replace instructions already on file

➤ Complete this Step if you wish to add wire instructions on your account.

ABA Routing Number (9 digits)

Bank Account Number

Bank Name

Name(s) on Bank Account

For further credit to (if applicable):

Bank Account Number

Name(s) on Bank Account

Please note: Your bank must be a member of the Federal Reserve System and may have very specific wire instructions. Confirm with your bank before completing this application.

Electronic Transfer (for purchases, redemptions, distributions and Automatic Investment Plans):

Add new instructions Replace instructions already on file

➤ Complete this Step if you wish to add electronic transfer instructions to your account.

ABA Routing Number (9 digits)

Bank Account Number

Bank Name

Name(s) on Bank Account

Account Type (Check one):

Checking Savings

Please note: Your banking institution must be a member of the Automated Clearing House (ACH) network and may have very specific instructions. Confirm with your banking institution before completing this form.

John Shareholder 8506
 Mary Shareholder
 123 Main St.
 Anywhere, USA 12345

VOID

Pay to the order of _____ \$ _____
 _____ DOLLARS

MEMO _____ SIGNED _____

c123456789c

a1234567898735264351a

8506

➤ If you selected account type **Checking** for electronic transfer, a voided check must be **taped** to the space provided. Otherwise, there could be a delay in setting up these instructions.

ABA Routing Number

Your Bank Account Number

Check Number

Step 6: Signature & Certification

By signing this form, I understand that:

- ✓ I must already have a minimum initial investment in the Fund(s) into which I will be making automatic investments/exchanges.
- ✓ The automatic transaction will begin as close to the date requested as possible. Scheduled transactions that fall on a weekend or holiday will be executed on the next business day.
- ✓ For IRAs (if applicable) all investments will be current year contributions.
- ✓ Any changes to the bank/wire information must be made in writing.
- ✓ Harbor Funds will not be responsible for any bank rejection due to invalid electronic transfer information.
- ✓ I have received, read and agree to the terms of the current prospectus for each Fund in which I am investing/exchanging.

Owner(s)/Authorized Person(s) Sign Below:

| | | |
|---|----------------------|----------------------|
|  | <input type="text"/> | <input type="text"/> |
| | Signature of Owner | Date (mm/dd/yyyy) |

| | | |
|---|--|----------------------|
|  | <input type="text"/> | <input type="text"/> |
| | Signature of Joint Owner - <i>If any</i> | Date (mm/dd/yyyy) |

Medallion Signature Guarantee Stamp - *If applicable*

Mail completed form to:

Standard Mail

Harbor Funds
P.O. Box 804660
Chicago, IL 60680-4108

Overnight Delivery

Harbor Funds
111 South Wacker Drive, 34th Floor
Chicago, IL 60606-4302

Domestic Equity

| | RETIREMENT CLASS | | INSTITUTIONAL CLASS | | ADMINISTRATIVE CLASS | | INVESTOR CLASS | |
|----------------------------|------------------|--------|---------------------|--------|----------------------|--------|----------------|--------|
| | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker |
| Capital Appreciation Fund | 2512 | HNACX | 2012 | HACAX | 2212 | HRCAX | 2412 | HCAIX |
| Disruptive Innovation Fund | 2519 | HNMGX | 2019 | HAMGX | 2219 | HRMGX | 2419 | HIMGX |
| Large Cap Value Fund | 2513 | HNLVX | 2013 | HAVLX | 2213 | HRLVX | 2413 | HILVX |
| Mid Cap Fund | 2546 | HMCRX | 2046 | HMCLX | 2246 | HMCDX | 2446 | HMCNX |
| Mid Cap Value Fund | 2523 | HNMVX | 2023 | HAMVX | 2223 | HRMVX | 2423 | HIMVX |
| Small Cap Growth Fund | 2510 | HNSGX | 2010 | HASGX | 2210 | HRSGX | 2410 | HISGX |
| Small Cap Value Fund* | 2522 | HNVRX | 2022 | HASCX | 2222 | HSVRX | 2422 | HISVX |

International & Global

| | RETIREMENT CLASS | | INSTITUTIONAL CLASS | | ADMINISTRATIVE CLASS | | INVESTOR CLASS | |
|--|------------------|--------|---------------------|--------|----------------------|--------|----------------|--------|
| | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker |
| Diversified International All Cap Fund | 2538 | HNIDX | 2038 | HAIDX | 2238 | HRIDX | 2438 | HIIDX |
| International Fund | 2511 | HNINX | 2011 | HAINX | 2211 | HRINX | 2411 | HIINX |
| International Compounders Fund | 2549 | HNICX | 2049 | HSICX | N/A | N/A | 2449 | HVICX |
| International Core Fund | 2544 | HAORX | 2044 | HAOSX | 2244 | HAOAX | 2444 | HAONX |
| International Growth Fund | 2517 | HNGFX | 2017 | HAIGX | 2217 | HRIGX | 2417 | HIIGX |
| International Small Cap Fund | 2539 | HNISX | 2039 | HAISX | 2239 | HRISX | 2439 | HIISX |

Fixed Income

| | RETIREMENT CLASS | | INSTITUTIONAL CLASS | | ADMINISTRATIVE CLASS | | INVESTOR CLASS | |
|-----------------------------|------------------|--------|---------------------|--------|----------------------|--------|----------------|--------|
| | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker | Fund Number | Ticker |
| Convertible Securities Fund | 2534 | HNCVX | 2034 | HACSX | 2234 | HRCSX | 2434 | HICSX |
| Core Bond Fund | 2543 | HCBRX | 2043 | HACBX | N/A | N/A | N/A | N/A |
| Core Plus Fund | 2514 | HBFRX | 2014 | HABDX | 2214 | HRBDX | N/A | N/A |

*Effective at 4:00 p.m. Eastern Time on Tuesday, June 1, 2021, Harbor Small Cap Value Fund will be closed to new investors subject to limited exceptions. Please see the additional information in the Prospectus regarding the closing parameters for the Fund in "How to Purchase Shares."

Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor fund before investing. A summary prospectus or prospectus for this and other information is available at harborcapital.com or by calling 800-422-1050. Read it carefully before investing.

Each of the Harbor funds have multiple classes of shares, with each class representing an interest in the same portfolio of investments. However, the Funds' separate share classes have different expenses and, as a result, their investment performances will differ. When choosing a share class, you should consider the factors below:

RETIREMENT CLASS

Retirement Class shares are available to individual and institutional investors.

- No 12b-1 fee and no intermediary fee of any kind paid by any Fund
- Transfer agent fee of up to 0.02% of average daily net assets
- \$1,000,000 minimum investment in each Fund

INSTITUTIONAL CLASS

Institutional Class shares are available to individual and institutional investors.

- No 12b-1 fee
- Transfer agent fee of up to 0.10% of average daily net assets
- \$50,000 minimum investment in each Domestic Equity Fund and International and Global Equity Fund
- \$1,000 minimum investment in each Fixed Income Fund

ADMINISTRATIVE CLASS

Harbor Core Bond Fund and Harbor International Compounders Fund do not offer Administrative Class shares. Administrative Class shares are available only to employer-sponsored retirement or benefit plans and other non-retirement accounts maintained by financial intermediaries. Employer-sponsored retirement and benefit plans include: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans. Administrative Class shares are not available through personal plans, such as individual retirement accounts (IRAs), SEP IRAs, Simple IRAs or individual 403(b) plans, unless investing through an account maintained by a financial intermediary.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.10% of average daily net assets
- \$50,000 minimum investment in each Fund for accounts maintained by financial intermediaries
- No minimum investment for employer-sponsored retirement or benefit plans

INVESTOR CLASS

Harbor Core Bond Fund and Harbor Core Plus Fund do not offer Investor Class shares. Investor Class shares are available to individual and institutional investors.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.21% of average daily net assets
- \$2,500 minimum investment in each Fund for regular accounts
- \$1,000 minimum investment in each Fund for IRA and UTMA/UGMA accounts

Meeting the minimum investment for a share class means you have purchased and maintained shares with a value at the time of purchase that is at least equal to that minimum investment amount. Redemptions out of your account can cause your account to fail to meet the minimum investment amount requirement. Changes in the market value of your account alone will not cause your account to either meet the minimum investment amount or fall below the minimum investment amount.

DISTRIBUTION AND SERVICE (12b-1) FEES

Harbor Funds has adopted a distribution plan for each Fund's Administrative and Investor Classes of shares in accordance with Rule 12b-1 under the Investment Company Act of 1940. Under each plan, the Funds pay distribution and service fees to Harbor Funds Distributors, Inc. (the "Distributor") for the sale, distribution and servicing of the Administrative and Investor Class shares. All or a substantial portion of these fees are paid to financial intermediaries, such as broker-dealers, banks and trust companies, that maintain accounts in Harbor Funds for their customers. Because the Funds pay these fees out of the Administrative and Investor Class assets on an ongoing basis, over time these fees will increase the cost of your investment in Administrative and Investor Class shares and may cost you more than paying other types of sales charges.

TRANSFER AGENT FEES

The Funds pay Harbor Services Group, Inc. ("Shareholder Services") transfer agent fees (specified above) on a per-class basis for its services as shareholder servicing agent for each Fund. For each class except for the Retirement Class of shares, Shareholder Services uses a portion of these fees to pay unaffiliated financial intermediaries for providing certain recordkeeping, subaccounting and/or similar services to shareholders who hold their shares through accounts that are maintained by the financial intermediaries. These fees may consist of per fund or per sub-account charges that are assessed on a periodic basis (i.e., quarterly) and/or an asset based fee that is determined based upon the value of the assets maintained by the financial intermediary.