



Trusted Partnerships > Trusted Solutions

Your Investment Summary

Account Number: 29876570
01/01/2021 - 03/31/2021

How to reach us:

 harborfunds.com

 800-422-1050

Monday through Friday, 8:00 a.m. - 6:00 p.m. Eastern time

0004337-0026605 C0107 002 ----4-- 981007 000073008 06N

 HOTEL AND REST EMPLOYEES LOCAL 25
AND HOTEL ASSOCIATION CAFETERIA
GROUP LEGAL SERVICES FUND
911 RIDGEBROOK RD
SPARKS MD 21152-9459



As we all work through these challenging times, the health and safety of our shareholders and employees continues to remain our primary focus. We want you to know that our Shareholder Services Representatives are ready to assist you with your financial needs Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern Time by phone or online chat. Please continue to visit harborfunds.com for important insights and updates.

Total Account Value (as of 03/31/2021) **\$477,743.53**

Account Summary

Beginning Value (01/01/2021)	\$491,312.87
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	(\$13,569.34)
Ending Value (03/31/2021)	\$477,743.53

* Change in Investment Value represents the appreciation or depreciation of your investment as well as dividend and capital gains distributions.

Earnings

	Year-to-date
Dividend Income	Int Inc \$1,584.80
Short Term Capital Gains	\$0.00
Long Term Capital Gains	\$0.00
Total	\$1,584.80





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Fund Summary

Net Value of \$13,569.34

Fund	Ticker Symbol	Beginning Value	Net Account Activity*	Ending Value	% of Assets	Share Price	Shares Owned
Harbor Bond Fund - Inst	HABDX	\$491,312.87	(\$13,569.34)	\$477,743.53	100.00%	\$11.94	40,012.021
Total		\$491,312.87	(\$13,569.34)	\$477,743.53	100.00%		

*Net Account Activity represents the difference between the additions and redemptions in the fund and the change in investment value over the statement period.

Shareholder News

Online Account Access

We continue to upgrade our Online Account Access System to provide a full suite of features and functionalities across all digital platforms with the goal of providing our shareholders a pleasant user experience.

Utilize the site's secure chat feature to reach a member of our Shareholder Services team Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern Time. Representatives are available and ready to assist you with your online account servicing needs.

Go Paperless with Harbor e-delivery

Our records indicate that you are not signed up for Harbor e-delivery. There are several reasons you may want to consider signing up:

- Using e-delivery is fast, secure, convenient and environmentally friendly.
- The lower cost of e-delivery benefits you and all Harbor Funds shareholders.
- Documents are easy to access – simply log in to your secure account at harborfunds.com to view, print or download your documents.

To sign up, fill out and mail in an Account Services form or update your e-delivery options online at harborfunds.com/login.

IRA Contributions

You still have time to contribute to your Harbor Funds IRA account for the 2020 tax year. The deadline to make a 2020 contribution to your Traditional IRA, Roth IRA or both is May 17, 2021. The contribution limit is \$6,000 (\$7,000 if age 50 or older). To learn more about IRAs, please visit our Retirement Center FAQs page at harborfunds.com/investor-center/retirement.



Harbor Funds Tax Center

As the 2020 tax filing deadline approaches, you can view all of your Harbor Funds tax forms by logging into your account at harborfunds.com/login. Depending upon your activity in 2020, you may have received one or more of the following tax forms:

- a 1099-B if you sold shares in your taxable account in 2020
- a 1099-R if you sold shares in your IRA in 2020
- a 1099-DIV if you accumulated dividends or distributions greater than \$10 in your taxable account for 2020

For additional tax-related information, such as foreign tax credit or income derived from U.S. government obligations, please visit our Tax Center at harborfunds.com/investor-center/tax.

Maintain Periodic Contact for Your Account

State unclaimed property laws require Harbor Funds to turn over the assets in a registered account to the state if periodic contact on the account is not made, which is referred to as "abandoned." Our records indicate that you have not contacted Harbor Funds within the last year. Although state requirements vary on the number of years after which an account would be considered abandoned, Harbor Funds recommends that you establish contact with us at least once a year to eliminate the risk of your assets being turned over to the state.

Harbor Bond Fund, Harbor Core Bond Fund and Harbor High-Yield Bond Fund

Effective March 1, 2021, Harbor Bond Fund, Harbor Core Bond Fund and Harbor High-Yield Bond Fund will declare and pay dividends from net investment income monthly instead of quarterly.

FINRA BrokerCheck

FINRA BrokerCheck is a resource provided by FINRA that offers information about the professional background and conduct of FINRA registered broker-dealers and their representatives. To perform a search or learn more about the program, FINRA BrokerCheck can be accessed by calling 800-289-9999 or by visiting www.FINRA.org.

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 harborfunds.com or call 800-422-1050.

Fund Performance

Performance data shown represents past performance and is no guarantee of future results. Past performance is net of management fees and expenses and reflects reinvested dividends and distributions. Past performance reflects the beneficial effect of any expense waivers or reimbursements, without which returns would have been lower. Investment returns and principal value will fluctuate and when redeemed may be worth more or less than their original cost. Returns for periods less than one year are not annualized. Current performance may be higher or lower and is available through the most recent month end at harborfunds.com or by calling 800-422-1050.





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Your Investment Analysis

01/01/2021 - 03/31/2021

Harbor Bond Fund - Inst

Ticker: HABDX Fund #2014

Beginning Value (01/01/2021)	\$491,312.87
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	(\$13,569.34)
Ending Value (03/31/2021)	\$477,743.53

Interest Income

Fund Transactions

Date	Description	Shares Transacted	Share Price	Dollar Amount	Total Shares Owned
01/01/2021	Beginning Balance		\$12.32	\$491,312.87	39,879.291
03/30/2021	Div Reinvest 0.03974	132.730	\$11.94	\$1,584.80	40,012.021
03/31/2021	Ending Balance		\$11.94	\$477,743.53	40,012.021

Fund Performance

Fund	Ticker	Unannualized			Annualized		
		3mo	YTD	1yr	5yr	10yr	Since Inception (12/29/1987)
Bond Fund - Institutional Class	HABDX	-2.76 %	-2.76 %	3.89 %	3.98 %	3.68 %	6.77 %



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How to Contact Us



Online

harborfunds.com

- Click "Contact Us" to send a message to our Shareholder Services Representatives
- Click "Live Chat" to begin a real-time chat with one of our Shareholder Services Representatives.
- Log in to your Harbor Funds account online and click "Secure Chat" to begin a real-time chat regarding account specific information with one of our Shareholder Services Representatives.



By Phone

800-422-1050

- Shareholder Services Representatives are available Monday through Friday between 8:00 a.m. and 6:00 p.m. Eastern time.



By Mail

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

- Send overnight mail to: Harbor Funds, 111 South Wacker Drive, 33rd Floor, Chicago, IL 60606-4302

How to Access Your Account



Online

Once you complete a one-time registration at harborfunds.com, you can log into our secure Online Access system 24 hours a day.

- View your account balances, statements, and tax documents.
- View and edit any of your account settings, such as phone number, address, reinvestment options and edelivery settings.
- Complete purchases, redemptions or exchanges, or add new funds to your account.



Mobile

Browse with your phone

- Visit harborfunds.com on your mobile device and browse the mobile-optimized website.

How to Invest With Us



Online

Visit harborfunds.com and click "Open an Account"

Or log into your secure account and:

- Set up, view or edit your account banking information.
- Open a new account or add a fund to an existing account.



By Phone

Call 800-422-1050

Speak to a Shareholder Services Representative, Monday through Friday between 8:00 a.m. and 6:00 p.m. Eastern time.



By Mail

Mail a completed Letter of Instruction or Additional Investments form (available from harborfunds.com/forms) and a personal check (payable to Harbor Funds) to:
Harbor Funds, P.O. Box 804660, Chicago IL 60680-4108

Note: For investments by mail, only personal checks will be accepted. We will not accept cashier's checks, money orders, starter checks, third party checks or checks drawn on banks outside the U.S.

