



Trusted Partnerships > Trusted Solutions

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HOTEL & RESTAURANT EMP LOCAL 25
AND EMPLOYERS HEALTH & WELFARE FUND
JOHN DOUGHERTY
911 RIDGEBROOK RD
SPARKS MD 21152-9459



Your Investment Summary

Account Number: 29876568
01/01/2025 - 12/31/2025

How to reach us:

 harborcapital.com

 800-422-1050

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

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 harborcapital.com for important insights and updates.

Total Account Value (as of 12/31/2025) \$736,465.81

Account Summary

Beginning Value (01/01/2025)	\$686,502.87
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	\$49,962.94
Ending Value (12/31/2025)	\$736,465.81

* 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	\$33,389.33
Short Term Capital Gains	\$0.00
Long Term Capital Gains	\$0.00
Total	\$33,389.33





Fund Summary

Fund	Ticker Symbol	Beginning Value	Net Account Activity*	Ending Value	% of Assets	Share Price	Shares Owned
Harbor Core Plus Fund - Inst	HABDX	\$686,502.87	\$49,962.94	\$736,465.81	100.00%	\$10.24	71,920.489
Total		\$686,502.87	\$49,962.94	\$736,465.81	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 are continuously updating our Online Account Access System. There is no change to the functionality that you are used to, just new features being added to better assist your needs.

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 harborcapital.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 harborcapital.com/login.

Harbor Funds Contribution Policy

Effective 3/1/2025, Harbor will no longer accept checks for deposits into your Harbor Funds Account. To add bank instructions for purchases, you can contact one of our Shareholder Services Representatives at (800)-422-1050. You may also add bank instructions within your online account.

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.



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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 harborcapital.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 harborcapital.com or by calling 800-422-1050.





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Account Number: 29876568

Your Investment Analysis

01/01/2025 - 12/31/2025

Harbor Core Plus Fund - Inst	Ticker: HABDX	Fund #2014
Beginning Value (01/01/2025)	\$686,502.87	
Purchases	\$0.00	
Exchanges In	\$0.00	
Exchanges Out	\$0.00	
Redemptions	\$0.00	
+/- Change in Investment Value*	\$49,962.94	
Ending Value (12/31/2025)	\$736,465.81	

Fund Transactions

Date	Description	Shares Transacted	Share Price	Dollar Amount	Total Shares Owned
01/01/2025	Beginning Balance		\$10.00	\$686,502.87	68,650.287
01/31/2025	Div Reinvest 0.02554	174.634	\$10.04	\$1,753.33	68,824.921
02/28/2025	Div Reinvest 0.03303	222.218	\$10.23	\$2,273.29	69,047.139
03/31/2025	Div Reinvest 0.0394	267.499	\$10.17	\$2,720.46	69,314.638
04/30/2025	Div Reinvest 0.0354	241.748	\$10.15	\$2,453.74	69,556.386
05/30/2025	Div Reinvest 0.03581	247.595	\$10.06	\$2,490.81	69,803.981
06/30/2025	Div Reinvest 0.03627	248.458	\$10.19	\$2,531.79	70,052.439
07/31/2025	Div Reinvest 0.0377	260.452	\$10.14	\$2,640.98	70,312.891
08/29/2025	Div Reinvest 0.03409	234.537	\$10.22	\$2,396.97	70,547.428
09/30/2025	Div Reinvest 0.03684	252.082	\$10.31	\$2,598.97	70,799.510
10/30/2025	Div Reinvest 0.03673	251.496	\$10.34	\$2,600.47	71,051.006
11/25/2025	Div Reinvest 0.02808	192.392	\$10.37	\$1,995.11	71,243.398
12/19/2025	Div Reinvest 0.09732	677.091	\$10.24	\$6,933.41	71,920.489
12/31/2025	Ending Balance		\$10.24	\$736,465.81	71,920.489



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Fund Performance

Fund	Ticker	Unannualized			Annualized		
		3mo	YTD	1yr	5yr	10yr	Since Inception (12/29/1987)
Core Plus Fund - Institutional Class	HABDX	0.89 %	7.28 %	7.28 %	0.24 %	2.59 %	6.01 %





How to Contact Us



Online **harborcapital.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 harborcapital.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 harborcapital.com on your mobile device and browse the mobile-optimized website.

How to Invest With Us



Online

Visit harborcapital.com and click "Applications, Forms & Guides" and then select "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**

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