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

Total Account Value (as of 09/30/2020) **\$720,315.79**

Account Summary

Beginning Value (01/01/2020)	\$668,234.98
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	\$52,080.81
Ending Value (09/30/2020)	\$720,315.79

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

Your Investment Summary

Account Number: 29876568
01/01/2020 - 09/30/2020

How to reach us:
 harborfunds.com
 800-422-1050
Monday through Friday, 8:00 a.m. - 6:00 p.m. Eastern time

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.

Earnings

	Year-to-date
Dividend Income	\$10,773.38
Short Term Capital Gains	\$0.00
Long Term Capital Gains	\$0.00
Total	\$10,773.38



Fund Summary

Fund	Ticker Symbol	Beginning Value	Net Account Activity*	Ending Value	% of Assets	Share Price	Shares Owned
Harbor Bond Fund - Inst	HABDX	\$668,234.98	\$52,080.81	\$720,315.79	100.00%	\$12.41	58,043.174
Total		\$668,234.98	\$52,080.81	\$720,315.79	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

Harbor Funds has upgraded the current Online Account Access system for all digital platforms including mobile devices and tablets. Please be sure to explore some of the exciting new features such as:

- Enhanced tools for managing your cost basis
- Better support for access on your mobile phone or tablet
- New IRA capabilities, including retirement account rollover and the ability to buy, sell and exchange shares
- Adding nicknames to your account and creating a personalized view of your Harbor portfolio

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.

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.



Trusted Partnerships > Trusted Solutions

Fund Performance

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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.



Account Number: 29876568

Your Investment Analysis

01/01/2020 - 09/30/2020

Harbor Bond Fund - Inst

Ticker: HABDX Fund #2014

Beginning Value (01/01/2020)	\$668,234.98
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	\$52,080.81
Ending Value (09/30/2020)	\$720,315.79

Fund Transactions

Date	Description	Shares Transacted	Share Price	Dollar Amount	Total Shares Owned
01/01/2020	Beginning Balance		\$11.69	\$668,234.98	57,162.958
03/30/2020	Div Reinvest 0.04364	210.336	\$11.86	\$2,494.59	57,373.294
06/29/2020	Div Reinvest 0.07886	367.842	\$12.30	\$4,524.46	57,741.136
09/29/2020	Div Reinvest 0.06502	302.038	\$12.43	\$3,754.33	58,043.174
09/30/2020	Ending Balance		\$12.41	\$720,315.79	58,043.174

Fund Performance

Fund	Ticker	Unannualized		Annualized		
		3mo	YTD	1yr	5yr	10yr
Bond Fund - Institutional Class	HABDX	1.50 %	7.79 %	7.60 %	4.80 %	3.87 %
						Since Inception (12/29/1987) 6.94 %

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.



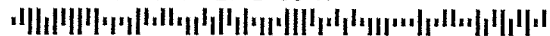


Harbor™

Trusted Partnerships > Trusted Solutions

07/01/2020 through 09/30/2020

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HOTEL & RESTAURANT EMPLOYEES
LOCAL 25 & EMPLOYERS HEALTH &
WELFARE FUND DTD 6/15/1976
911 RIDGEBROOK RD
SPARKS MD 21152-9459

How to Reach Us



ONLINE
www.dodgeandcox.com



BY PHONE
800-621-3979
Monday through Friday,
8:00 am to 8:00 pm ET



BY MAIL
Dodge & Cox Funds
c/o DST Asset Manager Solutions, Inc.
P.O. Box 219502
Kansas City, MO 64121-9502

PORTFOLIO OVERVIEW

Total Portfolio Value as of 09/30/2020 **\$491,530.01**

Portfolio Summary

	Value this Quarter 07/01/2020 - 09/30/2020	Value this Year 01/01/2020 - 09/30/2020
Beginning Value	\$484,360.99	\$460,243.26
Purchases	\$0.00	\$0.00
Dividends Reinvested	\$2,833.50	\$9,260.15
Capital Gain Distributions Reinvested	\$0.00	\$984.12
Transfers In	\$0.00	\$0.00
Exchanges In	\$0.00	\$0.00
Redemptions/Fees	\$0.00	\$0.00
Transfers Out	\$0.00	\$0.00
Exchanges Out	\$0.00	\$0.00
Change in Market Value	\$4,335.52	\$21,042.48
Ending Value	\$491,530.01	\$491,530.01
Distributions Paid in Cash	\$0.00	\$0.00



Life is full of changes. Our team at Dodge & Cox Funds can help you manage your investments as you navigate through various stages in your life. Visit dodgeandcox.com/life_events.asp for more information.

Shareholder News

Starting a new job? All or part of an eligible rollover distribution may be transferred directly into an IRA. This "direct rollover" can be completed online or in writing by downloading an IRA Transfer of Assets/Rollover Request Form from our IRA Center:

https://dodgeandcox.com/ira_center.asp. Our customer service representatives are also available to assist you, by calling 800-621-3979.

**ONLINE****Funds' website:**

www.dodgeandcox.com

Funds' mobile website:

m.dodgeandcox.com

On the website you can:

- Review the Funds' daily prices and long-term performance;
- Learn more about Dodge & Cox's approach to investing;
- Review the objectives, strategies, characteristics and risks of the Funds;
- Download or order Fund literature and forms; and
- View videos.

Within Account Access you may:

- View your account balances and transactions;
- Purchase, redeem, or exchange shares;
- Download statements and tax forms;
- Sign up for electronic delivery of documents;
- Change your address; and
- Change your distribution options.

**BY PHONE****Client Services:**

800-621-3979

Monday through Friday, 8:00 am to 8:00 pm ET

Automated Information:

7 days a week, 24 hours a day

- Review the Funds' daily prices and long-term performance;
- Review your account balances and transactions;
- Purchase, redeem, or exchange shares; and
- Request statements and tax forms.

**BY MAIL****Regular Mail:**

Dodge & Cox Funds
c/o DST Asset Manager Solutions, Inc.
P.O. Box 219502
Kansas City, MO 64121-9502

Express, Certified or Registered Mail:

Dodge & Cox Funds
c/o DST Asset Manager Solutions, Inc.
430 W. 7th St., Suite 219502
Kansas City, MO 64105-1407

**BY WIRE**

Call Client Services at 800-621-3979 to notify the Funds of your wire transaction.

Wire to:

State Street Bank and Trust Company
Boston, MA
ABA 0110 0002 8
Deposit DDA 9905-351-4
FFC Dodge & Cox
(Fund Name) Fund
Fund #/Account #
Account Registration

Important Information

Cost Basis is the original amount you paid for shares in your Fund account, including the value of reinvested dividends and capital gains distributions. Upon a sale or exchange of Fund shares within a taxable account, you will realize a capital gain or loss, which is determined by comparing the sales price to the cost basis. Covered shares are Fund shares acquired on or after January 1, 2012. Dodge & Cox Funds will report the cost basis of any covered shares sold to you and to the IRS on Form 1099-B. Non-covered shares are Fund shares acquired prior to January 1, 2012, or shares transferred into your account without corresponding cost basis information. If you sell or exchange non-covered shares within a taxable Fund account, and the Dodge & Cox Funds have average cost basis information for your shares, the cost basis and holding period information will be reported to you along with your Form 1099-B. This information will not be reported to the IRS. If you have chosen a method other than the average cost method for your non-covered shares, you are responsible for keeping those cost records.

Verification of Account Statement: You should contact us immediately regarding any errors or discrepancies on this statement confirming your transaction(s). This statement will be deemed correct if we do not hear from you within 90 days.

07/01/2020 through 09/30/2020

INVESTMENT OVERVIEW

Account Summary

Fund Name Fund/Account Number	Beginning Value as of 07/01/2020	Purchases Transfers In Exchanges In	Dividends & Capital Gains Reinvested	Redemptions/Fees Transfers Out Exchanges Out	Change in Market Value	=	Ending Value as of 09/30/2020
Dodge & Cox Income Fund							
147/300227564	\$484,360.99	\$0.00	\$2,833.50	\$0.00	\$4,335.52		\$491,530.01
Total	\$484,360.99	\$0.00	\$2,833.50	\$0.00	\$4,335.52		\$491,530.01

ACCOUNT DETAILS

Dodge & Cox Income Fund

ACCOUNT INFORMATION

Account Number 300227564
 Account Type Regular
 Fund Number 147
 Ticker Symbol DODIX
 CUSIP 256210105

ACCOUNT OWNER

HOTEL & RESTAURANT EMPLOYEES
 LOCAL 25 & EMPLOYERS HEALTH &
 WELFARE FUND DTD 6/15/1976

ACCOUNT SUMMARY

Shares Owned 33,528.650
 Share Price \$14.66
 Ending Value \$491,530.01

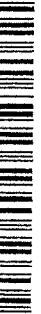
FUND DISTRIBUTIONS

	Year-to-Date
Dividends	\$9,260.15
Short-Term Capital Gains	\$98.41
Long-Term Capital Gains	\$885.71
Total	\$10,244.27

TRANSACTIONS THIS PERIOD

Trade Date	Description	Amount	Share Price	Shares	Total Shares
	Beginning Share Balance as of 07/01/2020				33,335.237
09/25/2020	DIV REINVEST 0.085	\$2,833.50	\$14.65	193.413	33,528.650

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Dodge & Cox Income Fund



MAIL: Dodge & Cox Funds
c/o DST Asset Manager Solutions, Inc.
P.O. Box 219502
Kansas City, MO 64121-9502

ACCOUNT INFORMATION

Fund Number 147
Account Number 300227564

ACCOUNT OWNER

HOTEL & RESTAURANT EMPLOYEES
LOCAL 25 & EMPLOYERS HEALTH &
WELFARE FUND DTD 6/15/1976

Please make checks payable to Dodge & Cox Funds and include your Fund name and account number on the check. **Third party checks, money orders and traveler's checks will not be accepted.**

Investment Amount \$ _____ (\$100 minimum)

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