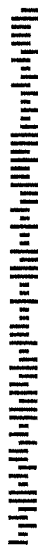


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HOTEL AND REST EMPLOYEES LOCAL 25
AND HOTEL ASSOCIATION CAFETERIA
GROUP LEGAL SERVICES FUND
911 RIDGEBROOK RD
SPARKS MD 21152-9459



Total Account Value (as of 06/30/2020) \$479,184.43

Account Summary

Beginning Value (01/01/2020)	\$451,226.60
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value*	\$27,957.83
Ending Value (06/30/2020)	\$479,184.43

* 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: 29876570
01/01/2020 - 06/30/2020

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	\$4,739.63
Short Term Capital Gains	\$0.00
Long Term Capital Gains	\$0.00
Total	\$4,739.63



Fund Summary

Fund	Ticker Symbol	Beginning Value	Net Account Activity*	Ending Value	% of Assets	Share Price	Shares Owned
Harbor Bond Fund - Inst	HABDX	\$451,226.60	\$27,957.83	\$479,184.43	100.00%	\$12.29	38,989.783
Total		\$451,226.60	\$27,957.83	\$479,184.43	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.

IRA Contributions

You still have time to contribute to your Harbor Funds IRA account for the 2019 tax year. The deadline to make a 2019 contribution to your Traditional IRA, Roth IRA or both is July 15, 2020. 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 2019 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 2019, you may have received one or more of the following tax forms:

- a 1099-B if you sold shares in your taxable account in 2019
- a 1099-R if you sold shares in your IRA in 2019
- a 1099-DIV if you accumulated dividends or distributions greater than \$10 in your taxable account for 2019
- a 5498 if you contributed to your IRA prior to April 15, 2020. Those that continue to contribute or plan to contribute by July 15, 2020, will receive an additional 5498 at a later date.

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.

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.



Account Number: 29876570

Your Investment Analysis
01/01/2020 - 06/30/2020

Harbor Bond Fund - Inst

Ticker: HABDX Fund #2014

Beginning Value (01/01/2020)	\$451,226.60
Purchases	\$0.00
Exchanges In	\$0.00
Exchanges Out	\$0.00
Redemptions	\$0.00
+/- Change in Investment Value *	\$27,957.83
Ending Value (06/30/2020)	\$479,184.43

Fund Transactions

Date	Description	Shares Transacted	Share Price	Dollar Amount	Total Shares Owned
01/01/2020	Beginning Balance		\$11.69	\$451,226.60	38,599.367
03/30/2020	Div Reinvest 0.04364	142.030	\$11.86	\$1,684.48	38,741.397
06/29/2020	Div Reinvest 0.07886	248.386	\$12.30	\$3,055.15	38,989.783
06/30/2020	Ending Balance		\$12.29	\$479,184.43	38,989.783

Fund Performance

Fund	Unannualized			Annualized		
	Ticker	3mo	YTD	1yr	5yr	10yr
Bond Fund - Institutional Class	HABDX	4.20 %	6.20 %	8.45 %	4.42 %	4.06 %
						Since Inception (12/29/1987) 6.95 %



Trusted Partnerships > Trusted Solutions

How to Contact Us

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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, 34th 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.





The Harbor™

Trusted Partnerships > Trusted Solutions