



How To Set Up Your New Password and Security Profile

Our new login system is called Mutual Authentication. That's a complicated name for a fairly simple concept: While it's important for Harbor to verify your identity when you log in, it's just as important for you to be sure that the website you're using is in fact the real harborfunds.com.

But we know your real question is this: *What do I have to do?*

Setting Up Your New Password and Security Profile

Time Required: 2-3 minutes

This one-time process should take only a few minutes to complete. You will need to provide your existing harborfunds.com User ID, your **Harbor Funds account number**, and your **Social Security Number**. There are two parts to the process – creating a password, and creating your security profile.

First, let's create your new password:

1. On the Login screen, first click *Setup A New Password*.
2. On the Establish Password screen, enter your existing Harbor Funds User ID, the last 4 digits of your Social Security Number, and your Harbor Funds Account Number in the first three boxes.

If you have more than one account, any of your account numbers will work. Your account number will appear in the upper right corner of any Harbor Funds Statement or Confirmation that you have received in the mail.

3. In the box listing the fund names, select a fund that you own within the Account Number you entered above.

Again, if you own more than one fund in that account, choose any one of them.

4. Enter a new password and then verify it by entering it again.
5. Click *Continue*.
6. Review the Password Confirmation, and click *Log Into My Account*.

PLEASE NOTE: Once you have a new Password established, you will return to the **original Login screen**, and you **must log back into the site** in order to setup a Security Profile.

Your security profile will help you identify harborfunds.com when you log in, and will establish additional questions that Harbor might use to verify your identity when you log in.

1. On the Login screen once more, enter your User ID into the User ID field, and click *Continue*
2. On the Enter Your Password screen, enter the new password you just established and click *Continue*
3. On the Setup Your Security Profile screen, in Step 1, choose a security image that will be displayed during each login

4. In Step 2, enter a phrase that only you would know.
5. In Step 3, choose three security questions, then enter and confirm the answers to each.
The answers and confirmations *must* match exactly for the Submit button to be enabled.
6. In Step 4, if you will be using this computer to access your account most often, you may want to check the security option to remember this computer.
Leaving it unchecked will increase the likelihood that you will be asked an additional security question during login.
7. Click the *Submit* button.
8. Review your choices on the Security Profile Confirmation screen. If they are correct, click *Continue*.

At this point, you will be logged into the Harbor account access system, and your new password and security profile are complete. To learn more about our new system, and how to use it, click here: ["How to Manage Your Account Online"](#).

If you have any questions about this process or our new account management system, please call a Shareholder Servicing Representative at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m., Eastern time.