



# Harbor Funds

## What's New at Harbor Funds

Harbor Funds has made some important changes to provide you with greater security and new features to help you manage your accounts online. Here is what you can expect to find when you log in:

### Enhanced Security

We've installed a new login system to ensure our investors and their accounts are safer than ever. It will mean setting up a **new password**, so be sure to read the *Enhanced Security* section below to learn more.

### New Account Features

Just a few of the new features you'll find: Open accounts entirely online, add and update banking information, enjoy online access to any of your account statements or documents for 3 years, view and cancel pending trades.

### All New Design

We've redesigned the entire account access system to be easier to use, easier to read and easier to understand. And later this fall you'll see these design improvements go site-wide.

## Enhanced Security

Our new login system is called Mutual Authentication. That's a complicated-sounding 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.

### How Does Mutual Authentication Work?

You may have seen this on other websites. During setup, you will select a small image from a library of thousands and enter a short phrase – whatever phrase you like. The image and phrase will be displayed by harborfunds.com as you log in. When you see them, you'll know that you are using the *real* harborfunds.com, because a fraudulent or fake website wouldn't know the specific image and phrase choices you made. If you log in and don't see your image and phrase, call Shareholder Servicing immediately at 800-422-1050.

### What Do I Have To Do?

There is a one-time setup process you must complete to establish a new password, select your image and phrase, and provide some answers to security questions. It should only take a few minutes to complete, and when you are done, you'll enjoy greater levels of security when working with [Click here to learn "How to Setup Your New Password and Security Profile."](#)

## New Account Features

We're very excited about some of the new features we now offer. Have you decided it's the right time to open an IRA account? Just log into your account and click Open a New Account. In less than a minute, you could be done. No paperwork to fill out, no checks to write, and no waiting.

Do you want to make a purchase or a redemption with a new bank account you've opened? Log in and update your banking information any time, day or night.

Do you have questions about your account transactions? Do you need to replace a statement you misplaced at home? Or are you tired of getting paper trade confirmations and statements every month or quarter? Now you can access all of your account details, including electronic statements and documents, online at harborfunds.com.

## **All New Design**

We've organized your account information and system features to make it easier to get around and do what you need to do.

Everything centers around two pages:

*Portfolio Summary*—From this basic starting point, you can see a summary of all of your accounts and funds. You can use the View Statements & History tab to access statements, view pending trades, see historical transactions and balances, etc. And the My Account Profile tab allows you to easily manage your user ID, password, mailing address, e-mail address and e-delivery settings.

*Account View*—Click any fund in your Portfolio Summary to see all the details for that fund and account. From the account view, the convenient I'd Like To list is how you *do* things: buy, sell or exchange, change distribution options, change your bank information, etc.

Using the menu options across the top of the page, you can *view* the account details in numerous ways: transaction history, past balances, pending trades, average cost, beneficiary details, etc.

To learn more, take a look at ["How to Manage Your Account Online"](#).

## **More Improvements On the Way**

In addition to these improvements to our account management services, we are also working hard on an all-new harborfunds.com website. The redesigned site promises innovative features to help you find the information you need quickly, a new layout to make the content easier to read, and a new visual style that is clean and simple. It's all part of our effort to provide the best service we can for our shareholders.