

Harbor Osmosis International Resource Efficient ETF

Ticker: EFFI

Principal U.S. Market: NYSE Arca, Inc.



Semi-Annual Shareholder Report

April 30, 2026

This semi-annual shareholder report contains important information about Harbor Osmosis International Resource Efficient ETF ("Fund") for the period of November 1, 2025 to April 30, 2026. You can find additional information about the Fund at www.harborcapital.com/documents/fund. You can also request this information by contacting us at 800-422-1050.

What were the Fund costs for the last period?

(based on a hypothetical \$10,000 investment)

Fund Name	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment*
Harbor Osmosis International Resource Efficient ETF	\$28	0.55%

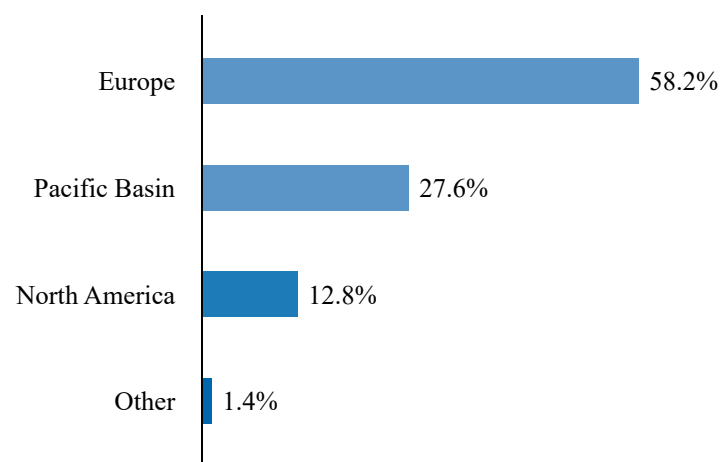
* Annualized

Key Fund Statistics as of April 30, 2026

Total Net Assets (in thousands)	\$139,401
Number of Investments	72
Total Net Advisory Fees Paid (in thousands)	\$373
Portfolio Turnover Rate	54%

Fund Investments as of April 30, 2026

Region Breakdown (% of Investments)



Country Breakdown (% of Investments)

Japan	19.3%
United Kingdom	12.3%
Canada	11.4%
France	8.1%
Germany	7.0%
Switzerland	6.0%
Australia	5.1%
Sweden	4.3%
Italy	3.5%
Spain	3.1%
Others	19.9%

Availability of Additional Information

Additional information about the Fund, including but not limited to the Fund's financial statements, prospectus or schedule of holdings can be accessed by visiting www.harborcapital.com/documents/fund, by scanning the QR code, or by contacting us at 800-422-1050. For proxy voting information, visit www.harborcapital.com/proxy-voting.

