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# Harbor All-Weather Inflation Focus ETF (HGER)

## Access an Advanced Strategy for Hedging Inflation

### About

**HGER** is managed by Quantix Commodities LP (“Quantix”), a market leader in the development and delivery of comprehensive and advanced commodity investment strategies. The fund tracks the Quantix Inflation Index (“QII”), created by Quantix. Through its strategy, QII considers the relative inflation sensitivity of each commodity while delivering investors a more robust, all-weather and enhanced approach to inflation hedging.

### Portfolio Implementation Ideas:

- **Tactical** overweight for hedging inflation – potential to opportunistically enhance inflation protection
- **Strategic** inflation hedge – potential to reinforce portfolios with a diversified and all-weather strategy
- **Core** Diversifier – access broad-commodities to potentially enhance overall portfolio diversification

### Why HGER Now?

Inflation has reached levels not seen in decades in the US. In times of inflation, investors often turn to asset classes like Treasury Inflation-Protected Securities (TIPS), Real Estate Investment Trusts (REITs), and even equities to hedge against its negative impact. While each have exhibited varying degrees of success in doing so, we believe that commodities futures have shown to provide a better inflation hedge historically.\*

- ✓ **Inflation is no longer seen as transitory by many experts**
- ✓ **Supply chain issues continue to impact pricing on many goods**
- ✓ **Years of accommodative Fed policy have put multiple trillions of dollars into circulation**

### Potential to...



**Hedge** inflation using proven asset class – commodities futures are generally regarded as having the highest positive correlation to inflation of all the major asset classes



**Enhance** the approach – proprietary design targets liquid and inflation sensitive commodities, accounts for multiple forms of inflation, addresses futures roll yields, and more



**Access** a powerful strategy with no K1s and all the potential benefits of an ETF – cost effectiveness, diversification, liquidity, transparency, and tax efficiency

\*Why Commodities Futures Provide Better Inflation Protection than other Real Assets for the Return-oriented Investor. David Greely, Ph.D, Economist and Investment Strategist, and Senior Advisor, Quantix Commodities. June 2021



## Important Information

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 [harborcapital.com](http://harborcapital.com) or call 800-422-1050. Read it carefully before investing.

Investing involves risk, principal loss is possible. Unlike mutual funds, ETFs may trade at a premium or discount to their net asset value. The ETF is new and has limited operating history to judge.

Quantix Commodities LP ("Quantix") is a third-party subadviser to the Harbor All-Weather Inflation Focus ETF.

There is no guarantee that the investment objective of the Fund will be achieved. Stock markets are volatile and equity values can decline significantly in response to adverse issuer, political, regulatory, market and economic conditions. A non-diversified Fund may invest a greater percentage of its assets in securities of a single issuer, and/or invest in a relatively small number of issuers, it is more susceptible to risks associated with a single economic, political or regulatory occurrence than a more diversified portfolio.

Commodity Risk: The Fund has exposure to commodities through its and/or the Subsidiary's investments in commodity-linked derivative instruments. Authorized Participant Concentration/Trading Risk: Only authorized participants ("APs") may engage in creation or redemption transactions directly with the Fund. Commodity- Linked Derivatives Risk: The Fund's investments in commodity-linked derivative instruments (either directly or through the Subsidiary) and the tracking of an Index comprised of commodity futures may subject the Fund to significantly greater volatility than investments in traditional securities.

The Quantix Inflation Index (QII) was developed by Quantix Commodities LP and is owned by Quantix Commodities Indices LLC ("Quantix"). The QII was created with the objective of being a diversified inflation hedge for investors using commodity futures contracts, traded in the U.S. and the U.K., as part of their core investment. Commodity futures are distinctive in their relationship to inflation and are generally regarded as having the highest positive correlation to inflation of all the major asset classes. The QII is designed to provide a risk management framework to hedge inflation risk appropriately in connection with commodity investing, taking account of the relative inflation sensitivity of each commodity among a defined universe of commodities, the relative cost of holding a rolling, U.S. or U.K.-listed futures position in a given commodity and the relative impact of inflation on each particular commodity.

Schedule K-1 is an Internal Revenue Service (IRS) tax form issued annually for an investment in a partnership. A Schedule K-1 is issued to taxpayers who have invested in limited partnerships (LPs) and some exchange-traded funds (ETFs).

**Foreside Fund Services, LLC is the Distributor of the Harbor All-Weather Inflation Focus ETF.**

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