

Harbor Short Term Treasury ETF

Ticker: **HBIL** | 2026



Strategy Highlights

HBIL is designed to provide operationally efficient Treasury exposure for modern portfolio implementation.

Rather than serving as an alpha-generating strategy, HBIL functions as a practical portfolio construction tool.

The strategy seeks to provide:

- Exposure generally consistent with the 3-month U.S. Treasury bill market
- Daily liquidity and transparency
- Competitive pricing
- ETF convenience
- Portfolio implementation flexibility

HBIL is designed to help advisors solve cash management and implementation challenges while maintaining exposure to one of the most liquid segments of the fixed income market.

Product Overview

Harbor Short Term Treasury ETF (HBIL) is an actively managed short-term Treasury strategy designed to provide exposure generally consistent with the price and yield performance of the 3-month U.S. Treasury bill market before fees and expenses.

The strategy primarily invests in U.S. Treasury bills and seeks to provide a simple, liquid, and operationally efficient solution for cash management, portfolio transitions, liquidity reserves, and collateral needs. HBIL is designed to help manage cash and short-term allocations while maintaining the convenience, transparency, and flexibility of the ETF structure.

Investment Team

Harbor's Multi-Asset Solutions Team ("MAST") delivers actionable investment insights and builds multi-asset portfolios and client solutions. MAST's investment platform combines proprietary quantitative and qualitative signals with inputs from Harbor's Investment Research Team, subadvisory network, and other sources to guide investment decisions across asset allocation, portfolio management, and risk oversight. With a focus on insights including asset allocation viewpoints, long-term capital market assumptions, and an extensive investment and product network, MAST centers on long-term portfolio construction that aims to help clients evaluate and implement more comprehensive solutions.

Ticker Symbol	HBIL
CUSIP	41151J570
Listed Exchange	NYSE Arca
Total Expense Ratio	0.10%
Lead Market Maker	RBC
Inception Date	8/12/2026
Manager Name	Harbor Capital Advisors, Inc.
Benchmark	ICE BofA 3 Month U.S. Treasury Bill Index
Morningstar Category	Ultrashort Bond

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To learn more about HBIL, please [visit the product page](#) or reach out to a Harbor representative.

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1-800-427-2677



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.

Fixed income securities are subject to interest rate and credit risk. When interest rates rise, the value of debt securities generally falls. Credit risk refers to the possibility that an issuer may fail to make principal or interest payments. Inflation may reduce the value of investments and income over time. Market risk may cause investments to fluctuate, sometimes significantly. U.S. Treasury securities are backed by the full faith and credit of the U.S. government, while other government securities may not be. The Fund is not a money market fund and does not seek to maintain a stable net asset value of \$1.00 per share. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

The **ICE BofA U.S. 3-Month Treasury Bill Index** is a benchmark designed to measure the performance of short-term U.S. government debt with a three-month maturity. This unmanaged index does not reflect fees and expenses and is not available for direct investment.

Alpha: Alpha is the risk-adjusted excess return of an investment relative to the return of a benchmark index.

The views expressed herein may not be reflective of current opinions, are subject to change without prior notice, and should not be considered investment advice or a recommendation to purchase a particular security.

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 or call 800-422-1050. Read it carefully before investing.

Foreside Fund Services, LLC is the Distributor of the Harbor ETFs.