

Harbor AI Inflection Strategy ETF

Ticker: EPAI

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



Semi-Annual Shareholder Report

April 30, 2026

This semi-annual shareholder report contains important information about Harbor AI Inflection Strategy ETF ("Fund") for the period of December 17, 2025 (commencement of operations) 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 AI Inflection Strategy ETF	\$39	0.88%

* The Fund has less than half a year of operations. Expenses would be higher if the Fund operated for the full period.

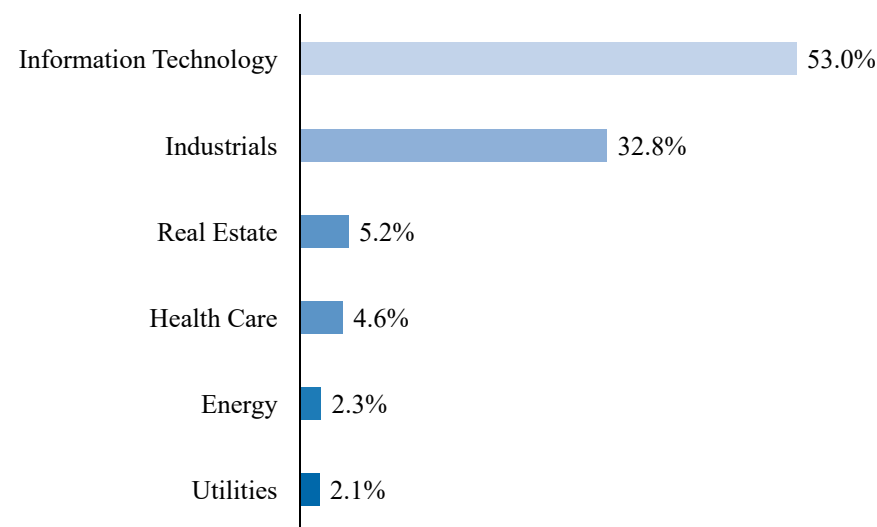
† Annualized

Key Fund Statistics as of April 30, 2026

Total Net Assets (in thousands)	\$5,390
Number of Investments	37
Total Net Advisory Fees Paid (in thousands)	\$13
Portfolio Turnover Rate	-%

Fund Investments as of April 30, 2026

Sector Allocation (% of Investments)



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.

