

Harbor Core Plus Fund - Institutional Class

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy

From the investment's prospectus

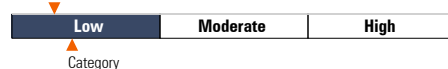
The investment seeks total return.

The fund invests at least 80% of its net assets, plus borrowings for investment purposes, in a diversified portfolio of fixed income instruments. Its average duration, as calculated by the sub-adviser, is normally equal to that of its benchmark, plus or minus 0.5 years. The fund invests primarily in investment-grade securities, but may invest up to 25% of its total assets in below investment-grade securities.

Volatility and Risk

Volatility as of 09-30-22

Investment



Risk Measures as of 09-30-22

	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev	5.36	1.00	0.85
3 Yr Beta	0.98	—	0.96

Principal Risks

Credit and Counterparty, Extension, Prepayment (Call), Loss of Money, Not FDIC Insured, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Municipal Obligations, Leases, and AMT-Subject Bonds, Preferred Stocks, Restricted/Illiquid Securities, U.S. Government Obligations, Fixed-Income Securities, Management

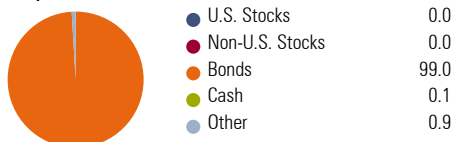
Important Information

Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 06-30-22



Top 10 Holdings as of 06-30-22

	% Assets
United States Treasury Bonds 1.75% 08-15-41	6.09
United States Treasury Bonds 2% 08-15-51	2.51
Federal National Mortgage Associat 3.5% 10-25-41	1.74
Fnma Pass-Thru I 4.5% 12-01-50	1.33
Federal Home Loan Mortgage Corporati 4% 11-01-48	1.30
Fnma Pass-Thru I 3% 08-01-50	1.24
Fnma Pass-Thru I 3% 12-01-50	1.22
Federal Home Loan Mortgage Corpora 2.5% 05-01-51	1.18
Fnma Pass-Thru I 4% 03-01-50	1.16
Fnma Pass-Thru I 2.5% 02-01-52	1.12

Operations

Gross Prosp Exp Ratio	0.39% of fund assets
Net Prosp Exp Ratio	0.38% of fund assets
Management Fee	0.25%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.14%
Fund Inception Date	12-29-87
Total Fund Assets (\$mil)	984.7
Annual Turnover Ratio %	370.00
Fund Family Name	Harbor

Notes

Restated to reflect current fees. The Adviser has contractually agreed to limit the Fund's operating expenses, excluding interest expense (if any), to 0.38% for the Institutional Class shares through February 28, 2023. Only the Fund's Board of Trustees may modify or terminate these agreements.

Morningstar Fixed Income Style Box™ as of 06-30-22

Not Available	Avg Eff Duration	—
	Avg Eff Maturity	—

Morningstar F-I Sectors as of 06-30-22

	% Fund
Government	12.37
Corporate	34.12
Securitized	52.56
Municipal	0.89
Cash/Cash Equivalents	0.05
Other	0.00

Credit Analysis: % Bonds as of 06-30-22

AAA	52	BB	4
AA	2	B	0
A	8	Below B	3
BBB	29	Not Rated	2

Waiver Data

	Type	Exp. Date	%
Expense Ratio	Contractual	02-28-23	0.01

Portfolio Manager(s)

William O'Malley, CFA. Since 2022.
Jake Remley, CFA. Since 2022.

Advisor	Harbor Capital Advisors Inc
Subadvisor	Income Research & Management