

Harbour NZ Core Fixed Interest Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the Harbour NZ Core Fixed Interest Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund is an actively managed investment grade bond fund that invests mainly in New Zealand Government and corporate bond fixed interest securities.

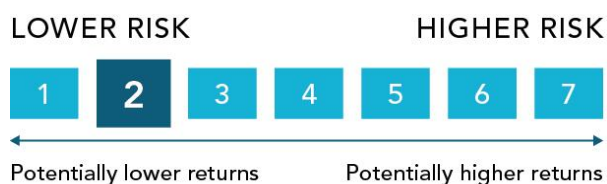
Investment Objective: The investment objective of the Fund is to outperform the benchmark by 100 basis points per annum over a rolling three year period.

Benchmark: 50:50 weighted average of the S&P/NZX Government Bond Index and S&P/NZX A Grade Corporate Bond Index.

Total value of the Fund (NZD) **\$146,709,565**

The date the Fund started **24 May 2011**

What are the risks of investing?



The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

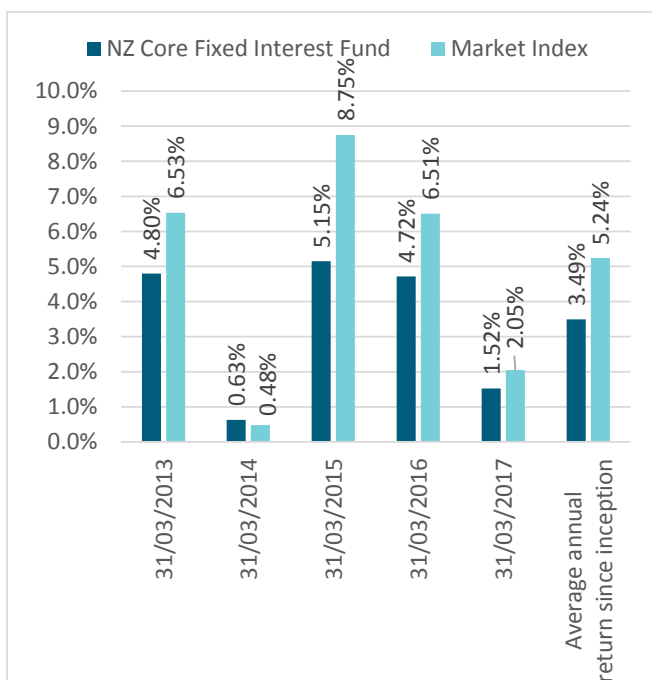
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Average over past 5 years	Past Year
Annual Return¹ (after deductions for charges and tax)	3.13%	1.15%
Annual Return¹ (after deductions for charges but before tax)	4.31%	1.60%
Market index annual return¹ (reflects no deduction for charges and tax)	4.39%	1.39%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is 50:50 weighted average of the S&P/NZX Government Bond Index and S&P/NZX A Grade Corporate Bond total return Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after Fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the fund started, up to 30 September 17. Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	0.75%
Which are made up of:	
Total management and administration	0.75%
Including-	
Manager's basic fee	0.51%
Other management and administration charges ³	0.24%
Total Performance-based fees	0.00%

** It is expected that fund charges for the year to 30 June 2017 will be different from the fees presented in the table above due to changes that have been made to the fee structure for the Fund. The PDS sets out an estimate of the fund charges based on the new fee structure and we suggest this will provide you with a more accurate indication of the likely fund charges for the year to 30 June 2017, than the actual charges for the year to 30 June 2016 presented above.*

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document (OMI) for more information about fees.

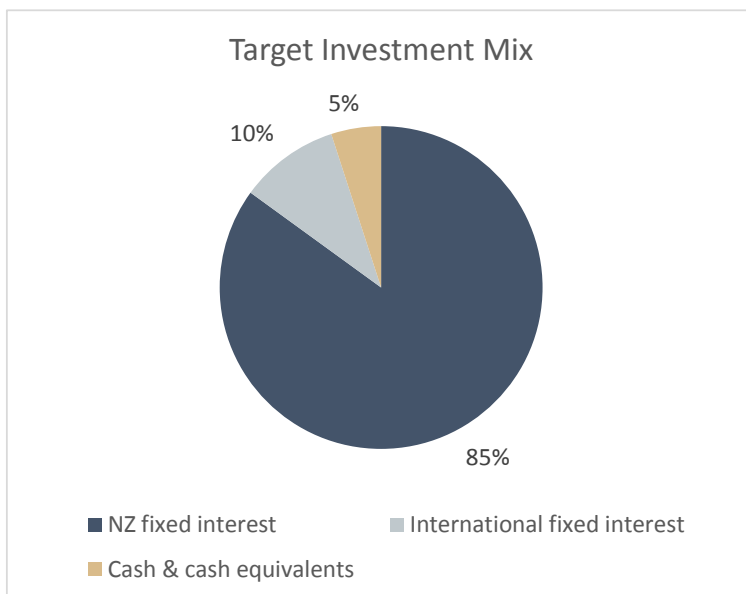
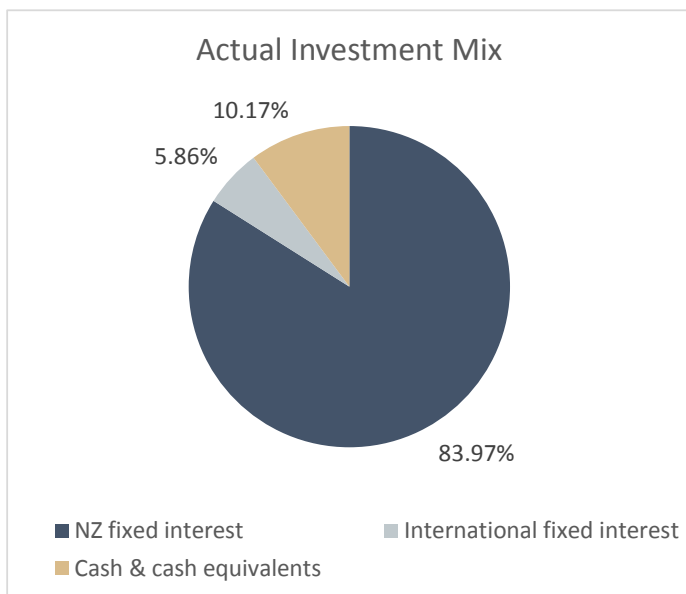
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour NZ Core Fixed Interest Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$160 (that is 1.60% of her initial \$10,000). This gives Jenny a total return after tax of \$115 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



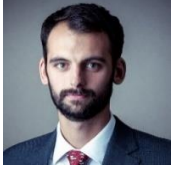
Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country	Credit Rating
NZ Government Stock 15/12/2017 6.00%	7.10%	New Zealand fixed interest	NZ	AA+
NZGS Index Linked Bond 20/09/2025 2.00%	7.08%	New Zealand fixed interest	NZ	AA+
NZ Government Stock 15/05/2021 6.00%	6.96%	New Zealand fixed interest	NZ	AA+
NZ Government Stock 15/03/2019 5.00%	4.88%	New Zealand fixed interest	NZ	AA+
NZ Government Stock 15/04/2023 5.50%	3.73%	New Zealand fixed interest	NZ	AA+
NZ Local Govt Fund Agency 04/25 2.75%	3.68%	New Zealand fixed interest	NZ	AA+
NZ Government Stock 15/04/2020 3.00%	3.55%	New Zealand fixed interest	NZ	AA+
Landwirtschaftliche Ren 23/04/24 5.375%	2.38%	New Zealand fixed interest	NZ	AAA
NZ Government Stock 15/04/2025 2.75%	2.20%	New Zealand fixed interest	NZ	AA+
ANZ 11/05/2020 4.48%	1.80%	New Zealand fixed interest	NZ	AA-

The top 10 investments make up **43.4%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Mark Brown 	Portfolio Manager	6 years and 12 months	AXA/Alliance Bernstein, Head of Fixed Interest	16 years & 5 months
Christian Hawkesby 	Head of Fixed Interest	6 years and 12 months	Bank of England	9 years & 1 month
Simon Pannett 	Investment Analyst	4 years and 2 months	Investment Solutions, UK Investment Analyst	2 years & 4 months

Further information

You can also obtain this information, the PDS for the Harbour NZ Core Fixed Interest Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

1. Returns to 30 September 2017.
2. The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
3. Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. These also include underlying fund charges for retail funds holding units in other Harbour Funds. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)

HARBOUR NZ CORPORATE BOND FUND

Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the Harbour NZ Corporate Bond Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund provides access to favourable income yields through a diversified portfolio of primarily investment grade corporate bond fixed interest securities.

Investment Objective: The investment objective of the Fund is to exceed the return of the benchmark portfolio after fees on a rolling 12 month basis.

Benchmark: S&P/NZX A Grade Corporate Bond Total Return Index.

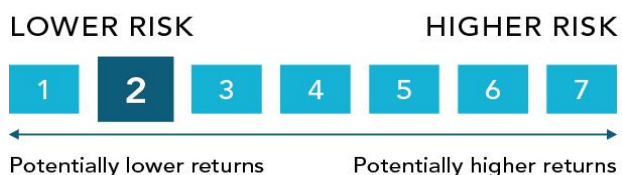
Total value of the Fund (NZD)

\$300,043,584

The date the Fund started

16 February 2009

What are the risks of investing?



The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

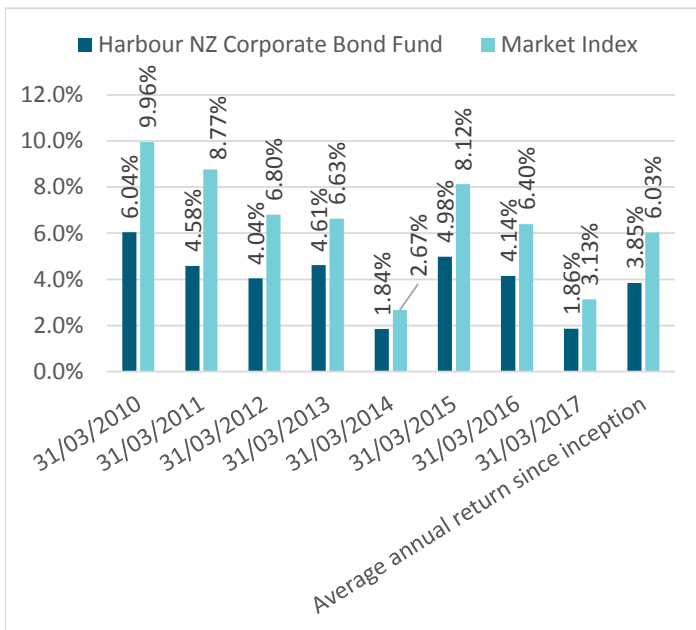
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Average over past 5 years	Past Year
Annual Return¹ (after deductions for charges and tax)	3.29%	1.62%
Annual Return¹ (after deductions for charges but before tax)	4.59%	2.26%
Market index annual return¹ (reflects no deduction for charges and tax)	5.05%	2.53%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is the S&P/NZX A Grade Corporate Bond Total Return Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose

Annual Return Graph²



This shows the return after fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the Fund started, up to 30 Sep 2017. The Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	0.64%
Which are made up of:	
Total management and administration charges	0.64%
Including-	
Manager's basic fee	0.54%
Other management and administration charges ³	0.10%
Total Performance-based fees	0.00%

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document (OMI) for more

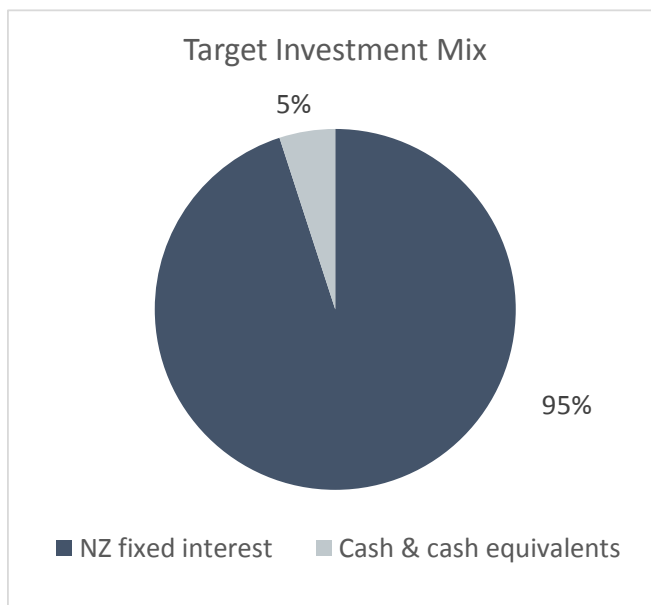
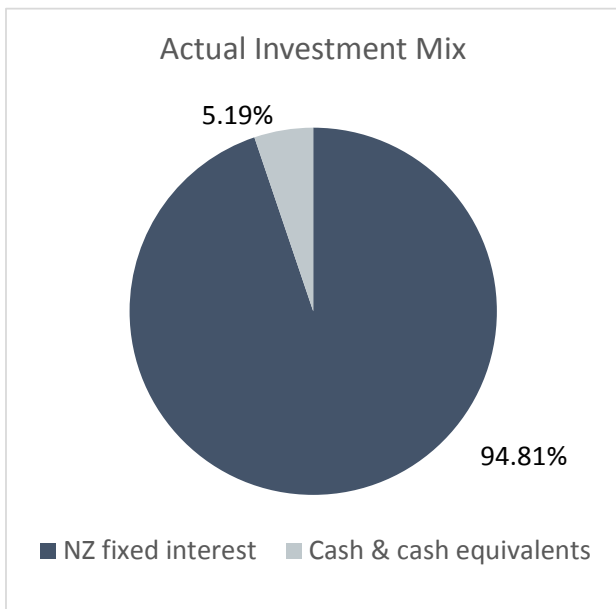
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour NZ Corporate Bond Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return after fund charges were deducted of \$226 (that is 2.26% of her initial \$10,000). This gives Jenny a total return after tax of \$162.

What does the Fund invest in?

This shows the types of assets that the fund invests in.






Actual asset allocation to 30 Sep 2017. Actual asset allocation will vary from the target asset allocation as market change and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country	Credit rating
NZ Local Govt Fund Agency 04/25 2.75%	6.72%	New Zealand fixed interest	NZ	AA+
BNZ 25/06/2019 5.57%	3.60%	New Zealand fixed interest	NZ	AA-
NZ Local Gov Fund Agency 14/04/33 3.50%	3.05%	New Zealand fixed interest	NZ	AA+
NZ Local Gov Fund Agency 15/04/27 4.50%	2.53%	New Zealand fixed interest	NZ	AA+
Rabobank New Zealand 04/09/2018 3.641%	2.52%	New Zealand fixed interest	NZ	A+
NZ Government Stock 15/12/2017 6.00%	2.39%	New Zealand fixed interest	NZ	AA+
Fonterra Cooperative Grp 20/10/21 4.33%	2.25%	New Zealand fixed interest	NZ	A-
ANZ 11/05/2020 4.48%	2.24%	New Zealand fixed interest	NZ	AA-
Kiwibank 29/05/2020 4.6475%	2.09%	New Zealand fixed interest	NZ	Aa3
NZ Local Govt Fund Agency 15/03/19 5.00%	2.03%	New Zealand fixed interest	NZ	AA+

The top 10 investments make up **29.42%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Mark Brown 	Portfolio Manager	6 years and 12 months	AXA/Alliance Bernstein, Head of Fixed Interest	16 years and 5 months
Christian Hawkesby 	Head of Fixed Interest	6 years and 12 months	Bank of England	9 years and 1 months
Simon Pannett 	Investment Analyst	4 years and 2 months	Investment Solutions, UK Investment Analyst	2 years and 4 months

Further information

You can also obtain this information, the PDS for the Harbour NZ Corporate Bond Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

- Returns to 30 Sep 2017.
- The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
- Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.

www.business.govt.nz/disclose

Harbour Income Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2014

What is the purpose of this update?

This document tells you how the Harbour Income Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund is designed to give a favourable level of income. The Fund invests predominantly in New Zealand investment grade fixed interest securities and Australasian equities which pay a sustainable dividend yield. Other tools, such as active management and scope to invest in sub investment grade securities may also be used to enhance returns.

Investment Objective: The investment objective of the Fund is to exceed the Official Cash Rate (OCR) plus 3.5% pa over rolling three year periods.

Benchmark: 68% S&P/NZX A Grade Corporate Bond Total Return Index; 16% S&P/ASX200 Industrials Index (100% hedged to NZ dollars); and 16% S&P/NZX Portfolio Index.

Total value of the Fund (NZD)

\$66,792,641

The date the Fund started

28 October 2015

What are the risks of investing?



A combination of actual Fund returns and market index returns have been used to determine the risk indicator for the Harbour Income Fund (inception 28 October 2015), as the Fund has not been operational for the required 5 years. The risk indicator may therefore provide a less reliable indicator of potential future volatility of this Fund.

The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

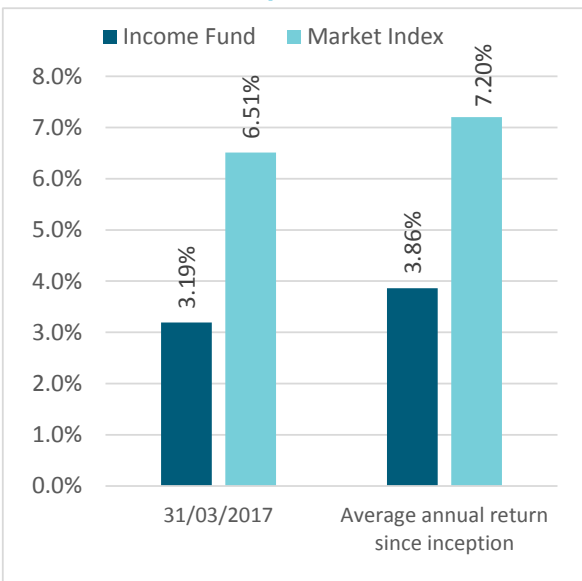
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Past Year
Annual Return¹ (after deductions for charges and tax)	2.61%
Annual Return¹ (after deductions for charges but before tax)	3.20%
Market index annual return¹ (reflects no deduction for charges and tax)	4.56%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is 68% S&P/NZX A Grade Corporate Bond Total Return Index; 16% S&P/ASX200 Industrials Index (100% hedged to NZ dollars); and 16% S&P/NZX Portfolio Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after Fund charges and tax for each year ending 31 March since the Fund started.

The last bar shows the annualised annual return since the fund started, up to 30 June 17.

Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. This Fund has not been open for a year to 30 June 2016. As such, below are estimates of fees to 19 June 2017:

	% of net asset value
Total fund charges (Inc. GST)*	0.77%
Which are made up of:	
Total management and administration	0.77%
Including-	
Manager's basic fee	0.50%
Other management and administration charges ³	0.27%
Total Performance-based fees	0.00%

** It is expected that fund charges for the year to 30 June 2018 will be different from the fees presented in the table above due to changes that have been made to the fee structure for the Fund, effective 19th June 2017. The PDS sets out an estimate of the fund charges based on the new fee structure and we suggest this will provide you with a more accurate indication of the likely fund charges for the year to 30 June 2018.*

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document OMI for more information about fees.

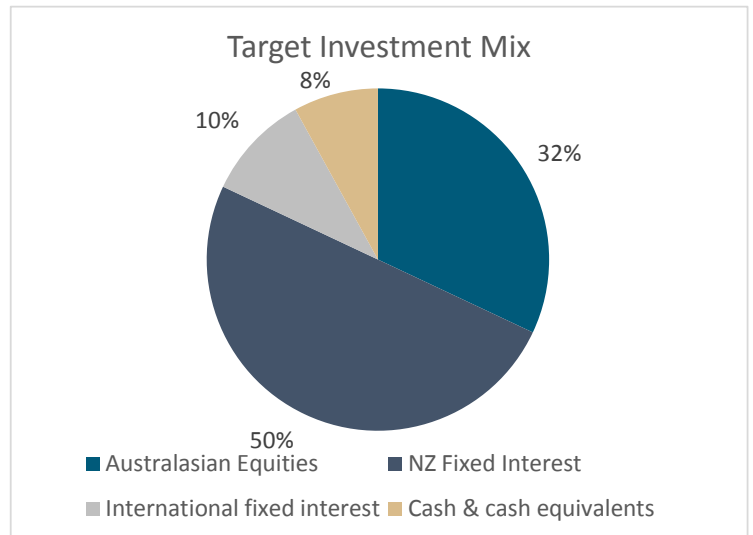
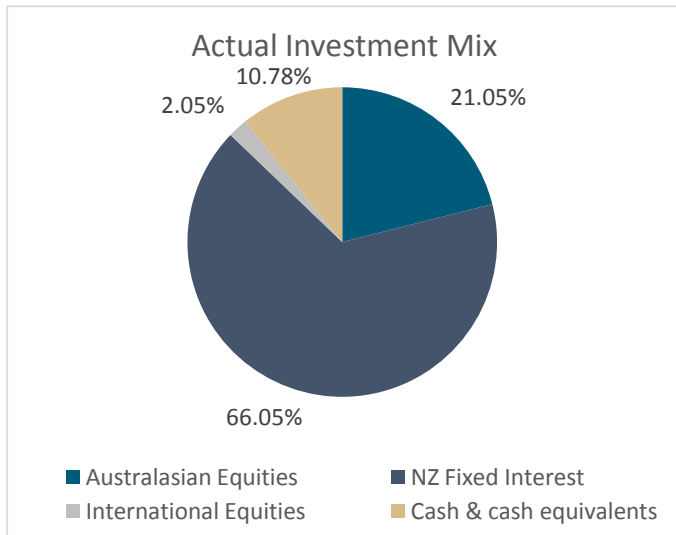
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour Income Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$320 (that is 3.20% of her initial \$10,000). This gives Jenny a total return after tax of \$261 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country	Credit Rating
NZGS Index Linked Bond 20/09/2025 2.00%	6.43%	New Zealand fixed interest	NZ	AA+
NZ Local Gov Fund Agency 14/04/33 3.50%	3.32%	New Zealand fixed interest	NZ	AA+
Westpac New Zealand Ltd 28/04/21 3.795%	2.61%	New Zealand fixed interest	NZ	AA-
BNZ 25/06/2019 5.57%	2.18%	New Zealand fixed interest	NZ	AA-
NZ Local Govt Fund Agency 04/25 2.75%	1.97%	New Zealand fixed interest	NZ	AA+
NZ Government Stock 15/04/2020 3.00%	1.86%	New Zealand fixed interest	NZ	AA+
NZ Local Govt Fund Agency 15/03/19 5.00%	1.78%	New Zealand fixed interest	NZ	AA+
ANZ 11/05/2020 4.48%	1.73%	New Zealand fixed interest	NZ	AA-
NZ Local Gov Fund Agency 15/04/27 4.50%	1.57%	New Zealand fixed interest	NZ	AA+
Kiwibank 29/05/2020 4.6475%	1.57%	New Zealand fixed interest	NZ	Aa3

The top 10 investments make up **25.0%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Mark Brown 	Portfolio Manager	6 years and 9 months	AXA/Alliance Bernstein, Head of Fixed Interest	16 years & 5 months
Craig Stent 	Executive Director & Portfolio Manager	7 years and 9 months	Research Analyst, Alliance Bernstein	7 years & 3 months
Simon Pannett 	Investment Analyst	3 years and 11 months	Investment Solutions, UK Investment Analyst	2 years & 4 months

Further information

You can also obtain this information, the PDS for the Harbour Income Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

1. Returns to 30 September 2017.
2. The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
3. Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on estimates to 19 June 2017 and excludes any applicable GST. These also include underlying fund charges for retail funds holding units in other Harbour Funds. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)

Harbour NZ Equity Advanced Beta Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the Harbour NZ Equity Advanced Beta Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund provides exposure to New Zealand equities. The Fund is designed to track the market index with some quantitative tilting to selected companies. 70% of the Fund mirrors the market index with the remaining 30% of the Fund tilted towards those companies in the index that score well on our financial models for value, yield & growth.

Investment Objective: The performance objective of the Fund is to outperform the benchmark.

Benchmark: S&P/NZX Portfolio Index.

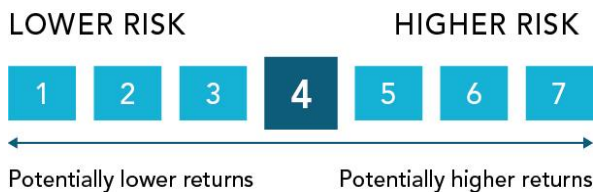
Total value of the Fund (NZD)

\$120,096,090

The date the Fund started

3 December 2014

What are the risks of investing?



A combination of actual Fund returns and market index returns have been used to determine the risk indicator for the Harbour NZ Equity Advanced Beta Fund (inception 3 December 2014), as the Fund has not been operational for the required 5 years. The risk indicator may therefore provide a less reliable indicator of potential future volatility of this Fund.

The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

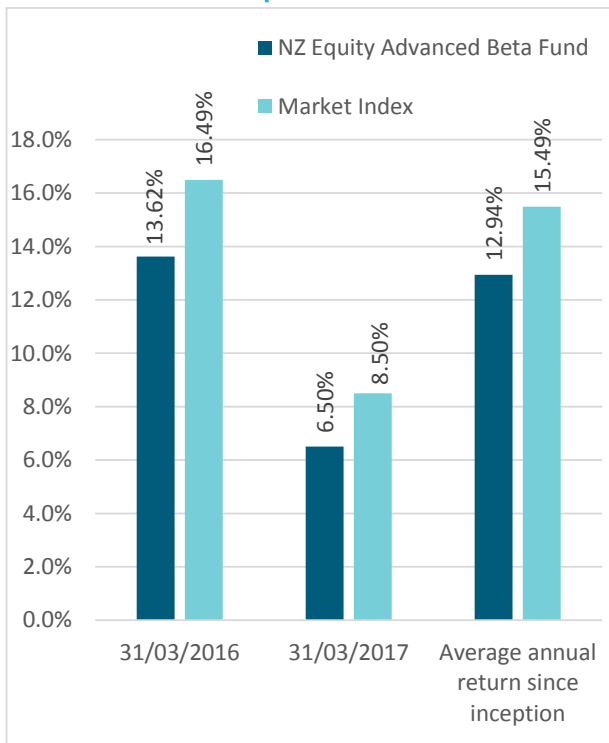
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Past Year
Annual Return¹ (after deductions for charges and tax)	7.92%
Annual Return¹ (after deductions for charges but before tax)	9.32%
Market index annual return¹ (reflects no deduction for charges and tax)	10.96%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is the S&P/NZX Portfolio Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the Fund started, up to 30 September 17. The Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	0.55%
Which are made up of:	
Total management and administration	0.55%
Including-	
Manager's basic fee	0.38%
Other management and administration charges ³	0.17%
Total Performance-based fees	0.00%

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document OMI for more information about fees. Also see the product disclosure statement for more information about the basis on which performance fees are charged.

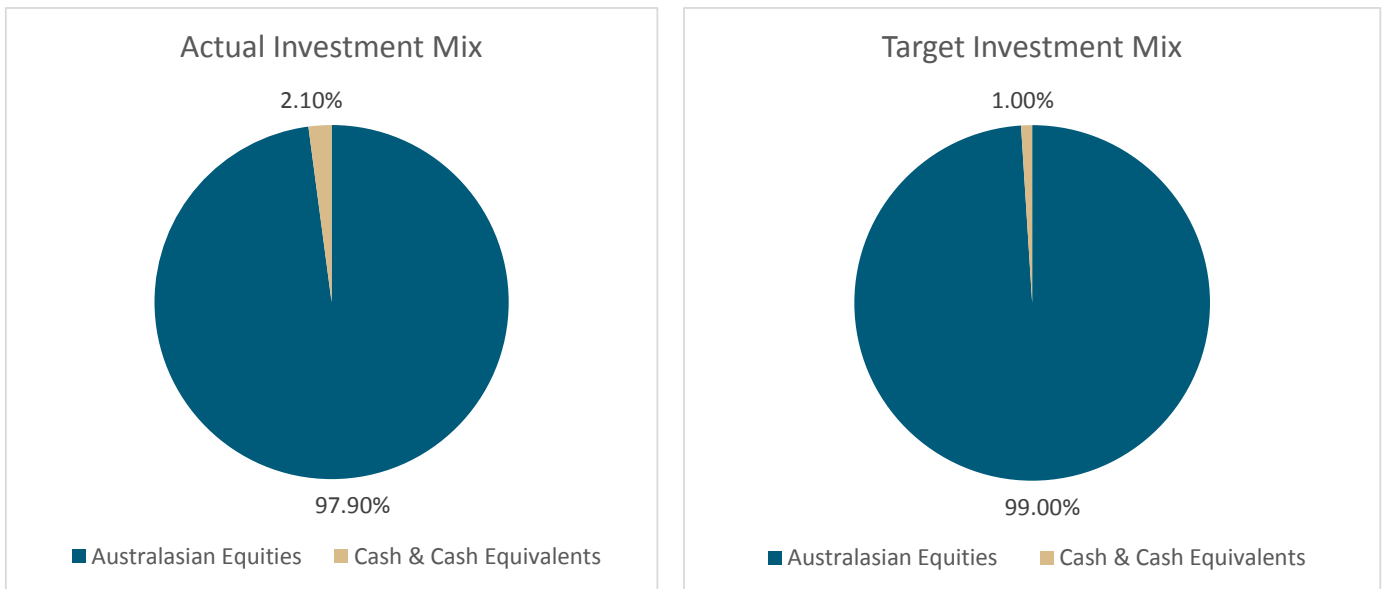
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour NZ Equity Advanced Beta Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$932 (that is 9.32% of her initial \$10,000). This gives Jenny a total return after tax of \$792 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.







Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country
A2 Milk	5.48%	Australasian equities	NZ
Fletcher Building	4.48%	Australasian equities	NZ
Contact Energy	3.88%	Australasian equities	NZ
Z Energy	3.84%	Australasian equities	NZ
Fisher & Paykel Healthcare	3.68%	Australasian equities	NZ
Spark New Zealand	3.60%	Australasian equities	NZ
Meridian Energy	3.54%	Australasian equities	NZ
Ryman Healthcare	3.50%	Australasian equities	NZ
Auckland Intl Airport	3.40%	Australasian equities	NZ
Mercury NZ	3.20%	Australasian equities	NZ

The top 10 investments make up **38.6%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
 Susanna Lee	Portfolio Manager & Quantitative Research Manager.	5 years and 5 months	Quantitative Investment Analyst. AXA Global Investors/AMP Capital	4 years & 2 months
 Andrew Bascand	Managing Director & Portfolio Manager	7 years and 9 months	Senior Vice President & Portfolio Manager, Alliance Bernstein	10 years
 Shane Solly	Director, Portfolio Manager and Research Analyst	3 years and 6 months	Head of Equities, Mint Asset Management	7 years & 2 months
 Craig Stent	Executive Director & Portfolio Manager	7 years and 9 months	Research Analyst, Alliance Bernstein	7 years & 3 months

Further information

You can also obtain this information, the PDS for the Harbour NZ Equity Advanced Beta Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

- Returns to 30 September 2017.
- The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
- Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)

Harbour Australasian Equity Income Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the Harbour Australasian Equity Income Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund is designed to generate quarterly income from a diversified portfolio of Australasian listed equities that pay sustainable and growing dividend yields (the amount a company pays out in dividends each year relative to its share price) as well as holding cash and fixed interest securities.

Investment Objective: The performance objective of the Fund is to generate a higher yield than the New Zealand and Australian markets.

Benchmark: 60% S&P/ASX Industrials Index and 40% S&P/NZX Portfolio Index.

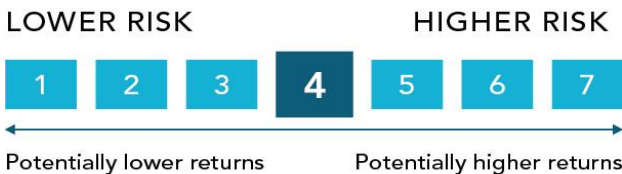
Total value of the Fund (NZD)

\$ 46,659,555

The date the Fund started

1 November 2011

What are the risks of investing?



The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

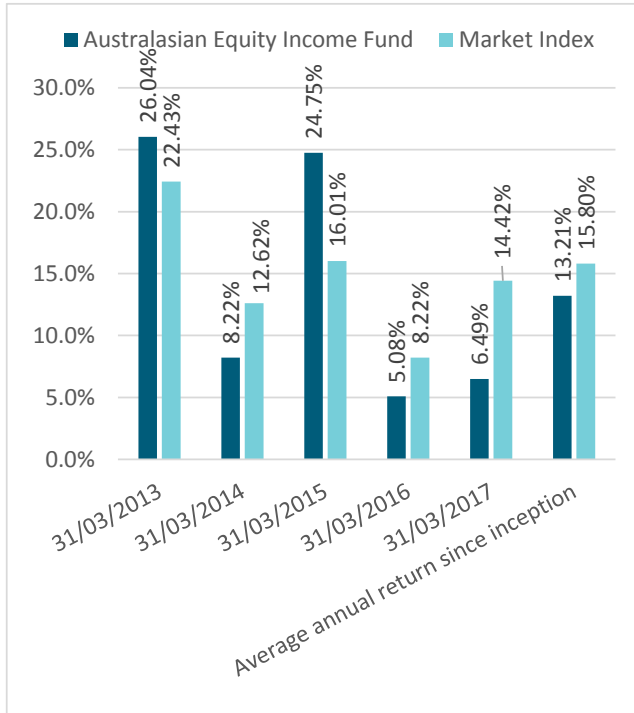
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in the Fund.

How has the Fund performed?

	Average over past 5 years	Past Year
Annual Return¹ (after deductions for charges and tax)	12.29%	4.08%
Annual Return¹ (after deductions for charges but before tax)	14.01%	5.16%
Market index annual return¹ (reflects no deduction for charges and tax)	15.16%	9.46%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is 60% S&P/ASX industrials Index and 40% S&P/NZX portfolio Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after Fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the fund started, up to 30 September 17. Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	1.11%
Which are made up of:	
Total management and administration	1.11%
Including-	
Manager's basic fee	0.80%
Other management and administration charges ³	0.31%
Total Performance-based fees	0.00%

** It is expected that fund charges for the year to 30 June 2017 will be different from the fees presented in the table above due to changes that have been made to the fee structure for the Fund. The PDS sets out an estimate of the fund charges based on the new fee structure and we suggest this will provide you with a more accurate indication of the likely fund charges for the year to 30 June 2017, than the actual charges for the year to 30 June 2016 presented above.*

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document (OMI) for more information about fees.

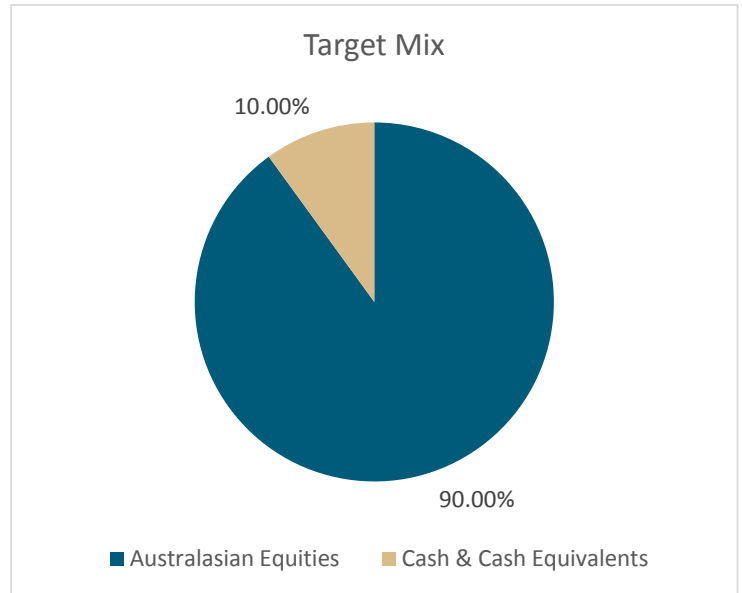
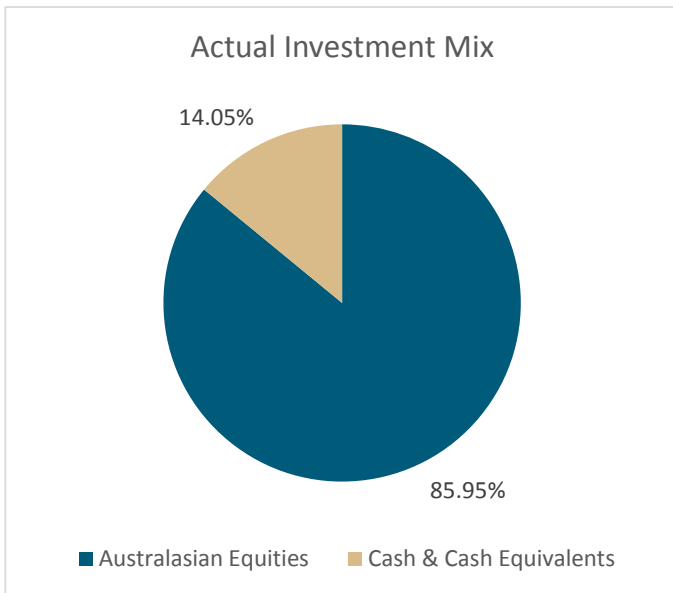
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour Australasian Equity Income Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$516 (that is 5.16% of her initial \$10,000). This gives Jenny a total return after tax of \$408 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country
Contact Energy	3.64%	Australasian equities	NZ
Meridian Energy	3.45%	Australasian equities	NZ
Kiwi Property Group	3.38%	Australasian equities	NZ
Precinct Properties NZ	3.28%	Australasian equities	NZ
Spark New Zealand	3.25%	Australasian equities	NZ
Investa Office Fund	3.23%	Australasian equities	AU
Property For Industry	3.07%	Australasian equities	NZ
Restaurant Brands NZ	3.04%	Australasian equities	NZ
Mainfreight	2.93%	Australasian equities	NZ
Goodman Property Trust	2.81%	Australasian equities	NZ

The top 10 investments make up **32.1%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Craig Stent 	Executive Director & Portfolio Manager	7 years and 9 months	Research Analyst, Alliance Bernstein	7 years & 3 months
Shane Solly 	Director, Portfolio Manager and Research Analyst	3 years and 6 months	Head of Equities, Mint Asset Management	7 years & 2 months
Andrew Bascand 	Managing Director & Portfolio Manager	7 years and 9 months	Senior Vice President & Portfolio Manager, Alliance Bernstein	10 years

Further information

You can also obtain this information, the PDS for the Harbour Australasian Equity Income Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

1. Returns to 30 September 2017.
2. The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
3. Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. These also include underlying fund charges for retail funds holding units in other Harbour Funds. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.
4. The Fund currently has 34.91% of assets invested in Australian equities. Of this exposure, we have a 93.55% hedge on these Australian dollar denominated assets.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)

Harbour Australasian Equity Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the Harbour Australasian Equity Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund provides actively managed exposure to New Zealand and Australian listed equities. This Fund has a growth-oriented investment management approach to generate alpha (return over the benchmark) for investors.

Investment Objective: To achieve a gross return of 5.0% per annum above the benchmark over the long term.

Benchmark: S&P/NZX 50 Index

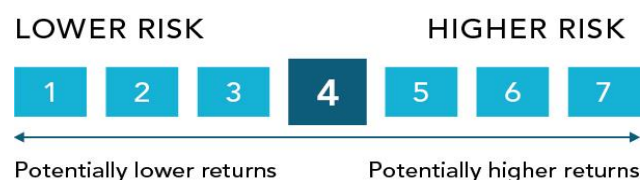
Total value of the Fund (NZD)

\$201,953,549

The date the Fund started

11 April 2010

What are the risks of investing?



The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

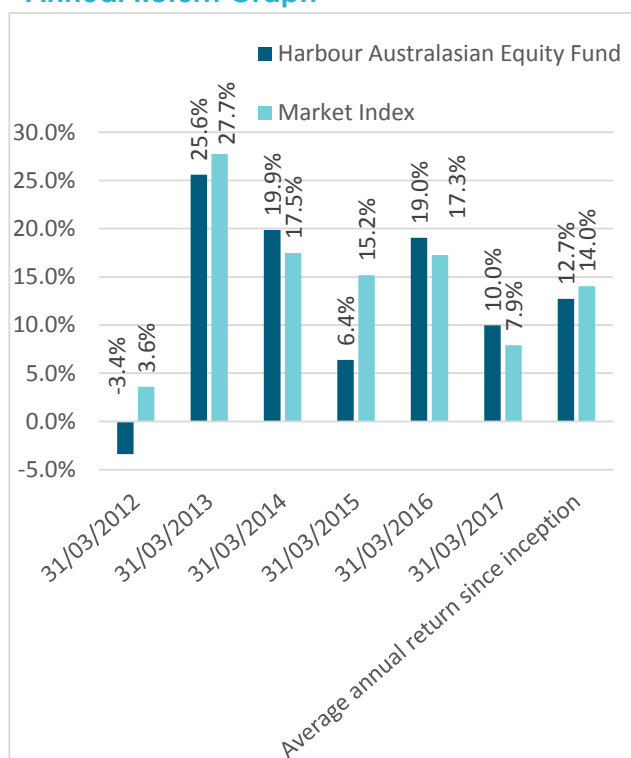
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Average over past 5 years	Past Year
Annual Return¹ (after deductions for charges and tax)	17.48%	15.86%
Annual Return¹ (after deductions for charges but before tax)	18.69%	16.76%
Market index annual return¹ (reflects no deduction for charges and tax)	17.13%	9.07%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is the S&P/NZX50 Index. Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the Fund started, up to 30 September 17. The Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	1.12%
Which are made up of:	
Total management and administration	1.12%
Including-	
Manager's basic fee	0.92%
Other management and administration charges ³	0.20%
Total Performance-based fees	0.00%

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document OMI for more information about fees. Also see the product disclosure statement for more information about the basis on which performance fees are charged.

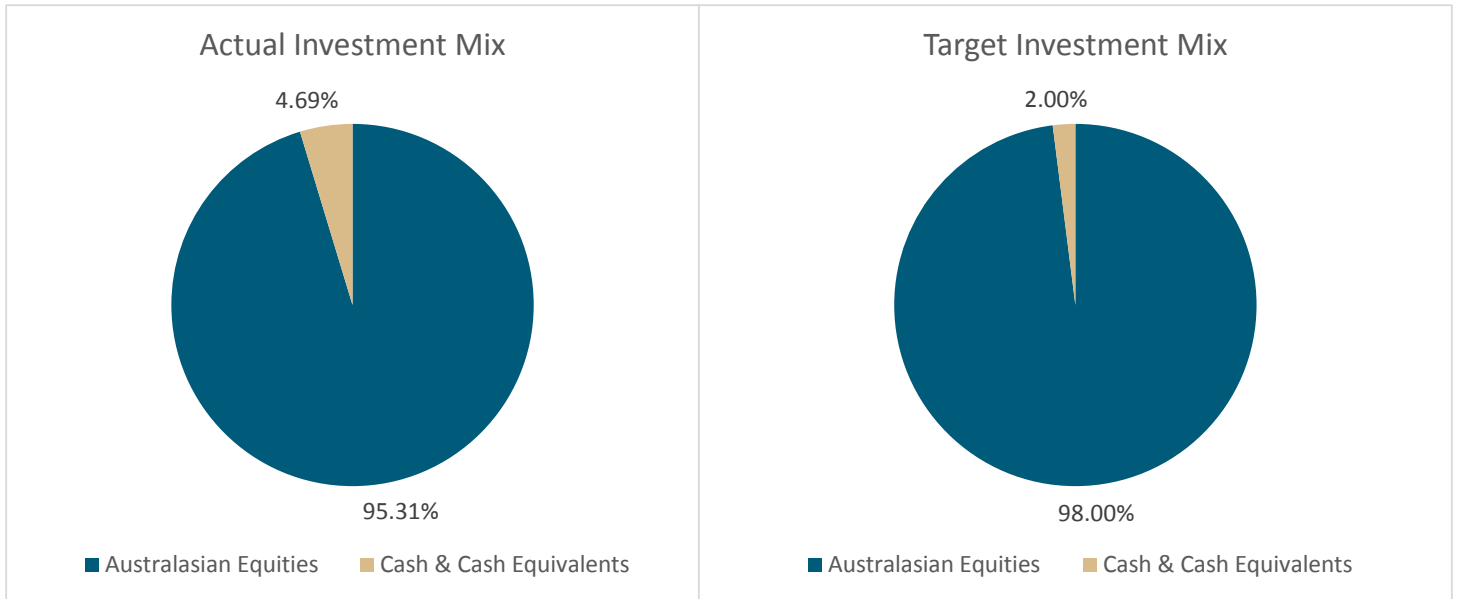
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour Australasian Equity Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$1,676 (that is 16.76% of her initial \$10,000). This gives Jenny a total return after tax of \$1,586 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country
Fisher & Paykel Healthcare	10.43%	Australasian equities	NZ
A2 Milk	8.40%	Australasian equities	NZ
Mainfreight	6.34%	Australasian equities	NZ
Spark New Zealand	5.16%	Australasian equities	NZ
Auckland Intl Airport	5.10%	Australasian equities	NZ
Contact Energy	4.41%	Australasian equities	NZ
Fletcher Building	3.91%	Australasian equities	NZ
Xero	3.90%	Australasian equities	NZ
Summerset Group Holdings	3.74%	Australasian equities	NZ
CSL	2.79%	Australasian equities	AU

The top 10 investments make up **54.2%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Andrew Bascand 	Managing Director & Portfolio Manager	7 years and 9 months	Senior Vice President & Portfolio Manager, Alliance Bernstein	10 Years
Shane Solly 	Director, Portfolio Manager and Research Analyst	3 years and 6 months	Head of Equities, Mint Asset Management	7 years & 2 months
Craig Stent 	Executive Director & Portfolio Manager	7 years and 9 months	Research Analyst, Alliance Bernstein	7 years & 3 months

Further information

You can also obtain this information, the PDS for the Harbour Australasian Equity Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

- Returns to 30 September 2017.
- The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
- Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. These also include underlying fund charges for retail funds holding units in other Harbour Funds. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.
- The Fund currently has 19.76% of assets invested in Australian equities. Of this exposure, we have a 49.68% hedge on these Australian dollar denominated assets.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

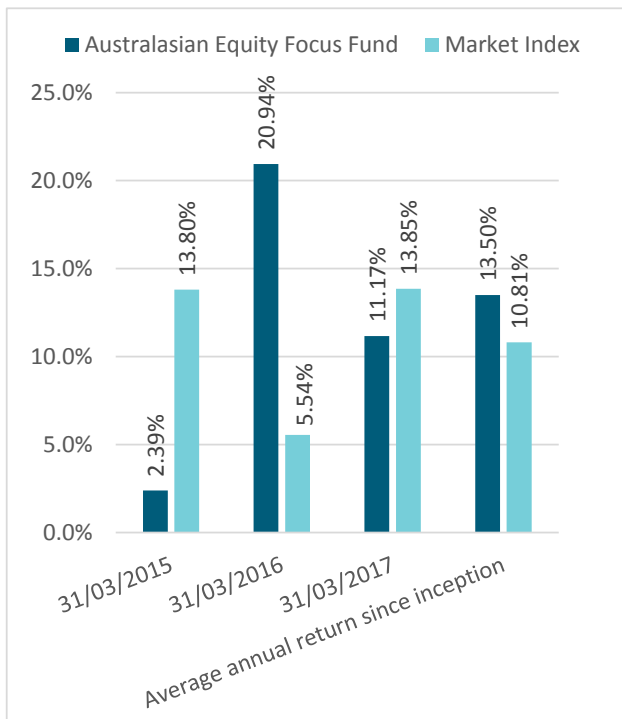
Statement of Investment policy & objectives (SIPO)

How has the Fund performed?

	Past Year
Annual Return¹ (after deductions for charges and tax)	21.06%
Annual Return¹ (after deductions for charges but before tax)	21.49%
Market index annual return¹ (reflects no deduction for charges and tax)	10.28%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is 50% S&P/NZX50 and a 50% S&P/ASX 200 Index (which is hedged into NZD). Additional information about the market index is available on the offer register at www.business.govt.nz/disclose.

Annual Return Graph²



This shows the return after Fund charges and tax for each year ending 31 March since the Fund started. The last bar shows the annualised annual return since the fund started, up to 30 September 17. Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	1.79%
Which are made up of:	
Total management and administration	1.32%
Including-	
Manager's basic fee	0.98%
Other management and administration charges ³	0.34%
Total Performance-based fees	0.47%

** It is expected that fund charges for the year to 30 June 2017 will be different from the fees presented in the table above due to changes that have been made to the fee structure for the Fund. The PDS sets out an estimate of the fund charges based on the new fee structure and we suggest this will provide you with a more accurate indication of the likely fund charges for the year to 30 June 2017, than the actual charges for the year to 30 June 2016 presented above.*

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document (OMI) for more information about fees. Also see the product disclosure statement for more information about the basis on which performance fees are charged.

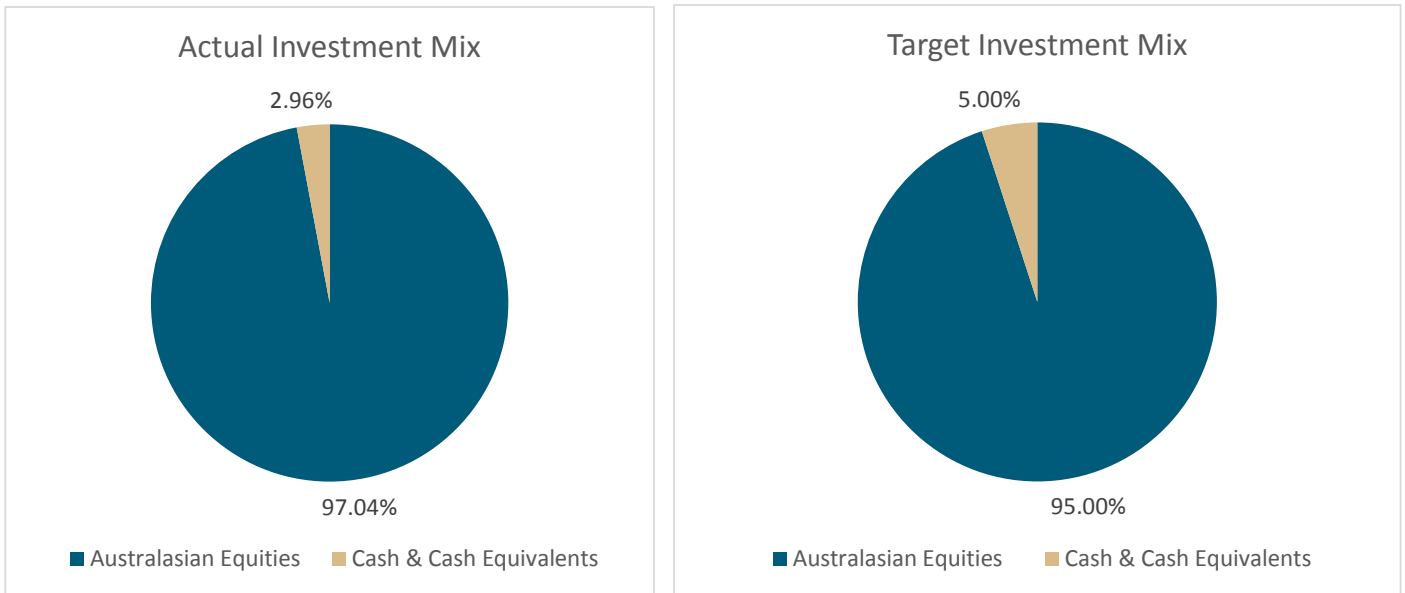
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour Australasian Equity Focus Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$2,149 (that is 21.49% of her initial \$10,000). This gives Jenny a total return after tax of \$2,106 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country
Fisher & Paykel Healthcare	9.38%	Australasian equities	NZ
A2 Milk	9.11%	Australasian equities	NZ
Mainfreight	7.46%	Australasian equities	NZ
CSL	6.51%	Australasian equities	AU
Macquarie Group	5.63%	Australasian equities	AU
Summerset Group Holdings	5.49%	Australasian equities	NZ
Oil Search	5.10%	Australasian equities	AU
Janus Henderson Group	4.77%	Australasian equities	AU
Gentrack Group	3.55%	Australasian equities	NZ
GTN	3.49%	Australasian equities	AU

The top 10 investments make up **60.5%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Andrew Bascand 	Managing Director & Portfolio Manager	7 years and 9 months	Senior Vice President & Portfolio Manager, Alliance Bernstein	10 Years
Shane Solly 	Director, Portfolio Manager and Research Analyst	3 years and 6 months	Head of Equities, Mint Asset Management	7 years & 2 months
Craig Stent 	Executive Director & Portfolio Manager	7 years and 9 months	Research Analyst, Alliance Bernstein	7 years & 3 months

Further information

You can also obtain this information, the PDS for the Harbour Australasian Equity Focus Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

- Returns to 30 September 2017.
- The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
- Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. These also include underlying fund charges for retail funds holding units in other Harbour Funds. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.
- The Fund currently has 35.93% of assets invested in Australian equities. Of this exposure, we have a 48.82% hedge on these Australian dollar denominated assets.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)

T. Rowe Price Global Equity Growth Fund Fund Update

for the quarter ended 30 September 2017

Harbour Investment Funds

This fund update was first made publicly available on 24 October 2017

What is the purpose of this update?

This document tells you how the T. Rowe Price Global Equity Growth Fund has performed and what fees were charged. The document will help you compare the Fund with other funds. Harbour Asset Management Limited prepared this update in accordance with the Financial Markets Conduct Act 2013. This information is not audited and may be updated.

Description of this fund

The Fund invests primarily in a portfolio of securities of companies which are traded, listed or due to be listed, on recognised exchanges and/or markets throughout the world. It may include securities of companies traded on recognised exchanges of developing countries.

Investment Objective:

The Fund's objective is to provide long-term capital appreciation by investing primarily in a portfolio of securities of companies which are traded, listed or due to be listed, on recognized exchanges and/or markets throughout the world.

Benchmark: MSCI All Country World Index (unhedged).

Total value of the Fund (NZD)

\$21,722,413

The date the Fund started

21 October 2015

What are the risks of investing?

LOWER RISK

HIGHER RISK



A combination of actual Fund returns and market index returns have been used to determine the risk indicator for the T. Rowe Price Global Equity Growth Fund (inception 21 October 2015), as the Fund has not been operational for the required 5 years. The risk indicator may therefore provide a less reliable indicator of potential future volatility of this Fund.

The risk indicator is rated from **1 (low) to 7 (high)**. The rating reflects how much the value of the Fund's assets goes up and down. A higher risk generally means higher potential returns over time, but more ups and downs along the way. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the 5 years to 30 September 2017. While risk indicators are usually relatively stable, they do shift from time to time. The risk indicator will continue to be updated in future fund updates.

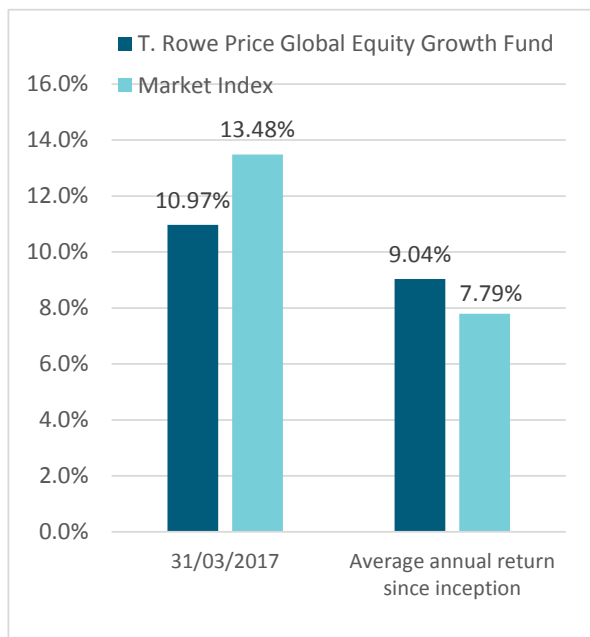
See the Product Disclosure Statement (PDS) for more information about the risks associated with investing in this Fund.

How has the Fund performed?

	Past Year
Annual Return¹ (after deductions for charges and tax)	21.29%
Annual Return¹ (after deductions for charges but before tax)	22.61%
Market index annual return¹ (reflects no deduction for charges and tax)	18.54%

The market index annual return is based on the weighted average return of the market indices used to measure performance of the underlying fund. In this case the Market Index is MSCI All Country World Index (unhedged). Additional information about the market index is available on the offer register at

Annual Return Graph²



This shows the return after Fund charges and tax for each year ending 31 March since the Fund started.

The last bar shows the annualised annual return since the fund started, up to 30 September 17. Market Index Returns do not include any tax, expenses or charges.

Important: This does not tell you how the Fund will perform in the future. Returns in this update are after tax at the highest prescribed investor rate (PIR) of tax for an individual New Zealand resident. Your tax may be lower.

What fees are investors charged?

Investors in the Fund are charged fund charges. In the year to 30 June 2016 these were as follows:

	% of net asset value
Total fund charges (Inc. GST)*	1.14%
Which are made up of:	
Total management and administration	1.14%
Including-	
Manager's basic fee	0.96%
Other management and administration charges ³	0.18%
Total Performance-based fees	0.00%

It is expected that fund charges for the year to 30 June 2017 will be different from the fees presented in the table above due to changes that have been made to the fund type (previously a wholesale fund but changed to a retail fund on 21 October 2015) & fee structure for the Fund. The PDS sets out an estimate of the fund charges based on the new fee structure and we suggest this will provide you with a more accurate indication of the likely fund charges for the year to 30 June 2017, than the actual charges for the year to 30 June 2016 presented above.

Investors may also be charged individual action fees for specific actions or decisions (for example, for withdrawing from or switching funds). See the PDS and Other Material Information Document OMI for more information about fees.

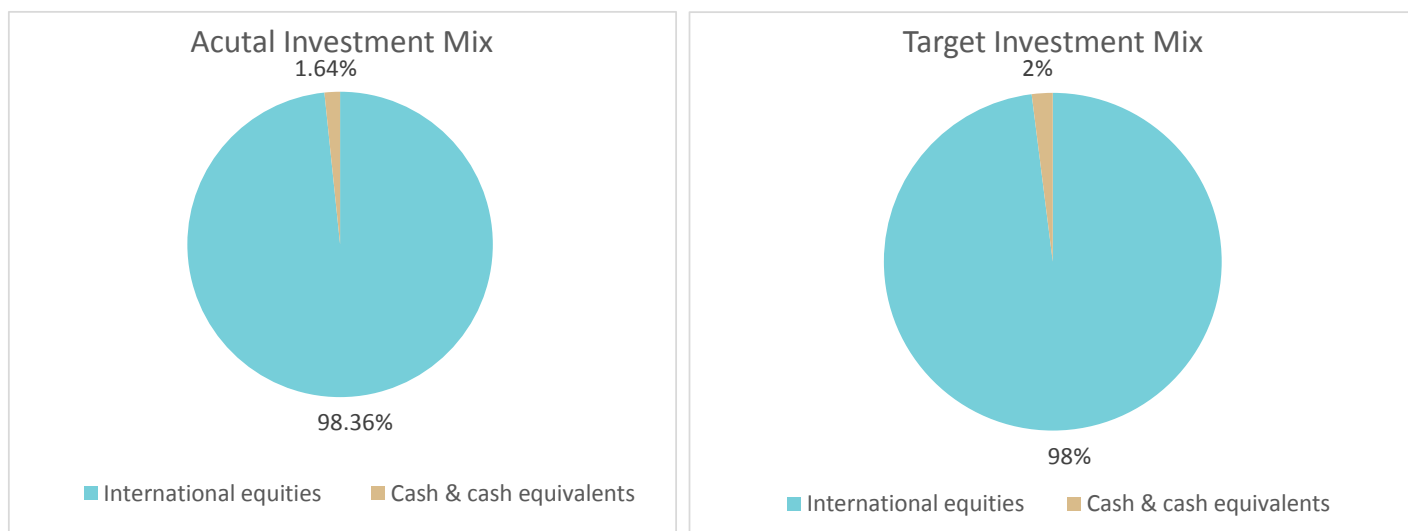
Example of how this applies to an investor

Small differences in fees and charges can have a big impact on your investment over the long term.

Jenny had \$10,000 in the Harbour Income Fund at the start of the year and did not make any further contributions. At the end of the year, Jenny received a return, after fund charges were deducted, of \$2,261 (that is 22.61% of her initial \$10,000). This gives Jenny a total return after tax of \$2,129 for the year.

What does the Fund invest in?

This shows the types of assets that the fund invests in.



Actual asset allocation to 30 September 2017. Actual asset allocation will vary from the target asset allocation as market conditions and if we pursue tactical investment opportunities.

Top 10 investments

Name	% of Fund net assets	Type	Country
AMAZON.COM INC	2.82%	International equities	US
ALPHABET INC CL C	2.54%	International equities	US
ALIBABA GROUP HOLDING-SP ADR	2.40%	International equities	CN
ALTABA INC	1.81%	International equities	US
SM INVESTMENTS CORP	1.62%	International equities	PH
FACEBOOK INC-A	1.39%	International equities	US
ROPER TECHNOLOGIES INC	1.34%	International equities	US
BANK CENTRAL ASIA TBK PT	1.33%	International equities	ID
NESTLE SA-REG	1.32%	International equities	CH
CITIGROUP INC	1.29%	International equities	US

The top 10 investments make up **17.9%** of the net asset value of the Fund.

Key Personnel

Name	Current Position	Time in current position	Previous position	Time in previous position
Andrew Bascand 	Managing Director & Portfolio Manager	7 years and 9 months	Senior Vice President & Portfolio Manager, Alliance Bernstein	10 Years

Further information

You can also obtain this information, the PDS for the T. Rowe Price Global Equity Growth Fund, and some additional information from the offer register at www.business.govt.nz/disclose.

Notes:

1. Returns to 30 September 2017.
2. The bar chart shows fund returns after the deduction of fees and tax, however the market index returns are shown before any fees or tax is deducted.
3. Other fees: these charges cover the general management of the Fund e.g. administration, Supervisor, legal, and audit fees and costs required to comply with relevant legislation. These charges are based on the audited financial statements for the Fund to 30 June 2016 and includes any applicable GST. More information on these charges can be found in the PDS and the other material information document (OMI) on the Disclose Register.

Hyperlinks to Harbour documents:

Product Disclosure statement (PDS)

Other material information (OMI)

Statement of Investment policy & objectives (SIPO)