

Harbor International Inv

Investment Style:

Foreign Large Blend

Investment Objective:

Foreign Stock

Investment Strategy:

The investment seeks long-term total return, principally from growth of capital. The fund invests primarily (no less than 65% of total assets) in common and preferred stocks of foreign companies that have market capitalizations in excess of \$1 billion, including those located in emerging market countries. It invests in a minimum of 10 countries throughout the world. The fund focuses on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear more stable.

Fund Family:

Harbor

Inception Date:

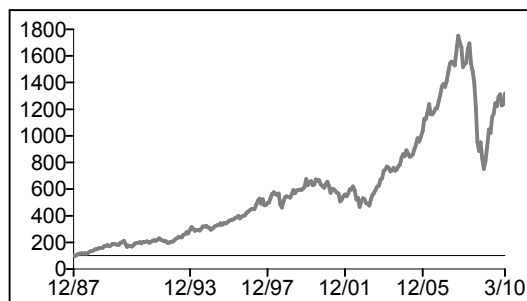
11/1/2002

Ticker Symbol:

HIINX

Because excessive transactions can disrupt the managing of a fund and increase the fund's cost for all shareholders, the fund may place certain limits on exchanges and other transactions. Please refer to the fund's prospectus for complete information.

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Growth of \$100 (Since Inception)


The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Call toll-free at 800-422-1050 to obtain performance data current to the most recent month-end. Returns less than one year are cumulative. Performance prior to the inception date of the fund (if any) is based on returns of an older share class, which have been adjusted for expenses.

Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including currency fluctuations and political instability.

*The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements, if any.

Annualized Returns (%) as of 03/31/10

1Q	0.55
YTD	0.55
1 Yr	63.58
3 Yrs	-2.24
5 Yrs	8.77
10 Yrs	7.18

Gross Expense Ratio: 1.22%

Net Expense Ratio*: 1.22%

Top Ten Holdings as of 12/31/2009

Petroleo Brasileiro S.A.	3.57%
Banco Bradesco Sa Brad	2.46%
BNP Paribas	2.43%
ABB, Ltd.	2.41%
Itau Unibanco Holding S.A. ADR	2.39%
Atlas Copco	2.36%
Linde AG	2.20%
Xstrata PLC	2.14%
Novo Nordisk A/S	2.10%
BHP Billiton	2.07%

Regional Diversification as of 12/31/2009

% North America (US and Canada)	1.5
% Latin America	12.0
% UK	16.7
% West Europe Ex. UK	51.0
% Central Europe	0.0
% Africa	1.2
% Japan	4.8
% Australasia	0.0
% Asia-4 Tiger-Emrg	7.0
% Asia-Ex. 4 Tiger-Emrg	5.8

Portfolio Profile as of 12/31/2009

Net Assets \$MM	3618.01
Total Number of Holdings	105.00
Portfolio Price/Earnings Ratio	14.78
Avg Mkt Cap \$MM	40828.88

Portfolio Price/Earnings Ratio relates the price of the stock to the prior 12 month per-share earnings of the company.

All registered investment funds are available by prospectus only. A prospectus may be obtained upon request from Transamerica Retirement Management, Inc. (TRM) at 1-866-300-0028. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. You should consider all such information carefully before investing. Please read the prospectus before making the decision to invest. This fund is offered and distributed by the fund family and its affiliated broker-dealer or other broker-dealers with selling agreements in effect, such as Transamerica Financial Advisors, Inc. (TFA). TRM is an affiliate of TFA.