October 31, 2026

Exchange Traded Fund Report - Alternative
Harbor Commodity All-Weather StrategyETF (HGER)

MAINSTREET ADVISORS

FUND STRATEGY DESCRIPTION

The Harbor Commodity All-Weather Strategy ETF provides strategic exposure to a diversified basket of commodity futures by tracking the Quantix Commodity Index (QCI). Designed by industry pioneers with decades of experience, QCI is driven by a proprietary quantitative methodology that shifts away from traditional production-weighted commodity indexes. Instead, the QCI process prioritizes inflation sensitivity and favorable roll yield dynamics to mitigate the negative carry often associated with commodity investing. Central to this approach is fund's process to identify and adapt to two distinct inflationary regimes: scarcity-driven inflation, where global demand for consumable commodities exceeds supply, and debasement-driven inflation, characterized by a need for stores of value.

FUNDAMENTALS

Morningstar Category:	Commodities Broad Basket
Morningstar Rating:	* * * * *
Morningstar ESG Risk Rating:	N/A
Expense Ratio:	0.68%
Total Assets (Mil):	$4,726
12 Month Yield:	4.94%
Turnover Ratio:	N/A
Number of Holdings:	8

PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Harbor Commodity All-Weather StrategyETF	43.8%	44.9%	22.9%	N/A	N/A
Bloomberg Commodity Index	32.8%	36.6%	15.5%	10.7%	7.9%
Commodities Broad Basket Category	32.5%	35.5%	16.1%	11.5%	8.9%
% Rank within Category	20%	20%	5%	N/A	N/A

Inception Date: 02-09-2022

THREE YEAR RISK MEASURES	HGER	MORNINGSTAR CATEGORY	BLOOMBERG COMMODITY
Standard Deviation	12.60	13.87	13.95
Sharpe Ratio	1.35	0.82	0.78
R-Squared vs. Bloomberg Commodity	82.27	94.73	
Beta vs. Bloomberg Commodity	0.82	0.83	
Alpha vs. Bloomberg Commodity	8.13	1.56	
Correlation vs. Bloomberg Commodity	0.91	0.97	

*Past performance is no guarantee of future results. Periods of greater than one year are annualized total return; returns for periods of one year or less are total return.

Disclosure

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Please carefully read fund prospectus and consider investment objectives, risks, charges, and expenses before investing as there is a possibility of loss. To obtain a current prospectus please contact MainStreet Advisors.

Morningstar Rating: Morningstar rates mutual funds from one to five stars based on how well they've performed (after adjusting for risk and accounting for all sales charges) in comparison to similar funds. Within each Morningstar Category, the top 10% of funds receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Funds are rated for up to three time periods--three-,five-, and 10 years--and these ratings are combined to produce an overall rating. Funds with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying funds worthy of further research, but shouldn't be considered buy or sell recommendations. For more information, see MainStreet Advisors' ADV Part 2 disclosure document.

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Index performance used throughout this piece is intended to illustrate historical market trends and is provided solely as the representative of the general market performance for the same period of time. Indexes are unmanaged, may not include the reinvestment of income or short positions, and do not incur investment management fees. An investor is unable to invest in an index.

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