



Frequently Asked Questions

These Q&A pertain to direct investments in the Funds only. If you wish to make an investment through your broker or financial advisor, please contact them for more information. Prospective investors should consult the prospectus for additional information, including fees, charges and expenses.

The Portfolio's investment objectives, risks, charges and expenses must be read and considered carefully before investing. The Prospectus contains this and other important information about the investment company. It may be obtained by calling toll free (877) 435-8105, or visiting www.hardingloevnerfunds.com.

Q: Do I need to set up an account with Harding, Loevner Funds, Inc. (the "Funds"), or can I invest in the Funds through my broker or custodian bank?

A: You can invest through your broker rather than set up an account directly with the Funds. Your broker or custodian bank can set up an account for your benefit.

Q: How do I obtain an application and prospectus to set up an account and make an investment in the Funds?

A: You can obtain an application and prospectus by calling our Shareholder Servicing Line toll-free at (877) 435-8105, or by visiting us on our website at http://www.hardingloevnerfunds.com/how_to_invest.html. You can print out both the application and the prospectus directly from the website.

Q: What service does Northern Trust provide to the Funds?

A: Northern Trust is the transfer agent for the Funds. Applications and trade instructions for direct accounts must be sent directly to the Funds, c/o Northern Trust, whose contact information is as follows:

Shareholder Servicing Line: (877) 435-8105 (toll-free)
Shareholder Servicing E-mail: hardingloevnerfunds@ntrs.com

Mailing Addresses:

If by regular mail:
Harding, Loevner Funds, Inc.
c/o Northern Trust
PO Box 4766
Chicago, IL 60680-4766

If by express delivery:
Harding, Loevner Funds, Inc.
c/o Northern Trust
Attn: Funds Center C5S
801 South Canal Street
Chicago, IL 60607

Wire Instructions:

Name of Bank: Northern Trust Company
ABA Number: 0710 00152
Account Name: NF Third Party HL Wire Transfer
Account Number: 5201691000
FFC Account Name: Harding, Loevner Funds, Inc.
FFC Account Number: \1037
Reference: (Name of Portfolio and Account Number)

Q: When can I purchase or redeem shares of a Portfolio of the Funds?

A: Shares can be purchased or redeemed on any business day. Trades that are placed before 4:00 PM EST will receive that day's Net Asset Value ("NAV"). A 2% redemption fee is imposed on shares redeemed 90 days or less after the date of purchase. Refer to the applicable prospectus for more information.

Mutual fund investing involves risks. Principal loss is possible.

The Harding Loevner Funds are distributed by Quasar Distributors, LLC

(877) 435-8105 • www.hardingloevnerfunds.com

Frequently Asked Questions *continued*

These Q&A pertain to direct investments in the Funds only. If you wish to make an investment through your broker or financial advisor, please contact them for more information. Prospective investors should consult the prospectus for additional information, including fees, charges and expenses.

Q: Once my account is established, how do I instruct a purchase?

A: There are several ways to place a purchase trade.

1. If you elected telephone trading privileges in Section 9 of the application, any of the individuals authorized on the account can call the shareholder servicing line to instruct a purchase when your wire or check has been received by the transfer agent.
2. Whether or not you elected telephone trading privileges, you can place a purchase trade in either of two other ways:
 - a. Send a letter of instruction and check made payable to the Funds to arrive the day you want the trade to occur.
 - b. Send a wire and a letter of instruction. Once both the wire and the letter are received by the transfer agent, the trade will be processed. For the initial subscription, Section 5 of the application can serve as the purchase instruction for your initial investment.

Q: How do I redeem shares?

A: If you elected telephone trading privileges, an authorized individual can redeem all or part of the investment by calling the shareholder servicing line. If telephone privileges have not been elected, you must provide an instruction letter signed by an authorized individual stating that you wish to redeem all or part of the investment. The letter must be validated with a Medallion Signature Guarantee stamp. Unless you provide bank wiring instructions (either on your original application or at the time of the trade), redemption proceeds will be paid by check, mailed to the address of record on the account. A 2.00% redemption fee will be imposed on redeemed shares held 90 days or less.

Q: What is a Medallion Signature Guarantee and how do I get one?

A: A Medallion Signature Guarantee stamp indicates the authenticity of the authorized individual's signature. Bank and brokerage branch offices can usually provide a Medallion Signature Guarantee stamp. The signer must appear in person, sign in the presence of the bank or brokerage officer, and present photo identification. Not all bank or brokerage employees are authorized to issue the Guarantee, so you may wish to call ahead to confirm the availability of an authorized person.

Q: Do you accept e-mailed or faxed applications or trade instructions?

A: No, the Funds do not accept faxed or e-mailed applications or trade instructions.

Q: How does a shareholder transfer ownership on an account?

A: To transfer ownership of an account registered directly with the transfer agent (i.e., not an account set up by your custodian bank or broker), we require a letter of instruction signed by an authorized individual with a Medallion Signature Guarantee stamp. All relevant new ownership details (name, address, date of birth, EIN and tax form (W-8 or W-9), distribution options, wiring instructions) must be provided with the letter of instruction. We will also accept a new account application along with the ownership transfer request.

Q: How do I make changes to my account (e.g., contact information, authorized signers, etc.)?

A: You can mail a letter of instruction to the Funds with the updated information. The letter must be signed by a current authorized individual and include either a Medallion Signature Guarantee stamp or a Signature Validation Program stamp ("SVP").¹ We may require additional documentation for certain accounts.

¹ The Signature Validation Program™ (SVP) was developed in response to requests from financial services institutions, as well as other commercial entities that rely upon the effectiveness of a signature when processing a non-securities business-related commercial transaction. A Non-Securities Event is defined as any commercial transaction that does not pertain to a sale, assignment, transfer or redemption of a security. SVP fills the gap between the notarial acts performed by Notaries Public and the MSGs presently provided by the participating Guarantors under the Medallion Signature Guarantee Programs. An SVP can be obtained from any signature guarantor firm that has elected to participate in the program.