

Harbor IRA Withholding Options



Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at www.harborfunds.com.

Use this form to change the current withholding election on your IRA. Please print in CAPITAL LETTERS and in black ink.

Step 1 Account Owner Information

| | | |
|-----------------------------------|----------------------------|--------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| First Name | M.I. | Last Name |
| <input type="text"/> | <input type="text"/> | |
| Social Security Number | Date of Birth (mm/dd/yyyy) | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Account Number | Daytime Telephone Number | Evening Telephone Number |
| <input type="text"/> | | |
| Street Address or P.O. Box Number | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| City | State | Zip Code |

Step 2 Withholding Notice & Election

This change will apply to future withdrawals until further notice. >

Any election made after a distribution cannot be applied retroactively to a prior distribution. If no change is made, Harbor Funds will maintain your current withholding election on file. >

Amount must be at least 10%. >

Federal Income Tax Withholding (Form W-4P OMB No. 1545-0074):

The distributions you receive from your Harbor Funds IRA (generally excluding Roth IRAs) are subject to a federal tax withholding rate of 10% unless you elect not to have withholding apply (provided you have supplied Harbor Funds with a U.S. address and a correct taxpayer identification number), or you elect to have an additional amount withheld. Regardless of your withholding election, you must pay any tax due on the taxable portion of your withdrawals. If federal tax is due, and either your estimated tax payments or the amount you have withheld is insufficient under IRS rules, you may be subject to additional taxes and/or penalties. Tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excludable from gross income. This withholding procedure may result in excess withholding on the payment.

- Do **not** withhold federal income tax from my IRA distribution(s).
- Withhold federal income tax of % from my IRA distribution(s).

Step 2 continued on page 2

Step 2 Withholding Notice & Election

Continued

For state withholding questions, contact your tax adviser or your state's taxing authority.

Important: If you are not a resident of one of these states, Harbor Funds will not withhold state income tax.

State Income Tax Withholding:

If federal tax is withheld and you are a resident of **IA, KS, MA, ME, NE, or OK**: State tax withholding is mandatory. Harbor Funds will automatically withhold the minimum required by your state unless you specify a higher amount below.

If federal tax is withheld and you are a resident of **AR, CA, DE, GA, NC, OR, or VT**: State tax withholding is mandatory unless you specifically elect not to have tax withheld. Harbor Funds will automatically withhold the minimum required by your state unless you either check the "Do not withhold" box or specify a higher amount below.

If federal tax is withheld and you are a resident of **MS**: State tax withholding is mandatory if your distribution is subject to the federal early withdrawal penalty. Harbor Funds will automatically withhold the minimum required by your state unless you specify a higher amount below.

Harbor Funds will use the address of record on your IRA to determine state withholding requirements. **If the state listed on that account is not your legal state of residence**, provide that information here.

State of Residence - *If other than that listed on IRA registration*

Check only one:

Do not withhold state income tax from my IRA distributions.

Withhold my state's minimum requirement.

Withhold my state's minimum requirement, **plus** this additional amount:

Withhold this amount:

Important: We will withhold at least your state's minimum requirement.

Step 3 Signature

Sign below:

I certify that neither the Custodian nor the Shareholder Servicing Agent has provided me with legal or tax advice and I assume full responsibility for this election. I will not hold the Custodian or the Shareholder Servicing Agent liable for any adverse consequences that may result from this election.

Owner/Authorized Person Sign Below:

Mail completed form to:

Standard Mail
Harbor Funds
P.O. Box 804660
Chicago, IL 60680-4108

Overnight Delivery
Harbor Funds

111 South Wacker Drive, 34th Floor
Chicago, IL 60606-4302



Signature

Date (mm/dd/yyyy)