



Harbor Roth IRA Conversion

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 authorize a conversion from a Harbor Funds Traditional IRA into a new or existing Harbor Funds Roth IRA. If you have not already established a Harbor Funds Roth IRA, you must also complete the IRA Account Application. Please print in CAPITAL LETTERS and in black ink.

Step 1 Account Owner Information

Account Owner:

<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"/>		
Street Address or P.O. Box Number		
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip Code
<input type="text"/>	<input type="text"/>	
Daytime Telephone Number	Evening Telephone Number	

Step 2 Account Information for Conversion

A conversion is a taxable event. You should seek tax advice before you authorize this conversion.

If you previously converted to a **Roth IRA**, then recharacterized all or a portion of your IRA assets and now want to reconvert them, the IRS prohibits you from doing so until either the beginning of the tax year following the conversion or 30 days after the date of the recharacterization, whichever is later.

IRA Account Number for Conversion:

Harbor Funds Traditional or SEP IRA account number	<input type="text"/>
TO:	
Harbor Funds Roth IRA account number (if established)	<input type="text"/>

Step 3

Select Your IRA Conversion Assets

For Fund numbers, Fund names, and minimum initial investment amounts, please see the **Fund List** provided.

Provide additional allocation of IRA assets on a separate sheet, if needed.

Fund Name:	Number:	Amount:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
TOTAL		\$ <input type="text"/> or <input type="text"/> %

Step 4

Withholding Election Notice

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%.

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.

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 excludible 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).

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 5

Authorization to Convert

This agreement will become effective upon acceptance by the Custodian as evidenced by a confirmation statement to the shareholder after an initial investment is made. >

Signature:

I authorize and request Harbor Funds to make the requested distribution from my Harbor Funds Traditional or SEP IRA and the conversion contribution to my Harbor Funds Roth IRA. I hereby agree to indemnify Harbor Funds and the Shareholder Services Agent (its agents, affiliates, successors, and employees) from any and all liability in the event I fail to meet any of the IRS requirements.

I understand that I may be subject to income taxes on the amount converted from my Traditional or SEP IRA to a Harbor Funds Roth IRA to the extent that the converted amount is includable in my income (i.e., any tax-deductible contributions, pre-tax contributions and any earnings).

If I am over age 70½, I attest that I have satisfied (or will satisfy) the IRS minimum distribution requirements for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code with respect to my IRA.

I hereby irrevocably designate this contribution of the funds indicated above as a conversion contribution.

Owner/Authorized Person Sign Below:



Signature of Owner/Custodian

Date (mm/dd/yyyy)

Medallion Signature Guarantee Stamp - if required by your current financial institution

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



Harbor Fund List

The International, International Growth, Global Value, Global Growth, Commodity Real Return Strategy, High-Yield Bond, Flexible Capital, Convertible Securities and Emerging Markets Debt funds may be subject to a redemption fee.

Please refer to the most current prospectus or summary prospectus for the minimum initial investment requirements.

Investors should carefully consider the Fund's investment objectives, risks, charges and expenses before investing. To obtain a summary prospectus or prospectus for this and other information about the Fund, visit harborfunds.com or call 800-422-1050. Read it carefully before investing.

Domestic Equity	Fund Number	Stock Ticker
Capital Appreciation Fund		
Institutional Class	2012	HACAX
Administrative Class*	2212	HRCAX
Investor Class	2412	HCAIX
Mid Cap Growth Fund		
Institutional Class	2019	HAMGX
Administrative Class*	2219	HRMGX
Investor Class	2419	HIMGX
Small Cap Growth Fund - closed to new investors		
Institutional Class	2010	HASGX
Administrative Class*	2210	HRSGX
Investor Class	2410	HISGX
Large Cap Value Fund		
Institutional Class	2013	HAVLX
Administrative Class*	2213	HRLVX
Investor Class	2413	HILVX
Mid Cap Value Fund		
Institutional Class	2023	HAMVX
Administrative Class*	2223	HRMVX
Investor Class	2423	HIMVX
Small Cap Value Fund		
Institutional Class	2022	HASCX
Administrative Class*	2222	HSVRX
Investor Class	2422	HISVX

International & Global	Fund Number	Stock Ticker
International Fund		
Institutional Class	2011	HAINX
Administrative Class*	2211	HRINX
Investor Class	2411	HIINX
International Growth Fund		
Institutional Class	2017	HAIGX
Administrative Class*	2217	HRIGX
Investor Class	2417	HIIGX
Global Value Fund		
Institutional Class	2027	HAGVX
Administrative Class*	2227	HRGVX
Investor Class	2427	HIGVX
Global Growth Fund		
Institutional Class	2030	HGGAX
Administrative Class*	2230	HRGAX
Investor Class	2430	HGGIX

Strategic Markets	Fund Number	Stock Ticker
Commodity Real Return Strategy Fund		
Institutional Class	2029	HACMX
Administrative Class*	2229	HCMRX
Unconstrained Bond Fund		
Institutional Class	2032	HAUBX
Administrative Class*	2232	HRUBX
Flexible Capital Fund		
Institutional Class	2033	HAFLX
Administrative Class*	2233	HRFLX
Investor Class	2433	HIFLX

Fixed Income	Fund Number	Stock Ticker
Convertible Securities Fund		
Institutional Class	2034	HACSX
Administrative Class*	2234	HRCSX
Investor Class	2434	HICSX
Emerging Markets Debt Fund		
Institutional Class	2035	HAEDX
Administrative Class*	2235	HREDX
High-Yield Bond Fund		
Institutional Class	2024	HYFAX
Administrative Class*	2224	HYFRX
Investor Class	2424	HYFIX
Bond Fund		
Institutional Class	2014	HABDX
Administrative Class*	2214	HRBDX
Real Return Fund		
Institutional Class	2025	HARRX
Administrative Class*	2225	HRRRX
Money Market Fund**		
Institutional Class	2015	HARXX
Administrative Class*	2215	HRMXX

* Administrative Class Funds are not available for Individual Retirement Account types.

**An investment in the Harbor Money Market Fund is not guaranteed by the FDIC or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.