



Harbor IRA Transfer

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 transfer your IRA assets from another financial institution into a new or existing Harbor Funds IRA. Please print in capital letters and in black ink.

If you have not already established a Harbor Funds IRA, you must also complete the IRA Account Application.

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	
<input type="text"/>		
Your Harbor Funds IRA Account Number (if already established).		

Step 2 Select Type of IRA You Want to Transfer *Choose Only One*

Transfers are only allowed between IRAs of the same type. >

Type of IRA:

- Traditional IRA to Traditional IRA**
- Roth IRA to Roth IRA**
- SEP IRA to SEP IRA** (*Simplified Employee Pension*)

Step 3

Financial Institution Where Your IRA is Now

To current Financial Institution: >
 Be advised that I have adopted a new individual retirement account (IRA) at Harbor Funds with State Street Bank and Trust Company as Custodian.

Financial Institution:

Name

Street Address or P.O. Box Number

City State Zip Code

Daytime Telephone Number

Step 4

Assets You Want to Transfer

All assets will be liquidated and the cash proceeds transferred and invested as you indicate in **Step 5**, unless you are making an in-kind transfer (transferring Harbor Funds mutual funds). In this case, the Funds will not change, but State Street Bank and Trust Company will become the custodian. Please indicate below if you are making an in-kind transfer.

My assets include Harbor Funds mutual funds to be transferred in-kind.

Check here if you have one account and want to transfer all assets. You do not need to list individual investments. >

Check here if you have two or more accounts to transfer and/or if you want to transfer only part of your account(s). >

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

Mutual Funds and Other Securities:

Liquidate and transfer all assets in this account - *You must attach a copy of your statement.*

Account Number Approximate Current Value

Liquidate and transfer the following account(s) - *For partial transfers, list the exact dollar amount.*

Account Number Investment Name

Liquidate and transfer all shares **Partial liquidation and transfer**

Approximate Current Value Exact Amount

Account Number Investment Name

Liquidate and transfer all shares **Partial liquidation and transfer**

Approximate Current Value Exact Amount

Account Number Investment Name

Step 4

Assets You Want to Transfer

Continued

Certificates of Deposit:

CD Account Number

Liquidate and transfer all shares

Partial liquidation and transfer

Approximate Current Value

Exact Amount

Liquidate and transfer immediately. I agree to pay any early withdrawal fees.

Liquidate and transfer upon maturity

CD Maturity Date (mm/dd/yyyy)

> **Your current financial institution may charge early withdrawal fees.**

Harbor Funds must receive this form at least 14 days, but not more than 30 days, before maturity.

Step 5

Select Your IRA Assets Investment

> *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 6

Authorization to Transfer

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 acknowledge that I have read the current prospectus for the Funds in which I am investing. I assume full responsibility for all tax consequences regarding this transaction. I understand that you, the present Custodian, will contact me concerning the disposition of IRA assets in my account that are not readily liquid.

Owner/Authorized Person Sign Below:



Signature of Owner

Date (mm/dd/yyyy)

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

Step 7

Acceptance of Transfer

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

Authorized Signature:

State Street Bank and Trust Company accepts the above transfer to an IRA with Harbor Funds and requests the liquidation of assets as indicated. Make checks payable to Harbor Funds FBO (Participants' Name) and forward to: **Harbor Funds, P.O. Box 804660, Chicago, IL 60680-4108.** If you have any questions concerning this transfer, please contact us at 1-800-422-1050.



Authorized Signature

Harbor Funds Account Number

Date (mm/dd/yyyy)



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.