



Medallion Signature Guarantee Instructions

A Medallion Signature Guarantee certifies that your signature is genuine and confirms that you are legally allowed to submit a given request. A Medallion Signature Guarantee may be required for various reasons, such as when you want to redeem shares and have the money sent to an address other than your normal mailing address, or if you want to change the registration on an account due to marriage, divorce, or death. **Please refer to the Harbor Funds Prospectus for a list of situations that require a Medallion Signature Guarantee or contact Harbor Shareholder Services at 800-422-1050.**

To obtain a Medallion Signature Guarantee:

1. Complete, but **do not sign** the Harbor Letter of Instruction form (available online at www.harborfunds.com/loi).
2. Call your local bank or credit union. Explain the situation and tell them that you need a Medallion Signature Guarantee. The bank will tell you exactly what documents you need to bring with you.
3. Take the required documents, along with your completed, **unsigned** Harbor Funds form to the bank. The bank personnel will review your documents. If everything is in order, they will ask you to sign the form in their presence, and they will stamp the document with their official stamp. The stamp certifies that your documentation is complete and accurate.
4. Send the **original**, stamped form to Harbor Funds. The address is printed below and on all Harbor Funds forms. We cannot accept photocopies or faxes. Once we receive the request, we will promptly execute your instructions. If your instructions ask for a new account to be opened, please also include the required New Account Application or IRA Adoption Agreement. These applications can be downloaded at www.harborfunds.com/forms.

Important Notes:

A notary public or a witnessed, verified, or certified signature is not an acceptable substitute for a Medallion Signature Guarantee.

Some states require you to provide Harbor with an inheritance tax waiver when seeking to re-register an account due to a death. Please contact your state's Department of Revenue to determine if a tax waiver is required.

If you have any questions about this process, please call one of our Shareholder Services Agent at **800-422-1050**, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern time.

Example of Medallion Signature Guarantee:

SIGNATURE GUARANTEED MEDALLION GUARANTEED COMPANY INC	
<u>Authorized Signer, V.P. Operations</u>	
(004)	AUTHORIZED SIGNATURE X0002011
NYSE, INC. MEDALLION SIGNATURE PROGRAM	