



Harbor IRA Distribution Request

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 request a single payment or periodic payments from your Traditional IRA, Roth IRA, or SEP IRA. Please print in CAPITAL LETTERS and in black ink.

Step 1 Select Your Type of IRA Distribution *Choose only one*

Traditional IRA

Roth IRA

SEP IRA (Simplified Employee Pension)

Step 2 Account Owner Information

Signature required in Step 8. >

First Name

M.I. Last Name

Account Number

Date of Birth (mm/dd/yyyy)

Street Address or P.O. Box Number

City State Zip Code

Daytime Telephone Number Evening Telephone Number

Step 3 Distribution Reason

Note: This information enables Harbor Funds to properly report your distribution to the IRS on Form 1099-R. >

Reason for Distribution (choose only one):

- Normal** Age 59½ or older.

- Early** Under age 59½.

- Disability** Under age 59½.

- Substantially Equal Periodic Payments (SEPPS)** Establishing or making changes to a substantially equal periodic payment plan should be discussed with your tax adviser.

- Divorce** Divorce decree must accompany this form as well as a new account application unless spouse and former spouse have a current Harbor Funds IRA account. Transfer to IRA of spouse or former spouse is not a reportable transaction.

- Return of Contribution** Excess Contributions plus their earnings must be withdrawn by the tax filing deadline for the year the contribution was made, plus any extensions.

- Death** Death certificate (or its equivalent) and a new account application must accompany this form.

Complete **Step 4.** >

Step

4

Distribution Frequency & Amount

Systematic Withdrawal Option:

\$ From:
 Amount Fund Name Number

Frequency:

Monthly
 Quarterly On the day of the month beginning
 Annually Date (mm/yyyy)

Single distribution - Indicate the Fund(s) and dollar amount or percentage below.

For Fund numbers and Fund names, 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"/> %

Note: Harbor will remove all earnings on this excess contribution.

Return of Contribution:

Remove excess contribution of \$ made on
 Date (mm/yyyy)

for to
 Tax Year (yyyy) Fund Name Number

Redeem excess contribution and reapply as a current year contribution.

Step

5

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 5

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.

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

If no election is made, your withholding election will apply to this distribution and all future distributions.

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: \$

Select one of the following:

- The above withholding elections (both State and Federal) apply to this distribution only and will not affect future distributions.
- The above withholding elections (both State and Federal) apply to this and all future distributions **including any Systematic Withdrawal Plans** you currently have in place.

Step 6 Payment Method

If not on file, completion of Wire/Electronic Transfer section of **Step 7** and **Medallion Signature Guarantee** in **Step 8** is required.

A **Medallion Signature Guarantee** in **Step 8** is required.

Payable to (choose only one):

- Shareholder and send to address of record
- Shareholder via Electronic Transfer instructions
- Shareholder via Wire instructions
- Deposit into my Harbor Funds non-retirement account:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	Fund Name	Number

- Alternate payee and/or address - make check payable to the following payee, and/or send to the following address.

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	M.I.	Last Name

<input type="text"/>
Street Address

<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 7

Provide Your Banking Information *If applicable*

There will be a 10 business day hold on the use of this information for redemptions once it has been added or replaced, unless accompanied by a **Medallion Signature Guarantee** in **Step 8**.

Complete this Step if you wish to add/change wire instructions on your account.

Wire (for redemptions):

Add new instructions Replace instructions already on file

ABA Routing Number (9 digits) Bank Account Number

Bank Name

Name(s) on Bank Account

For further credit to (if applicable):

Bank Account Number Name(s) on Bank Account

Please note: Your bank must be a member of the Federal Reserve System and may have very specific wire instructions. Confirm with your bank before completing this form.

Complete this Step if you wish to add/change electronic transfer instructions on your account.

Electronic Transfer (for redemptions):

Add new instructions Replace instructions already on file

ABA Routing Number (9 digits) Bank Account Number

Bank Name

 Account Type (Check one):
 Checking Savings
 Name(s) on Bank Account

Please note: Your banking institution must be a member of the Automated Clearing House (ACH) network and may have very specific instructions. Confirm with your banking institution before completing this form.

If you selected Account Type **Checking** for electronic transfer, a voided check must be **taped** to the space provided. Otherwise, there could be a delay in setting up these instructions.

John Shareholder Mary Shareholder 123 Main St. Anywhere, USA 12345	85064
Pay to the order of _____ \$ _____ _____ DOLLARS	VOID
MEMO _____ SIGNED _____	
123456789 12345678985064321	

ABA Routing Number

Your Bank Account Number

Sign below:

I certify that the information provided on this form is true and correct and may be relied on by the Custodian and Shareholder Services Agent. I understand that this transaction may be subject to fees, taxes and/or penalties. If I choose to calculate earnings on an excess contribution, due to the important tax consequences of this transaction, I agree to consult and obtain the appropriate legal and tax advice necessary to make the proper elections and calculations regarding this distribution request. I understand that if I am electing yearly distributions, I may submit my written request each year for the duration of the payout or elect the systematic withdrawal of distributions to continue until I submit a written request to discontinue or change the systematic withdrawal. Neither the Custodian nor the Shareholder Services Agent has provided me with any legal or tax advice and I assume full responsibility for this transaction. I will not hold the Custodian nor the Shareholder Services Agent liable for any adverse consequences that may result from this transaction.

Owner/Authorized Person Sign Below:

Signature

Medallion Signature Guarantee Stamp - *If applicable***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.