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# Form 1099-R 2019 Tax Guide

## Important 2019 Tax Information for Shareholders

Harbor Funds has prepared this guide to assist you in reporting information about your Harbor Funds accounts when preparing your 2019 federal income tax returns.

Please visit [harborfunds.com/investor-center/tax](http://harborfunds.com/investor-center/tax) for a shareholder tax FAQ, a table to assist you in calculating foreign tax credits, information related to mutual fund distributions and more.

Our Shareholder Services Representatives are also available to assist you by phone at **800-422-1050**, Monday through Friday, between the hours of 8:00 a.m. and 6:00 p.m. Eastern time.

### Help with Tax Forms

Please note that for 2019 the IRS has redesigned Form 1040 and has introduced Form 1040-SR U.S. Tax Return for Seniors. You can use this form if you were born before January 2, 1955. Go to [irs.gov/Form1040](http://irs.gov/Form1040), call the Internal Revenue Service (IRS) at 800-829-1040, or consult with your tax adviser for further assistance.

Federal tax forms and publications can be downloaded from the IRS website at [irs.gov/Forms-&-Pubs](http://irs.gov/Forms-&-Pubs).

*Since states and cities have varying tax laws, consult your tax adviser about the specific tax laws in the state and city in which you reside or pay taxes.*

### Questions?

Visit [harborfunds.com/investor-center/tax](http://harborfunds.com/investor-center/tax) or call **800-422-1050**

**Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor fund before investing. A summary prospectus or prospectus for this and other information is available at [harborfunds.com](http://harborfunds.com) or by calling 800-422-1050. Read it carefully before investing.**

*Opinions and recommendations in this guide should not be construed as specific tax, legal or investment advice.*

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