



# Harbor Account Transfer

## Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at [harborfunds.com](http://harborfunds.com).

**Use this form to transfer your assets from another financial institution into a new or existing Harbor Funds account. Please print in capital letters and in black ink.**

If you have not already established a receiving Harbor Funds account, you must also complete the New Account Application to receive taxable assets, or the IRA Account Application, to accept assets from an IRA or Qualified Retirement Plan.

## Step 1 Account Owner Information

### Account Owner:

<input type="text"/>	<input type="text"/>	<input type="text"/>
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First Name

M.I. Last Name

<input type="text"/>	<input type="text"/>
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Social Security Number

Date of Birth (mm/dd/yyyy)

Your Harbor Funds Account Number (if already established)

### Current Financial Institution Information:

Firm Name

<input type="text"/>	<input type="text"/>
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Contact Name

Telephone Number

Address

## Step 2 Recent Account Statement

You **must** include a complete account statement dated within the past 90 days from your current firm. >

Statement Date (mm/dd/yyyy)

# Step 3

## Select Type of Account You Want to Transfer *Choose Only One*

Retirement Account	Non-Retirement Account
<input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP-IRA <input type="checkbox"/> Qualified Plan	<input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> Trust <input type="checkbox"/> Organization <input type="checkbox"/> Estate <input type="checkbox"/> Custodian

# Step 4

## Transfer Instructions

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 of Harbor Funds shares (transferring your Harbor Funds shares held through another financial institution to Harbor Funds). In this case, the Funds will not change. Additionally, in the case of an IRA transfer or Qualified Retirement Plan rollover, State Street Bank and Trust Company will become the custodian. Please indicate below if you are making an in-kind transfer of Harbor Funds shares.

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

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

If you are transferring or gifting assets to a legal entity (e.g. for a corporation, LLC, general partnership, statutory trust, or any similar entity), please complete the **Harbor Certificate of Beneficial Owner(s) Form**. >

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

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.

**Mutual Funds and Other Securities:**

Account Number:  Approximate Current Value: \$

Liquidate and transfer *all* the assets from this account.

Liquidate and transfer *only* the assets listed below from this account, as follows:

<input type="text"/>	<input type="checkbox"/> Liquidate and transfer all shares <i>or</i>
Name of Asset	<input type="checkbox"/> Liquidate and transfer this number of shares:
	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Liquidate and transfer all shares <i>or</i>
Name of Asset	<input type="checkbox"/> Liquidate and transfer this number of shares:
	<input type="text"/>

**Certificates of Deposit:**

CD Account Number:

Liquidate and transfer all proceeds of my CD  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)

## Step 5 Select Your Harbor Funds Investment(s)

For Fund numbers, Fund names, and minimum initial investment amounts, please see the **Fund List** provided.  
Provide additional allocation of 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"/> %
<b>TOTAL</b>		\$ <input type="text"/> or <input type="text"/> %

## Step 6 Authorization to Transfer

If transferring an IRA, this agreement will become effective upon acceptance by State Street Bank and Trust Company as the Custodian as evidenced by a confirmation statement to the shareholder after an initial investment is made.

**Signature:**

I hereby authorize this liquidation from my current financial institution to my Harbor account(s) designated on this form. 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.

If I am transferring an IRA, I certify that the IRA I am transferring (unless transferring a SEP-IRA) is the same type of IRA as the account that I have designated to receive these assets. I understand that Harbor cannot serve as custodian for IRA assets held at other institutions. If rolling over assets from a qualified retirement plan, I authorize the plan administrator to send my eligible rollover distribution to State Street Bank and Trust Company as Custodian, for credit to my IRA with Harbor Funds. I irrevocably designate the deposit as a rollover contribution. I understand that neither State Street Bank and Trust Company, nor the Shareholder Services Agent is responsible for determining what part, if any, of this distribution is eligible for rollover. I certify that the information provided on this form is true and correct and may be relied on by State Street Bank and Trust Company. Due to the important tax consequences of this transaction, I agree to seek the advice of a legal or tax professional, as needed. Neither State Street Bank and Trust Company, 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 State Street Bank and Trust Company nor the Shareholder Services Agent liable for any adverse consequences that may result from this transaction.

**Owner(s)/Authorized Person(s) Sign Below:**

Signature Date (mm/dd/yyyy)

Signature Date (mm/dd/yyyy)

## Step 7 Medallion Signature Guarantee

Include stamp(s) only if required by your current financial institution or if the registration of your current account does not exactly match your Harbor Funds account registration.

Medallion Signature Guarantee Stamp - If applicable

Medallion Signature Guarantee Stamp - If applicable

# Step 8

## Acceptance of Transfer *Official use only*

### Authorized Signature:

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**.

**For IRA transfers and Qualified Retirement Plan rollovers:** State Street Bank and Trust Company accepts the above transfer to an applicable account at Harbor Funds and requests the liquidation/transfer of assets as indicated.

### 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 Funds Authorization

Harbor Funds Account Number

Date (mm/dd/yyyy)

Harbor Funds Clearing Number

ACAT

NON-ACAT



# Harbor Funds List

Domestic Equity	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Capital Appreciation Fund	2012	HACAX	2512	HNACX	2212	HRCAX	2412	HCAIX
Strategic Growth Fund	2040	MVSGX	2540	HNGSX	2240	HSRGX	2440	HISWX
Mid Cap Growth Fund	2019	HAMGX	2519	HNMGX	2219	HRMGX	2419	HIMGX
Small Cap Growth Fund	2010	HASGX	2510	HSNGX	2210	HRSGX	2410	HISGX
Small Cap Growth Opportunities Fund	2037	HASOX	2537	HNSOX	2237	HRSOX	2437	HISOX
Large Cap Value Fund	2013	HAVLX	2513	HNLVX	2213	HRLVX	2413	HILVX
Mid Cap Value Fund	2023	HAMVX	2523	HNMVX	2223	HRMVX	2423	HIMVX
Small Cap Value Fund	2022	HASCX	2522	HNVRX	2222	HSVRX	2422	HISVX
Small Cap Value Opportunities Fund	2041	HSOVX	2541	HSRVX	2241	HSAVX	2441	HSIVX

International & Global	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
International Fund	2011	HAINX	2511	HNINX	2211	HRINX	2411	HIINX
Diversified International All Cap Fund	2038	HAIDX	2538	HNIDX	2238	HRIDX	2438	HIIDX
International Growth Fund	2017	HAIGX	2517	HNGFX	2217	HRIGX	2417	HIIGX
International Small Cap Fund	2039	HAISX	2539	HNISX	2239	HRISX	2439	HIISX
Global Leaders Fund	2030	HGGAX	2530	HNGIX	2230	HRGAX	2430	HGGIX
Emerging Markets Equity Fund	2036	HAEMX	2536	HNEMX	2236	HREMEX	2436	HIEMX

Fixed Income	INSTITUTIONAL CLASS		RETIREMENT CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Convertible Securities Fund*	2034	HACSX	2534	HNCVX	2234	HRCSX	2434	HICSX
High-Yield Bond Fund*	2024	HYFAX	2524	HNHYX	2224	HYFRX	2424	HYFIX
High-Yield Opportunities Fund*	2042	HHYNX	2542	HHYRX	2242	HHYAX	2442	HHYVX
Bond Fund	2014	HABDX	2514	HBFRX	2214	HRBDX	N/A	N/A
Core Bond Fund	2043	HACBX	2543	HCBRX	N/A	N/A	N/A	N/A
Real Return Fund	2025	HARRX	2525	HRRNX	2225	HRRRX	N/A	N/A
Money Market Fund	2015	HARXX	N/A	N/A	2215	HRMXX	N/A	N/A

\*May be subject to a redemption fee.

**You could lose money by investing in the Harbor Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the FDIC or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund and you should not expect the sponsor to provide financial support to the Fund at any time.**

**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.**



# Choosing a Share Class

Each of the Harbor funds have multiple classes of shares, with each class representing an interest in the same portfolio of investments. However, the Funds' separate share classes have different expenses and, as a result, their investment performances will differ. When choosing a share class, you should consider the factors below:

## INSTITUTIONAL CLASS

### Available to individual and institutional investors

- No 12b-1 fee
- Transfer agent fee of up to 0.09% of average daily net assets
- \$50,000 minimum investment in each Domestic Equity and International & Global Fund
- \$1,000 minimum investment in each Strategic Markets and Fixed Income Fund

## RETIREMENT CLASS

### Available to individual and institutional investors

- No 12b-1 fee and no intermediary fee of any kind paid by the Fund
- Transfer agent fee of up to 0.01% of average daily net assets
- No minimum investment for the following types of institutional investors that maintain accounts with Harbor Funds at an omnibus or plan level: (1) employer-sponsored retirement or benefit plans, including: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans, and (2) accounts maintained by financial intermediaries, including investment firms, banks and broker-dealers
- \$1,000,000 minimum investment in each Fund for all other types of accounts, including individual accounts, personal plans such as Individual Retirement Accounts (IRAs), SEP IRAs, Simple IRAs and individual 403(b) plans, and institutional accounts that are not maintained by a financial intermediary at an omnibus or plan level with Harbor Funds

## ADMINISTRATIVE CLASS

**Administrative Class shares are available only to employer-sponsored retirement or benefit plans and other non-retirement accounts maintained by financial intermediaries.** Employer-sponsored retirement and benefit plans include: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans. Administrative Class shares are not available through personal plans, such as individual retirement accounts (IRAs), SEP IRAs, Simple IRAs or individual 403(b) plans, unless investing through an account maintained by a financial intermediary.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.09% of average daily net assets
- \$50,000 minimum investment in each Fund for accounts maintained by financial intermediaries
- No minimum investment for employer-sponsored retirement or benefit plans

## INVESTOR CLASS

### Available to individual and institutional investors

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.21% of average daily net assets
- \$2,500 minimum investment in each Fund for regular accounts
- \$1,000 minimum investment in each Fund for IRA and UTMA/UGMA accounts

Meeting the minimum investment for a share class means you have purchased and maintained shares with a value at the time of purchase that is at least equal to that minimum investment amount. Redemptions out of your account can cause your account to fail to meet the minimum investment amount requirement. Changes in the market value of your account alone will not cause your account to either meet the minimum investment amount or fall below the minimum investment amount.

## DISTRIBUTION AND SERVICE (12b-1) FEES

Harbor Funds has adopted a distribution plan for each Fund's Administrative and Investor Classes of shares in accordance with Rule 12b-1 under the Investment Company Act of 1940. Under each plan, the Funds pay distribution and service fees to Harbor Funds Distributors, Inc. (the "Distributor") for the sale, distribution and servicing of the Administrative and Investor Class shares. All or a substantial portion of these fees are paid to financial intermediaries, such as broker-dealers, banks and trust companies, which maintain accounts in Harbor Funds for their customers. Because the Funds pay these fees out of the Administrative and Investor Class assets on an ongoing basis, over time these fees will increase the cost of your investment in Administrative and Investor Class shares and may cost you more than paying other types of sales charges.

## TRANSFER AGENT FEES

The Funds pay Harbor Services Group, Inc. ("Shareholder Services") transfer agent fees (specified above) on a per-class basis for its services as shareholder servicing agent for each Fund. For each class except for the Retirement Class of shares, Shareholder Services uses a portion of these fees to pay unaffiliated financial intermediaries for providing certain recordkeeping, subaccounting and/or similar services to shareholders who hold their shares through accounts that are maintained by the financial intermediaries. These fees may consist of per fund or per sub-account charges that are assessed on a periodic basis (i.e., quarterly) and/or an asset based fee that is determined based upon the value of the assets maintained by the financial intermediary.