



# Harbor IRA Account Application

## Questions?

Call 800-422-1050

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

*Use for establishing a Traditional IRA, Roth IRA or Simplified Employee Pension (SEP) IRA. Do not use for other types of qualified retirement plans.*

**Important information about opening a new account:** Harbor Funds is required by federal law to obtain from each person who opens an account certain information—including name, street address, and social security number/tax ID, among other information—that will be used to verify your identity. We may need to request additional identifying information. If you do not provide us with this information, we will not be able to open the account. If we are unable to verify your identity after establishment of an account, Harbor Funds reserves the right to close your account or take other appropriate steps.

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

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

Refer to **page 9** for required documentation. >

### Type of Contribution (choose only one):

- Contribution for tax year**  *If a year is not indicated, we will assume the contribution is for the tax year in which it was received.*
- 
- Indirect Rollover** *An individual receives an eligible rollover distribution and within 60 days deposits the amount to an IRA.*
- 
- Direct Rollover from QRP** *(Qualified Retirement Plan)* *A qualified retirement plan or 403(b) plan distribution that is remitted directly to the trustee, custodian or issuer of the receiving IRA and is reported to the IRS as a rollover.*
- 
- Transfer** *A tax-free, non-reportable movement of assets between Traditional IRAs or Roth IRAs from one trustee, custodian or issuer to another trustee, custodian or issuer. The IRA holder does not have actual receipt of the funds.*
- 
- Recharacterization** *A reportable transfer of a contribution or conversion, in whole or in part, plus earnings from a Traditional IRA to a Roth IRA or vice versa.*
- 
- Conversion** *A taxable movement of cash or other assets from a Traditional IRA to a Roth IRA. A conversion is a reportable transaction.*
- 
- Re-registration** *A transfer of shares from an existing IRA held directly at Harbor Funds into a new IRA.*

**Note:** Effective January 1, 2015, the IRS implemented a rule change that allows you only one IRA-to-IRA rollover within a 365-day period, no matter how many IRAs you have. Previously, the IRS permitted one rollover per year for each IRA you owned. >

# Step

# 2

## Account Owner Information

If Account Owner is a minor, a custodian must be designated in the section below in order to establish this account.

### Account Owner:

First Name M.I. Last Name

Date of Birth (mm/dd/yyyy) E-mail Address

Primary Phone Optional Phone

Social Security Number

Mailing Address (Street or P.O. Box)

City State Zip Code

Complete this section if your mailing address is a P.O. Box or if your residential address is different than your mailing address.

Street Address (Can be a military APO or FPO; P.O. Box is not acceptable)

City State Zip Code

If account Owner is a minor, a custodian must be designated in this section in order to establish this account. The custodian's address provided in this section will be the primary address for mailing.

### Custodian (complete if this IRA is for a minor):

First Name M.I. Last Name

Date of Birth (mm/dd/yyyy) E-mail Address

Primary Phone Optional Phone

Social Security Number

Mailing Address (Street or P.O. Box)

City State Zip Code

Complete this section if your mailing address is a P.O. Box or if your residential address is different than your mailing address.

Street Address (Can be a military APO or FPO; P.O. Box is not acceptable)

City State Zip Code

# Step 3

## Beneficiary Information

If you do not designate a primary beneficiary at this time, your beneficiary will default to your estate.

**Note:** Shareholders who are married and reside in a community property or marital property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin), may need to obtain spousal consent if they have not designated their spouse as the primary beneficiary for at least half of their IRA. You should consult an attorney or other tax professional for additional information and advice.

### Primary Beneficiaries:

#### My spouse - Please select only one option.

To the person named here:

<input type="text"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
Name	Date of Birth (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number		

OR

To the person I am married to at the time of my death.

<input style="width: 50px;" type="text" value="%"/>
Share Percentage

**My descendants who survive me, per stirpes** - Your assets will be divided equally among your children; if a child is deceased, the entire portion due to that child will be divided equally among his or her children (if any).

<input style="width: 50px;" type="text" value="%"/>
Share Percentage

**Equally to my grandchildren who survive me**

<input style="width: 50px;" type="text" value="%"/>
Share Percentage

**Trust**

<input type="text"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
Name of Trust	Date of Trust (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number/Tax ID Number		

**Specific beneficiary designation below:**

<input type="text"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
Name	Date of Birth (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number/Tax ID Number		

I have included the necessary information for **additional Primary Beneficiaries** on a separate sheet, in the same format.

TOTAL	<input style="width: 50px;" type="text" value="%"/>
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For multiple beneficiaries, share percentages must add up to 100%. If the share percentages are not indicated, they will be considered equal.

# Step

# 3

# Beneficiary Information

Continued

**Note:** Contingent beneficiaries will receive the balance of an IRA only if there are no surviving primary beneficiaries at the time of death. If you do not designate contingent beneficiaries at this time, and all of your primary beneficiaries predecease you or a trust you named as beneficiary no longer exists, your beneficiary will be your estate.

### Contingent Beneficiaries:

#### My spouse - Please select only one option.

To the person named here:

<input type="text"/>	<input type="text"/>	<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Name	Date of Birth (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number		

**OR**

To the person I am married to at the time of my death.

<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Share Percentage

**My descendants who survive me, per stirpes** - Your assets will be divided equally among your children; if a child is deceased, the entire portion due to that child will be divided equally among his or her children (if any).

<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Share Percentage

**Equally to my grandchildren who survive me**

<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Share Percentage

**Trust**

<input type="text"/>	<input type="text"/>	<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Name of Trust	Date of Trust (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number/Tax ID Number		

**Specific beneficiary designation below:**

<input type="text"/>	<input type="text"/>	<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
Name	Date of Birth (mm/dd/yyyy)	Share Percentage
<input type="text"/>		
Social Security Number/Tax ID Number		

I have included the necessary information for **additional Contingent Beneficiaries** on a separate sheet, in the same format.

TOTAL	<input style="width: 50px; text-align: center; font-size: 0.8em; vertical-align: middle; border: none; border-bottom: 1px solid black;" type="text" value="%"/>
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For multiple beneficiaries, share percentages must add up to 100%. If the share percentages are not indicated, they will be considered equal.

## Step 4 Create a Security Question *Optional*

Once established, you will be asked to answer one of these questions when speaking with a Shareholder Services Representative in order to obtain information about your account.

### Create your own question or complete one or more of the provided questions:

- A.**   
Create your own question
- Answer
- B.** What is your mother's maiden name?   
Answer
- C.** What is your father's middle name?   
Answer
- D.** In what city were you born?   
Answer

## Step 5 Select Your Investments

For Fund numbers, Fund names, and minimum initial investment amounts, please refer to the enclosed **Fund List** or the Harbor Funds Prospectuses.

Be sure to meet the minimum initial investment for each fund.

Provide additional investments on a separate sheet, if needed.

Fund Name:	Number:	Amount:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
TOTAL		\$ <input type="text"/>

## Step 6 Select Your Method of Initial Investment

### Select One:

- Check** – Make payable to **Harbor Funds** and enclose with this application. We will not accept cashier's checks, money orders, starter checks, third party checks, or checks drawn on banks outside the U.S.
- Electronic Transfer** – By selecting this option you are authorizing Harbor Funds to make a one time electronic withdrawal for the amount indicated in **Step 5**, using the banking information in **Step 7**.
- Re-registration** – By selecting this option, you are authorizing Harbor Funds to set up an account to receive IRA assets as a transfer from an existing IRA held directly at Harbor Funds. Additional documentation may be required. Call Harbor Shareholder Services at **800-422-1050** or visit [www.harborfunds.com/faq-registrations](http://www.harborfunds.com/faq-registrations) for more information.

Existing Harbor Funds Account Number

- Direct Rollover, Transfer, Recharacterization, or Conversion** – Selecting this option will require an additional Harbor form to be completed. Please refer to Page 9 of this application for the required documentation.

# Step 7

## Provide Your Banking Information *Optional*

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

For checking accounts, please tape a voided check to the space provided. For savings accounts, please include a pre-printed deposit slip. Otherwise, there could be a delay in setting up these instructions.

If the name(s) on the bank account do not match at least one name on your Harbor account, a Medallion Signature Guarantee is required from the bank account owner(s).

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


### Electronic Transfer (for purchases, redemptions, distributions and Automatic Investment Plans):


John Shareholder 8506  
 Mary Shareholder  
 123 Main St.  
 Anywhere, USA 12345


VOID

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_ SIGNED \_\_\_\_\_

  
 123456789  
 ABA Routing Number

  
 12345678985064321  
 Your Bank Account Number

  
 8506  
 Check Number

ABA Routing Number (9 digits) Bank Account Number

Bank Name

Name(s) on Bank Account

Account Type (Check one):  
 Checking  Savings

**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 application.

### Wire (for redemptions only):

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 banking institution must be a member of the Federal Reserve System and may have very specific wire instructions. Confirm with your banking institution before completing this application.

## Step 8 Create an Automatic Investment Plan *Optional*

All automatic investment purchases will be considered current year contributions for the calendar year in which they are transacted.

Complete this Step if you wish to schedule automatic investments into your Harbor account using the electronic transfer banking instructions provided in **Step 7**.

Fund Name:	Number:	Amount Per Investment:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Automatic investments will begin as close to the date requested as possible.

If you do not specify a date for your automatic investments, Harbor will default to the **15th day** of the month for the frequency selected.

**Transfer Schedule:**

Monthly
  Every other month
  Quarterly
  Annually

Starting Month
  Day of the Month

## Step 9 Consent for Electronic Delivery *Optional*

If consenting for e-delivery, you must provide your e-mail address in **Step 2**. Once your account is established, we will send an e-mail that provides a link to register for online access. You must create a user ID and password to log into your account online.

With e-delivery, you can help reduce the cost of printing and mailing by agreeing to waive the physical delivery of certain documents and electing to view these online. If you would like to sign up for this service, please select the documents below that you would prefer to only receive electronically. Please note that after your account is established, you will need to establish online access to your account. You may change this election at any time.

- Statements**  
 If you would also like to receive a paper copy of your Year-End statement by mail, check here
- Confirmations**  
 **Tax Documents**  
 **Fund Reports and Prospectuses**

Note: Confidential account information will never be sent via e-mail.

## Step 10 Second Party Mailing *Optional*

The second party will not be authorized to transact on this account.

By completing this section, you acknowledge that any second parties you add will continue to receive duplicate statements/confirmations until you contact a Shareholder Services Representative and follow the instructions for terminating the statement/confirmation delivery. Harbor Funds is not responsible for the use of your account information by any second party recipient.

**I would like duplicate statements/confirmations mailed to:**

First Name
  M.I.
  Last Name

Name of Company - If applicable

Street Address

City
  State
  Zip Code

I have included the necessary information for **additional second parties** on a separate sheet, in the same format.

The individual(s) listed are authorized to receive information about account history and balances by telephone.

# Step 11 Signature & Certification

## By signing this application I certify that:

- ✓ I hereby adopt the Harbor Funds Individual Retirement Accounts Disclosure Statement & Custodial Agreement ("IRA Agreement") that is incorporated herein by reference and that I have received and read the IRA Agreement. I further acknowledge that I have received, read and agree to the terms of the current Prospectus of the Fund(s) in which I am investing, and believe each investment is suitable for me. I have the authority and legal capacity to make this purchase and I am of legal age in my state of residence.
- ✓ I hereby appoint State Street Bank and Trust Company as Custodian in accordance with the terms and conditions of the IRA Agreement and understand that this adoption agreement is subject to acceptance by Harbor Funds Distributors, Inc.
- ✓ I agree to be bound by the terms and conditions established by Harbor Funds for an IRA beneficiary designation. I acknowledge that Harbor Funds may require additional information upon my death to determine the identity or interest of my beneficiary(ies). In such event, I acknowledge that Harbor Funds shall rely upon the representations of an authorized party such as the executor or administrator of my estate, or if a trust beneficiary, the trustee of that trust (my fiduciary) and has no independent duty to obtain or verify such information. I agree that Harbor Funds shall have no liability for, and shall be fully indemnified against, any cost or damage it incurs in connection with its good faith reliance on such representations. If no such fiduciary is appointed or my fiduciary is unable to provide the required information, Harbor Funds reserves the right to request whatever documentation it deems appropriate before making distributions or transferring ownership to a beneficiary.
- ✓ I authorize Harbor Funds, its affiliates and agents to act on any instructions believed to be genuine. I further agree to the extent Harbor Funds uses reasonable procedures (including shareholder identity verification) to confirm that instructions given by telephone are genuine, neither Harbor Funds, the Shareholder Services Representative, Harbor Funds Distributors, Inc., nor their affiliates and agents will be liable for acting on these instructions.
- ✓ I understand to minimize Fund expenses, it is Harbor Funds' policy to send one copy of the prospectus, shareholder reports, and other documents (except account confirmations and statements) to all Fund shareholders with the same last name residing at the same address, and I consent to this policy.
- ✓ By completing **Step 7**, I hereby authorize Harbor Funds to initiate credit and debit entries to the bank account indicated and for the bank to credit or debit the same to such account through the Automated Clearing House (ACH) system, subject to the rules of the bank, ACH and the Fund. Harbor Funds may correct any transaction error with a debit or credit to my bank account and/or my Fund account. I agree Harbor Funds shall be fully protected in honoring any such transaction. I also agree that Harbor Funds may make additional attempts to debit or credit my account if the initial attempt fails and I will be liable for any associated costs. This authorization is in full force and effect until I notify Harbor Funds of its revocation and Harbor Funds has had sufficient time to act.
- ✓ I understand that the assets in my account may be transferred to the appropriated state if no activity occurs in the account within the time period specified by state law.

## I certify under penalty of perjury, that:

1. The Social Security number I have provided on this application is correct, **and**
2. I am a U.S. person (including a U.S. resident alien), **and**
3. If applicable, the Foreign Account Tax Compliance Act (FATCA) exemption codes provided on this application are correct.

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

*The IRS does not require your consent to any provision of this document.*



Signature of IRA Owner or Legal Guardian/Custodian

Date (mm/dd/yyyy)

**Custodian Acceptance.** State Street Bank and Trust Company will accept appointment as Custodian of the Depositor's Account. However, this Agreement is not binding upon the Custodian until the Depositor has received a statement confirming the initial transaction for the Account. Receipt by the Depositor of a confirmation of the purchase of the Fund shares indicated above will serve as notification of State Street Bank and Trust Company's acceptance of appointment as Custodian of the Depositor's Account.

STATE STREET BANK AND TRUST COMPANY, CUSTODIAN



## Note:

# Upon Completion of Your Application...

Processing may be delayed if any of the following are missing. >

### Remember to include:

- ✓ Social Security number or Tax ID number
- ✓ Street address
- ✓ Signature in **Step 11**
- ✓ Date of birth
- ✓ A check for your initial investment payable to "Harbor Funds" - *If applicable*
- ✓ A voided check or savings deposit slip - *If applicable*

### Required documentation for your account type:

#### Direct Rollover from QRP (Qualified Retirement Plan)

If you are funding this account with a rollover from an existing Qualified Retirement Plan (QRP), complete the **Account Transfer** form and return it with this application. You may wish to contact the QRP administrator to see if any additional forms are required.

#### Transfer

If you are funding this account with a transfer from another custodian/trustee, complete the **Account Transfer** form and return it with this application.

#### Recharacterization

If you are funding this account with a recharacterization of a previous IRA conversion or contribution to a Traditional IRA, complete the **Recharacterization of IRA Contribution** form and return it with this application.

#### Conversion

If you are funding this account with a conversion of a Traditional IRA to a Roth IRA, complete the **Roth IRA Conversion** form and return it with this application.

#### Power of Attorney

If you are establishing this account under your Power of Attorney/Attorney in Fact, complete the **Power of Attorney Authorization** form and return it with this application.

For your convenience, all forms referenced on this page can be downloaded at [www.harborfunds.com/forms](http://www.harborfunds.com/forms).

### Mail completed application 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

\* Checks must be made payable to **Harbor Funds**.





# Harbor Funds List

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

International & Global	Fund Number	Ticker
<b>International Fund</b>		
Institutional Class	2011	HAINX
Retirement Class	2511	HNINX
Administrative Class	2211	HRINX
Investor Class	2411	HIINX
<b>Diversified International All Cap Fund</b>		
Institutional Class	2038	HAIDX
Retirement Class	2538	HNIDX
Administrative Class	2238	HRIDX
Investor Class	2438	HIIDX
<b>International Growth Fund</b>		
Institutional Class	2017	HAIGX
Retirement Class	2517	HNGFX
Administrative Class	2217	HRIGX
Investor Class	2417	HIIGX
<b>International Small Cap Fund</b>		
Institutional Class	2039	HAISX
Retirement Class	2539	HNISX
Administrative Class	2239	HRISX
Investor Class	2439	HIISX
<b>Global Leaders Fund</b>		
Institutional Class	2030	HGGAX
Retirement Class	2530	HNGIX
Administrative Class	2230	HRGAX
Investor Class	2430	HGGIX
<b>Emerging Markets Equity Fund</b>		
Institutional Class	2036	HAEMX
Retirement Class	2536	HNEMX
Administrative Class	2236	HREMXX
Investor Class	2436	HIIEEX
<b>Fixed Income</b>		
<b>Convertible Securities Fund*</b>		
Institutional Class	2034	HACSX
Retirement Class	2534	HNCVX
Administrative Class	2234	HRCSX
Investor Class	2434	HICSX
<b>High-Yield Bond Fund*</b>		
Institutional Class	2024	HYFAX
Retirement Class	2524	HNHYX
Administrative Class	2224	HYFRX
Investor Class	2424	HYFIX
<b>High-Yield Opportunities Fund*</b>		
Institutional Class	2042	HHYNX
Retirement Class	2542	HHYRX
Administrative Class	2242	HHYAX
Investor Class	2442	HHYVX
<b>Bond Fund</b>		
Institutional Class	2014	HABDX
Administrative Class	2214	HRBDX
<b>Real Return Fund</b>		
Institutional Class	2025	HARRX
Administrative Class	2225	HRRRX
<b>Money Market Fund</b>		
Institutional Class	2015	HARXX
Administrative Class	2215	HRMXX

\*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:

## 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

## 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

## 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.



## Harbor's Privacy Statement

The following privacy statement is issued by Harbor Funds and each series of Harbor Funds and its affiliates, Harbor Capital Advisors, Inc., Harbor Services Group, Inc. and Harbor Funds Distributors, Inc. These measures reflect our commitment to maintaining the privacy of your confidential information. We appreciate the confidence you have shown by entrusting us with your assets.

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### **Personal Information**

It is our policy to respect the privacy of current and former shareholders and to protect personal information entrusted to us. We do not sell your personal information to anyone.

In the course of providing products and services, we collect non-public personal information about you from the following sources: applications, forms, our website (including any information captured through our use of "cookies"), through mobile applications, by telephone and in correspondence and transactions with us, our affiliates or other parties.

The non-public personal information collected may include name, address, e-mail address, telephone/fax numbers, account number, social security or taxpayer identification number, investment activity, and bank account information.

When you visit us through our website or a mobile application, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited and average time spent on our website. We may use this information to alert you to software compatibility issues, or to improve our web design and functionality. We use "cookies" and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation and to personalize the appearance of our site.

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### **Information Sharing**

We occasionally disclose non-public personal information about our current or former shareholders with affiliated and non-affiliated parties, as permitted or required by law or regulation. In the normal course of servicing our shareholders, information we collect may be shared with non-affiliated companies that perform support services on our behalf or to other firms that assist us in providing you with products and services, such as custodians, transfer agents, broker-dealers and marketing service firms, as well as with other financial institutions. These companies may not use the information for any other purpose and we require them to keep the information they handle confidential. We may also share information with affiliates that are engaged in a variety of financial services in order to better service your account(s).

When information is shared with third parties, they are not permitted to use the information for any purpose other than to assist our servicing of your account(s) or as permitted by law.

If you close your account(s) or if we lose contact with you, we will continue to share information in accordance with our current privacy policy and practices.

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### **Access to Information**

Access to non-public personal information is limited to employees, agents or other parties who need to know that information to perform their jobs, such as servicing your account(s), resolving problems or informing you of new products or services.

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### **Security**

We maintain physical, electronic and procedural safeguards that comply with industry standards to protect your non-public personal information.

For shareholders accessing information through our website or a mobile application, various forms of Internet security, such as data encryption firewall barriers, user names and passwords, and other tools are used. For additional information regarding our security measures, visit the terms and conditions of use on our website at [www.harborfunds.com](http://www.harborfunds.com). If you have any questions or concerns about how we maintain the privacy of your non-public personal information, please contact us at 800-422-1050 Monday through Friday, between the hours of 8:00 a.m. and 6:00 p.m. Eastern time.



**Harbor**

FUNDS DISTRIBUTORS, INC.

## Harbor's Business Continuity Summary Plan

Harbor Funds Distributors, Inc. maintains a Business Continuity Plan on how we will respond to events that may significantly interrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will have to be flexible in our approach to respond to events if they occur. With that in mind, we are providing you with this information on our business continuity plan.

Our Business Continuity Plan addresses how we will recover and resume business operations in the event of a business interruption. We will respond by safeguarding our employees and property, making a financial and operational assessment, protecting our firm's books and records, and allowing our shareholders to transact business. Our plan is designed to permit our firm to resume operations as quickly and effectively as possible, regardless of the scope and severity of the business interruption.

Business interruptions can vary in scope: affecting only our firm, the building housing our firm, the business district where our firm is located, or the city where we are located or a wider region. In any situation, we plan to continue our business operations and notify you of how to contact us via any means available, including, but not limited to, telephone, fax, e-mail or at [harborfunds.com](http://harborfunds.com).

Based on a company-wide risk analysis, we have put in place a resiliency plan to help mitigate business interruptions. Our plan includes the following elements:

- data back up and recovery of all mission critical systems;
- alternative communications with shareholders, employees, third party vendors, suppliers, banks, counter-parties and regulators, including re-routing of critical lines;
- alternate physical location of mission critical employees;
- employee preparedness training; and
- at a minimum, an annual review and/or maintenance of our plan.

Every emergency situation poses unique problems based on external factors. Our objective is to restore operations quickly and enable shareholders to have prompt access to their accounts. Most types of service interruptions should not affect your access to your account or your ability to withdraw available funds. However, your ability to transact on your account may be delayed during any given period if there are events beyond our control.

While we cannot eliminate all risks of interruption, we are committed to having a strategy in place to keep you informed. If you have questions about our business continuity planning, feel free to contact us at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time.

# FACTS

## WHAT DOES STATE STREET BANK AND TRUST COMPANY (STATE STREET) DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- account balances
- account transactions
- payment history
- transaction history
- retirement assets.

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons State Street chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does State Street share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

### Questions?

Call 1 816-871-4100



## What we do

<p><b>How does State Street protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How does State Street collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account</li> <li>▪ pay us by check</li> <li>▪ make deposits and withdrawals from your account</li> <li>▪ provide account information</li> <li>▪ give us your contact information.</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>State Street does not share with affiliates.</i></li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>State Street does not share with non-affiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>State Street doesn't jointly market.</i></li> </ul>