



# Harbor Roth IRA Conversion

## 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 authorize a conversion from a Harbor Funds Traditional IRA into a new or existing Harbor Funds Roth IRA. If you have not already established a Harbor Funds Roth IRA, you must also complete the IRA Account Application. Please print in CAPITAL LETTERS and in black ink.

## Step 1 Account Owner Information

### Account Owner:

|                                   |                            |                      |
|-----------------------------------|----------------------------|----------------------|
| <input type="text"/>              | <input type="text"/>       | <input type="text"/> |
| First Name                        | M.I.                       | Last Name            |
| <input type="text"/>              | <input type="text"/>       |                      |
| Social Security Number            | Date of Birth (mm/dd/yyyy) |                      |
| <input type="text"/>              |                            |                      |
| Street Address or P.O. Box Number |                            |                      |
| <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 2 Account Information for Conversion

**A conversion is a taxable event. You should seek tax advice before you authorize this conversion.**

If you previously converted to a **Roth IRA**, then recharacterized all or a portion of your IRA assets and now want to reconvert them, the IRS prohibits you from doing so until either the beginning of the tax year following the conversion or 30 days after the date of the recharacterization, whichever is later.

### IRA Account Number for Conversion:

|  |                      |
|--|----------------------|
| <b>Harbor Funds Traditional or SEP IRA account number</b>    | <input type="text"/> |
| <b>TO:</b>   |                      |
| <b>Harbor Funds Roth IRA account number (if established)</b> | <input type="text"/> |

# Step 3

## Select Your IRA Conversion Assets

For Fund numbers, Fund names, and minimum initial investment amounts, 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"/> % |

# Step 4

## 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%.

Please refer to Appendix A for State Income Tax Withholding Rules.

**Important:** If you are not a resident of one of these states, Harbor Funds will not withhold state income tax.

### 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).

### State Income Tax Withholding:

If federal tax is withheld and you are a resident of **CT, DC, 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, or for residents of CT, unless you provide a completed form CT-W4P.

If federal tax is withheld and you are a resident of **AR, CA, MI, 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 **LA**: IRA distributions are subject to state withholding only when an IRA owner elects state withholding and specifies a percentage. However, the percentage specified must not exceed a certain percentage of the gross payment. Please refer to the next page for State Income Tax Withholding Rules for more information.

If federal tax is withheld and you are a resident of **MT, NJ, or WI**: IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. Please refer to the next page for State Income Tax Withholding Rules for your state's minimum payment amount.

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: \$

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

# Step 5

## Authorization to Convert

This agreement will become effective upon acceptance by the Custodian as evidenced by a confirmation statement to the shareholder after an initial investment is made.

### Signature:

I authorize and request Harbor Funds to make the requested distribution from my Harbor Funds Traditional or SEP IRA and the conversion contribution to my Harbor Funds Roth IRA. I hereby agree to indemnify Harbor Funds and the Shareholder Services Agent (its agents, affiliates, successors, and employees) from any and all liability in the event I fail to meet any of the IRS requirements.

I understand that I may be subject to income taxes on the amount converted from my Traditional or SEP IRA to a Harbor Funds Roth IRA to the extent that the converted amount is includable in my income (i.e., any tax-deductible contributions, pre-tax contributions and any earnings).

If I am over age 70½, I attest that I have satisfied (or will satisfy) the IRS minimum distribution requirements for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code with respect to my IRA.

I hereby irrevocably designate this contribution of the funds indicated above as a conversion contribution.

### Owner/Authorized Person Sign Below:



Signature of Owner/Custodian

Date (mm/dd/yyyy)

Medallion Signature Guarantee Stamp - if required by your current financial institution

### 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

**General Rules:**

In most cases, state withholding applies to state residents only. In Maine, Massachusetts, Montana, Nebraska, Oregon, and Wisconsin, state withholding also applies to individuals required to file a state tax return in that state. Financial organizations are only required to offer state withholding for states in which they have a presence. If a state withholding election is not made and state withholding is required, state tax will be withheld. A state withholding election may be changed at any time and will apply to payments made after the change.

**State Specific Rules:**

**ARKANSAS.** IRA distributions are subject to state withholding at 3.0% of the gross payment, unless the IRA owner elects no state withholding.

**CALIFORNIA.** IRA distributions are subject to state withholding at 1.0% of the gross payment, unless the IRA owner elects no state withholding.

**CONNECTICUT.** Taxable lump-sum IRA distributions are subject to mandatory state withholding at 6.99% of the gross payment. Any other taxable distribution from an IRA is subject to state withholding at 6.99% of the gross payment, unless the IRA owner furnishes the financial organization with a completed Form CT-W4P. Form CT-W4P may be obtained from the Connecticut Department of Revenue Services.

**DISTRICT OF COLUMBIA.** Lump-sum IRA distributions are subject to mandatory state withholding at 8.95% of the gross payment, except for any aftertax amount in a lump-sum distribution or a trustee to trustee transfer between IRAs.

**IOWA.** IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment.

**KANSAS.** IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing.

**LOUISIANA.** IRA distributions are subject to state withholding only when the IRA owner elects state withholding and specifies a percentage not to exceed 4.8% of the gross payment.

**MAINE.** IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from that payment.

**MASSACHUSETTS.** IRA distributions are subject to state withholding at 5.10% of the gross payment if federal income taxes are withheld from the payment. (Exception: A payment is not subject to state withholding if it is excluded from taxation under Massachusetts law.)

**MICHIGAN.** Any taxable distribution from an IRA received by an IRA owner or beneficiary born after December 31, 1945, is subject to state withholding at 4.25% of the gross payment, unless the IRA owner furnishes the financial organization with a completed Form MI W-4P. Withholding also applies to any taxable distributions received by an IRA owner or beneficiary born before 1946 that exceeds certain income thresholds. Withholding is not required on qualified distributions from Roth IRAs. Form MI W-4P may be obtained from the Michigan Department of Treasury.

**MONTANA.** IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if it would result in a net payment of less than \$10.

**NEBRASKA.** IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing.

**NEW JERSEY.** IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. The IRA owner must specify an even dollar amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$10 (per payment).

**NORTH CAROLINA.** IRA distributions are subject to state withholding at 4.0% of the gross payment, unless the IRA owner furnishes the financial organization with a completed Form NC-4P. Form NC-4P may be obtained from the North Carolina Department of Revenue.

**OKLAHOMA.** IRA distributions are subject to state withholding at 5.0% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing.

**OREGON.** IRA distributions are subject to state withholding at 8.0% of the gross payment, unless the IRA owner elects no state withholding.

**VERMONT.** IRA distributions are subject to state withholding at 2.4% of the gross payment if federal income taxes are withheld from the payment or if the IRA owner requests state withholding in writing.

**WISCONSIN.** IRA distributions are subject to state withholding when an IRA owner elects state withholding and specifies an amount. If state withholding is elected, the financial organization is not required to withhold the amount specified if the withheld amount would be less than \$5 (per payment).

**OTHER.** This section is reserved for use if a state modifies its withholding requirements.



# 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 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.