

Step 3: Distribution Type

Reason for Distribution (choose only one):

Normal Age 59½ or older.
 Required Minimum Distribution (You are age 72 or older this calendar year or you were born before July 1, 1949).

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

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.

Return of Contribution Excess Contributions plus their earnings must be withdrawn by the tax filing deadline for the year the contribution was made, plus any extensions. Enter excess contribution information below, then skip to **Step 5**.

Remove excess contribution of \$ made on Date of Contribution (mm/yyyy)
for to
Tax Year (yyyy) Fund Name Fund Number

Note: Harbor will remove all earnings on this excess contribution.
If you have multiple excess contributions, provide the date of first excess.

Redeem excess contribution and reapply as a current year contribution.

Death Distribution to an IRA beneficiary from an inherited IRA.

Qualified Charitable Distribution (QCD) - Must be age 70 1/2 or older on or before December 31 of the year the distribution is made. Distribution amount may not exceed \$100,000 per year, and request must be made payable to a qualified charity. **Medallion Signature Guarantee in Step 8** is required.

Note: As a QCD, this request is not subject to tax withholding and tax withholding cannot be applied.

Step 4: Distribution Frequency & Amount

Make a **one-time** distribution of the amount below. After completing, skip to **Step 5**.

Fund Name:	Fund 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"/>

➤ For Fund numbers and Fund names, please see the **Fund List** provided.
Provide additional allocation of IRA assets on a separate sheet, if needed.

Systematically **calculate** and **redeem** my Required Minimum Distribution from my Harbor Funds IRA each year until further notice - Indicate the frequency and beginning date below.

➤ Traditional/SEP IRAs only.

Frequency:

Monthly
 Quarterly
 Annually

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

Systematically **redeem** amount below until further notice.

Fund Name:	Fund 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"/>

➤ If you do not withdraw enough to satisfy your required minimum distribution, you will be subject to an IRS penalty.

Frequency:

Monthly
 Quarterly
 Annually

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

Withholding Notice & Election

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 excludible from gross income. This withholding procedure may result in excess withholding on the payment.

➤ 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%.

- 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.

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

If federal tax is withheld and you are a resident of **AR, CA, MI, MO, 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.

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

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.

➤ **Important:** We will withhold at least your state's minimum requirement. Options only available for **one-time** distribution.

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: \$ or %

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 Automatic Withdrawal Plans** you currently have in place.

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

Step 6: Payment Method

Payable to (choose only one):

- Shareholder and send to address of record.
- Shareholder via Electronic Transfer instructions - *If the electronic transfer instructions are not on file, or have not been on file for at least 10 business days, completion of [Step 7](#) and a **Medallion Signature Guarantee** in [Step 8](#) are required.*
- Shareholder via Wire instructions - *If the wire instructions are not on file, or have not been on file for at least 10 business days, completion of [Step 7](#) and a **Medallion Signature Guarantee** in [Step 8](#) are required.*
- Deposit into my Harbor Funds non-retirement account - *If you are not the taxable party of the non-retirement account receiving the assets, a **Medallion Signature Guarantee** in [Step 8](#) is required.*

<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. A **Medallion Signature Guarantee** in [Step 8](#) is required.*

<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

- Qualified Charity - *Make check payable to the following charity and send to the following address. A **Medallion Signature Guarantee** in [Step 8](#) is required.*

<input type="text"/>
Name of Qualified Charity

<input type="text"/>
For the Benefit of/Attention To

<input type="text"/>
Street Address

<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip Code

<input type="text"/>	<input type="text"/>
Primary Telephone Number	Optional 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](#).

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.

Electronic Transfer (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

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 form.

John Shareholder Mary Shareholder 123 Main St. Anywhere, USA 12345	8506	
VOID		
Pay to the order of _____ \$ _____	DOLLARS	
MEMO _____ SIGNED _____		
<input type="text" value="c123456789c"/>	<input type="text" value="a1234567898735264351a"/>	<input type="text" value="8506"/>

ABA Routing Number

Your Bank Account Number

Check Number

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

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

➤ 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.

Step 8: Signature & Certification

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 automatic withdrawal of distributions to continue until I submit a written request to discontinue or change the automatic 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

Appendix A: State Income Tax Withholding Rules

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 required to offer state withholding for states in which they have a presence. Financial organizations that conduct business in a state in which they do not have a physical presence should review the withholding regulations in those states to determine if they are also required to comply with those states' withholding requirements.

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 5.0% 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.

MISSOURI. IRA distributions are subject to state withholding at 5.4% of the gross payment, unless the IRA owner elects no state withholding.

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 3.0% 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).

Domestic Equity

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Capital Appreciation Fund	2512	HNACX	2012	HACAX	2212	HRCAX	2412	HCAIX
Large Cap Value Fund	2513	HNLVX	2013	HAVLX	2213	HRLVX	2413	HILVX
Mid Cap Fund	2546	HMCRX	2046	HMCLX	2246	HMCDX	2446	HMCNX
Mid Cap Growth Fund	2519	HNMGX	2019	HAMGX	2219	HRMGX	2419	HIMGX
Mid Cap Value Fund	2523	HNMVX	2023	HAMVX	2223	HRMVX	2423	HIMVX
Small Cap Growth Fund	2510	HSNGX	2010	HASGX	2210	HRSGX	2410	HISGX
Small Cap Value Fund	2522	HNVRX	2022	HASCX	2222	HSVRX	2422	HISVX
Strategic Growth Fund	2540	HNGSX	2040	MVSGX	2240	HSRGX	2440	HISWX

International & Global

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Diversified International All Cap Fund	2538	HNIDX	2038	HAIDX	2238	HRIDX	2438	HIIDX
Emerging Markets Equity Fund	2536	HNEMX	2036	HAEMX	2236	HREMX	2436	HIEEX
Focused International Fund	2545	HNFRX	2045	HNFSX	N/A	N/A	2445	HNFIX
Global Leaders Funds	2530	HNGIX	2030	HGGAX	2230	HRGAX	2430	HGGIX
International Fund	2511	HNINX	2011	HAINX	2211	HRINX	2411	HIINX
International Growth Fund	2517	HNGFX	2017	HAIGX	2217	HRIGX	2417	HIIGX
International Small Cap Fund	2539	HNISX	2039	HAISX	2239	HRISX	2439	HIISX
Overseas Fund	2544	HAORX	2044	HAOSX	2244	HAOAX	2444	HAONX

Fixed Income

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Bond Fund	2514	HBFRX	2014	HABDX	2214	HRBDX	N/A	N/A
Convertible Securities Fund*	2534	HNCVX	2034	HACSX	2234	HRCSX	2434	HICSX
Core Bond Fund	2543	HCBRX	2043	HACBX	N/A	N/A	N/A	N/A
High-Yield Bond Fund*	2524	HNHYX	2024	HYFAX	2224	HYFRX	2424	HYFIX
Money Market Fund** CLOSED TO NEW INVESTORS	N/A	N/A	2015	HARXX	2215	HRMXX	N/A	N/A

Harbor Robeco Funds

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Emerging Markets Conservative Equities Fund	2334	HRERX	2304	HRETX	2314	HREAX	2324	HRENX
Global Conservative Equities Fund	2333	HRGTX	2303	HRGIX	2313	HRGDX	2323	HRGNX
International Conservative Equities Fund	2332	HRIRX	2302	HRIEX	2312	HRIMX	2322	HRIVX
US Conservative Equities Fund	2331	HRURX	2301	HRUNX	2311	HRUAX	2321	HRUVX
Emerging Markets Active Equities Fund	2335	HRMEX	2305	HRMTX	2315	HRMNX	2325	HRMOX

*May be subject to a redemption fee.

**Limited existing investors are permitted to continue investing in the Harbor Money Market Fund. 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:

RETIREMENT CLASS

Retirement Class shares are available to individual and institutional investors.

- No 12b-1 fee and no intermediary fee of any kind paid by any Fund
 - Transfer agent fee of up to 0.02% of average daily net assets
 - \$1,000,000 minimum investment in each Fund
 - The Harbor Target Retirement Funds are not eligible to invest in the Retirement Class.
-

INSTITUTIONAL CLASS

Institutional Class shares are available to individual and institutional investors.

- No 12b-1 fee
 - Transfer agent fee of up to 0.10% of average daily net assets
 - \$50,000 minimum investment in each 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 0.10% 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

Investor Class shares are 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 0.22% 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.