

Step 3 Distribution Type

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

Reason for Distribution (choose only one):

- Normal** Age 59½ or older.
- Required Minimum Distribution (Age 70½ or older this calendar year).

- 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- Return of Contribution** Excess Contributions plus their earnings must be withdrawn by the tax filing deadline for the year the contribution was made, plus any extensions.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

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

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

Step 4

Distribution Frequency & Amount

For Fund numbers and Fund names, please see the **Fund List** provided.

Provide additional allocation of IRA assets on a separate sheet, if needed.

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"/>

Traditional/SEP IRAs only. >

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.

Frequency:

- Monthly**
 Quarterly
 Annually

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

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

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"/>

Frequency:

- Monthly**
 Quarterly
 Annually

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

Step 5

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 excludible 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: \$

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.

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

Options only available for **one-time** distribution. >

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

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

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.*

Name of Qualified Charity

For the Benefit of/Attention To

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**.

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

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.

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

Electronic Transfer (for redemptions):

Add new instructions Replace instructions already on file

ABA Routing Number (9 digits) Bank Account Number

Bank Name

 Account Type (Check one):
 Checking Savings
 Name(s) on Bank Account

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.

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.

John Shareholder	85064
Mary Shareholder	
123 Main St.	
Anywhere, USA 12345	
Pay to the order of _____	\$ _____
	DOLLARS
MEMO _____	SIGNED _____
123456789	@ 12345678985064321

ABA Routing Number

Your Bank Account Number

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

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.