



## Step 3: Distribution Type

Reason for Distribution (choose only one):

- Normal** Age 59½ or older.
- Required Minimum Distribution (Age 73 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- Return of Contribution** Excess Contributions plus their earnings must be withdrawn by the tax filing deadline for the year the contribution was made, plus any extensions.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:** This information enables Harbor Funds to properly report your distribution to the IRS on Form 1099-R.

➤ **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

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)

➤ **Note:** Distributions are taken proportionately from each fund in your account.

**Life Expectancy Determination**

If the statement below is true, the joint life expectancy of you and your spouse may be used to calculate your Required Minimum Distribution. Otherwise, the Uniform Lifetime Table may be used.

*My spouse is more than 10 years younger than I am and will be my sole primary beneficiary for the entire calendar year.*

Spouse's date of birth   
 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-4R OMB No. 1545-0074):

The distributions you receive from your Harbor Funds IRA (generally excluding Roth IRAs) are subject to a default 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. For additional information, please refer to the attached sample IRS Form W-4R.

➤ *This change will apply to future withdrawals until further notice.*

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.

*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.*

- Do **not** withhold federal income tax from my IRA distribution(s).
- Withhold federal income tax of  % from my IRA distribution(s).

*May enter a withholding rate between 0% and 100%.*

## State Income Tax Withholding:

If federal tax is withheld and you are a resident of **CT, DC, IA, KS, MA, ME, MN, 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. Residents of CT and MN, please refer to the next page for State Income Tax Withholding Rules for more information.

➤ *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, 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.

If federal tax is withheld and you are a resident of **GA, IL, IN, LA, MD, MO, MT, NE, NJ, NM, RI, UT, VA, or WV**: State tax withholding is voluntary.

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

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](#).

### 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	<b>8506</b>	
<b>VOID</b>		
Pay to the order of _____ \$ _____	<b>DOLLARS</b>	
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 have received a copy of the Withholding Notice Information. 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.

**MINNESOTA.** IRA distributions are subject to mandatory state withholding. The IRA owner must furnish the financial organization with a completed Form W-4MNP to make a withholding election or to elect no state withholding. If the IRA owner fails to furnish the financial organization with a completed Form W-4MNP, the financial organization must withhold state tax as if the IRA owner is single with zero withholding allowances. Form W-4MNP may be obtained from the Minnesota Department of Revenue.

**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).



Department of the Treasury  
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

**2024**

1a First name and middle initial Last name 1b Social security number

Address


City or town, state, and ZIP code

**DO NOT COMPLETE OR RETURN. THIS FORM IS FOR REFERENCE ONLY.**

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . . 2  %

**Sign Here**    
Your signature (This form is not valid unless you sign it.) Date

**General Instructions**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2024 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

\* If married filing separately, use \$380,200 instead for this 37% rate.

## General Instructions (continued)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Generally, distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is

greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.

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**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

## 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
Disruptive Innovation Fund	2519	HNMGX	2019	HAMGX	2219	HRMGX	2419	HIMGX
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 Value Fund	2523	HNMVX	2023	HAMVX	2223	HRMVX	2423	HIMVX
Small Cap Growth Fund	2510	HNSGX	2010	HASGX	2210	HRSGX	2410	HISGX
Small Cap Value Fund*	2522	HNVRX	2022	HASCX	2222	HSVRX	2422	HISVX

## 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
International Fund	2511	HNINX	2011	HAINX	2211	HRINX	2411	HIINX
International Compounders Fund	2549	HNICX	2049	HSICX	N/A	N/A	2449	HVICX
International Core Fund	2544	HAORX	2044	HAOSX	2244	HAOAX	2444	HAONX
International Growth Fund	2517	HNGFX	2017	HAIGX	2217	HRIGX	2417	HIIGX
International Small Cap Fund	2539	HNISX	2039	HAISX	2239	HRISX	2439	HIISX

## Fixed Income

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
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
Core Plus Fund	2514	HBFRX	2014	HABDX	2214	HRBDX	N/A	N/A

\*Effective at 4:00 p.m. Eastern Time on Tuesday, June 1, 2021, Harbor Small Cap Value Fund will be closed to new investors subject to limited exceptions. Please see the additional information in the Prospectus regarding the closing parameters for the Fund in "How to Purchase Shares."

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 [harborcapital.com](http://harborcapital.com) or by calling 800-422-1050. Read it carefully before investing.

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

## 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 Domestic Equity Fund and International and Global Equity Fund
- \$1,000 minimum investment in each Fixed Income Fund

## ADMINISTRATIVE CLASS

**Harbor Core Bond Fund and Harbor International Compounders Fund do not offer Administrative Class shares. 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

**Harbor Core Bond Fund and Harbor Core Plus Fund do not offer Investor Class shares. 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 0.21% 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, that 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.