

Recharacterization of IRA Contribution

Use this form to recharacterize a previous IRA contribution. Please print in CAPITAL LETTERS and in black ink.

Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at harborcapital.com.

Step 1: Select Your Type of Recharacterization *Choose only one*

Traditional to Roth Roth to Traditional

Step 2: Account Owner Information

First Name
M.I. Last Name

Social Security Number
Date of Birth (mm/dd/yyyy)

Street Address or P.O. Box Number

City State Zip Code

Daytime Telephone Number Evening Telephone Number

E-mail Address

Step 3: IRA Trustee/Custodian Information

Present IRA Trustee/Custodian:

Name

Street Address or P.O. Box Number

City

State

Zip Code

Daytime Telephone Number

Receiving IRA Trustee/Custodian (if different):

Name

Street Address or P.O. Box Number

City

State

Zip Code

Daytime Telephone Number

Step 4: Recharacterization Authorization to IRA Custodian

By my signature below, I am electing to recharacterize **all** or **a portion** of my IRA contributions to the present IRA as a contribution to the receiving IRA, on the same date and for the same tax year, for federal tax purposes. To effect this recharacterization, I hereby direct the transfer of the amount specified below, plus the net income attributable to such contribution, from my present IRA to the receiving IRA. I understand that my decision to recharacterize all or a portion of my IRA contribution is irrevocable after the transfer.

Recharacterize my contribution amount:

From:
Account Number Fund Name Number

To:
Account Number Fund Name Number

Step 4 continued on page 3

Step 4: Recharacterization Authorization to IRA Custodian *Continued*

Choose one:

- I request that Harbor Funds calculate any earnings or loss attributable to this transaction.**
Harbor Funds will calculate the earnings or loss attributable. The amount calculated will be the amount withdrawn from my IRA account. By signing this form, I affirm that this information is accurate and that Harbor Funds will not be held responsible for any adverse consequences regarding this transaction.

➤ *Provide the information requested for each amount to be recharacterized.*

Tax Year Contribution

\$		
Amount to be Recharacterized	Date of contribution (mm/dd/yyyy)	Year for which made (yyyy)

\$		
Amount to be Recharacterized	Date of contribution (mm/dd/yyyy)	Year for which made (yyyy)

\$		
Amount to be Recharacterized	Date of contribution (mm/dd/yyyy)	Year for which made (yyyy)

- Recharacterize the amount of \$** **that I have calculated.**

Tax Year Contribution

\$		
Amount to be Recharacterized	Date of contribution (mm/dd/yyyy)	Year for which made (yyyy)

➤ *Amount calculated includes earnings or losses attributable to the recharacterization.*

Step 5: Signature

By signing this form I certify that:

The information provided on this form is true and correct and may be relied on by the Trustee/Custodian. I understand that I am responsible for determining my eligibility to recharacterize within the limits set forth by tax laws and related regulations and that this transaction may be subject to fees, taxes, and/or penalties. If I choose to calculate earnings, 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 transaction request. Neither the Custodian nor the Shareholder Servicing 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 Servicing Agent liable for any adverse consequences that may result from this transaction.

<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
	Signature of Owner	Date (mm/dd/yyyy)

<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
	Signature of Trustee/Custodian	Date (mm/dd/yyyy)

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