

Harbor Funds Form 1099-R 2013 Tax Guide

Important 2013 Tax Information for Shareholders

Harbor Funds has prepared this guide to assist you in reporting information about your Harbor Funds accounts when preparing your 2013 federal income tax returns.

Please visit harborfunds.com/tax for a shareholder tax FAQ, a table to assist you in calculating foreign tax credits, information related to mutual fund distributions and more.

Our Shareholder Services Representatives are also available to assist you by phone at **800-422-1050**, Monday through Friday, between the hours of 8:00 a.m. and 6:00 p.m. Eastern time.

Help with Tax Forms

Please call the Internal Revenue Service (IRS) at 800-829-1040, or consult with your tax adviser for further assistance.

Federal tax forms and publications can be downloaded from the IRS website. To view these documents visit irs.gov/Forms-&-Pubs.

Since states and cities have varying tax laws, consult your tax adviser about the specific tax laws in the state and city in which you reside or pay taxes.



Harbor Funds®

Investors should carefully consider the investment objectives, risks, charges and expenses of any Harbor Funds before investing. To obtain a summary prospectus or prospectus for this and other information about any of the Harbor Funds, visit harborfunds.com or call 800-422-1050. Read it carefully before investing.

Opinions and recommendations in this guide should not be construed as specific tax, legal or investment advice.

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Form 1040 – Lines 15a and 15b

You should leave line 15a blank and report the total distribution (**Box 1**) on line 15b of Form 1040 except when any of the following conditions apply:

- If you rolled over part or all of the distribution from one IRA to another IRA of the same type or a SEP or SIMPLE IRA to a traditional IRA, enter your total distribution (**Box 1**) on line 15a and the taxable amount (**Box 2a**) on line 15b of Form 1040.
- If any of the following circumstances exist, enter the total distribution (**Box 1**) on line 15a and use Form 8606 to compute the amount to enter on line 15b:
 - You have received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2013 or an earlier year.
 - You received a distribution from a Roth IRA (unless distribution code T or Q is shown on Form 1099-R in **Box 7**).
 - You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA during the tax year.
 - You had a 2012 or 2013 IRA contribution returned to you, with the related earnings or less any loss by the due date of your tax return for that year.
 - You made excess contributions to your IRA for an earlier year and had them returned to you in 2013.
 - You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution (or vice versa).

Form 1040

12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	
14	Other gains or (losses). Attach Form 987	14	
15a	IRA distributions	15b	
16a	Pensions and annuities	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits	20b	
21	Other income. List type and amount	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income	22	

- E** If applicable, report the total distributions you received from your IRAs on Form 1040, line 15a. This amount is located in **Box 1** of your Form 1099-R.
- F** Report the total taxable amount of distributions you received from your IRAs on Form 1040, line 15b. This amount is located in **Box 2a** of your Form 1099-R.

Form 1099-R

- A** **Box 1** reports the total amount of distributions from your IRA, including federal tax withheld on your behalf.
- B** **Box 7** identifies the type of distribution received which is explained on the back of the form.
- C** **Box 2a:** Typically, this amount will be the same as reported on **Box 1**. Unless reporting a direct rollover, recharacterization, Roth IRA redemption or removal of an excess contribution.
- D** **Box 4** reports the amount withheld from your redemption. If withholding is reported, copy B of your Form 1099-R must be attached with Form 1040.

PAYER'S name, street address, city, state, and ZIP code		Form 1099-R <input type="checkbox"/> CORRECTED (if checked) OMB No. 1545-0119 2013	
HARBOR INTERNATIONAL - INST PO BOX 804660 CHICAGO IL 60680-4108 (800) 422-1050		1 Gross distribution * A \$1,000.00 2a Taxable amount C \$1,000.00 2b Taxable amount not determined <input checked="" type="checkbox"/> Total distribution <input type="checkbox"/> 3 Capital gain (included in box 2a) 4 Federal income tax withheld D \$150.00 5 Employee contributions/Designated Roth contributions as required annuities 6 Net unrealized appreciation in employer's securities 7 Distribution code B 7 IRA/SEP/SIMPLE <input checked="" type="checkbox"/> Other <input type="checkbox"/> 8a Your percentage of total distribution 8b Total employee contributions 12 State tax withheld \$53.00 13 State /Payer's state no. MA/999999999 14 State distribution \$1,000.00 15 Local tax withheld 16 Name of locality 17 Local distribution	
RECIPIENT'S name and street address (including apt. no.), city, state, ZIP code		18 Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. 19 Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.	
SSB&T CUSTODIAN FOR THE IRA OF JOE INVESTOR 111 SOUTH WACKER DR FLR 34 CHICAGO IL 60606			
Form 1099-R Department of the Treasury-Internal Revenue Service			

Form 1040 – Line 62

You should add the amount of federal income tax withheld (**Box 4**) on Form 1099-R to federal income tax withheld amounts you may have from other sources and report the total on line 62 of Form 1040.

Form 1040

62	Federal income tax withheld from Forms W-2 and 1099	62	
63	2013 estimated tax payments and amount applied from 2012 return	63	
64a	Earned income credit (EIC)	64a	
b	Nontaxable combat pay election	64b	
65	Additional child tax credit. Attach Schedule 8812	65	
66	American opportunity credit from Form 8863, line 8	66	
67	Reserved	67	
68	Amount paid with request for extension to file	68	
69	Excess social security and tier 1 RRTA tax withheld	69	
70	Credit for federal tax on fuels. Attach Form 4136	70	

- G** Report the total federal income tax withheld from your distributions on Form 1040, line 62. This amount is located in **Box 4** of your Form 1099-R.