

# Transfer on Death

**Use this form to add or change a Transfer on Death beneficiary on accounts registered to individuals and joint tenants with rights of survivorship only. Please print in CAPITAL LETTERS and in black ink.**

Transfer on Death is a form of account registration which allows an individual, who is the sole Owner of a security or one of multiple Owners in joint tenancy to register the security as a beneficiary registration. A beneficiary registration provides that, upon the death of all Owners, ownership of the security will transfer to a designated beneficiary without going through any probate or testamentary action. A beneficiary may be cancelled or changed by the Owner(s) without the consent of the beneficiary. **Please note:** For joint accounts, if one account Owner is deceased, all shares become the surviving account Owner's. Therefore, the surviving account Owner will need to re-register the account to reflect a new Transfer on Death Beneficiary.

## Questions?

**Call 800-422-1050**

To obtain additional forms or to complete this form online, visit us at [harborcapital.com](http://harborcapital.com).

## Step 1: Account Owner Information

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	M.I.	Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	Daytime Telephone Number	Evening Telephone Number

Street Address and Apartment or P.O. Box Number

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

<input type="text"/>	<input type="text"/>	<input type="text"/>
Joint Owner's First Name - <i>If any</i>	M.I.	Joint Owner's Last Name

## Beneficiary Information

### TOD Primary Beneficiary(ies):

A.   
Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
Share Percentage	Social Security Number/Tax ID Number	Date of Birth (mm/dd/yyyy)

Street Address and Apartment or P.O. Box Number

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

➤ This information will become part of the account registration, and therefore will appear on all statements, confirmations, and mailings.

➤ Share percentage for multiple beneficiaries will be considered equal unless otherwise indicated.

**Step 2 continued on page 2**

## Step 2: Beneficiary Information *Continued*

### TOD Primary Beneficiary(ies) (Continued):

**B.**   
Name

%    
Share Percentage Social Security Number/Tax ID Number Date of Birth (mm/dd/yyyy)

Street Address and Apartment or P.O. Box Number

City State Zip Code

I have included the necessary information for **additional TOD Primary Beneficiaries** on a separate sheet, in the same format.

### TOD Contingent Beneficiary(ies):

**A.**   
Name

%    
Share Percentage Social Security Number/Tax ID Number Date of Birth (mm/dd/yyyy)

Street Address and Apartment or P.O. Box Number

City State Zip Code

➤ *Share percentage for multiple beneficiaries will be considered equal unless otherwise indicated.*

**B.**   
Name

%    
Share Percentage Social Security Number/Tax ID Number Date of Birth (mm/dd/yyyy)

Street Address and Apartment or P.O. Box Number

City State Zip Code



I have included the necessary information for **additional TOD Contingent Beneficiaries** on a separate sheet, in the same format.

## Step 3: Signature & Certification

### Sign Below:

I am designating the above mentioned individual or entity as the beneficiary of my Harbor Funds account. If I have previously designated a beneficiary for this account, I now revoke that designation. I agree, for myself, my successors, assigns, heirs, executors, and administrators, at all times, to indemnify and hold harmless Harbor Services Group, Inc., as transfer agent, and all funds in the Harbor Funds, from and against any and all claims, liabilities, damages, actions, charges, costs, losses, and expenses arising out of or resulting from the transfer upon my death of the balance in the above referenced account. I further agree to be bound by the Securities Transfer Association ("STA") TOD Rules, as may be amended from time to time by the STA or as altered, modified, or supplemented by Harbor Funds. Harbor reserves the right, at any time, without prior written notice, to suspend, limit, modify or terminate the TOD registration.

### Owner(s)/Authorized Person(s) Sign Below:

	<input type="text"/>	<input type="text"/>
	Signature of Owner	Date (mm/dd/yyyy)
	<input type="text"/>	<input type="text"/>
	Signature of Joint Owner - <i>If any</i>	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

### Additional Information:

**Account Registration.** Beneficiary designations will only apply to the account listed on this form. However, if a new account is subsequently opened by exchange from an account with a TOD beneficiary, the new account will retain the old account's beneficiary designation.

Beneficiaries must be designated by name. Designations of Lineal Descendants or Lineal Descendants Per Stirpes will not be accepted. Harbor Funds reserves the right, due to space limitations, to use the term "Beneficiaries" in an account registration rather than list each named beneficiary.

A custodial account under the Uniform Gifts to Minors Act (UGMA) may not be designated as a beneficiary because the UGMA applies only to gifts made during the lifetime of the donor. A custodial account under the Uniform Transfers to Minors Act (UTMA) may be designated as a beneficiary.

The name(s) of the beneficiary or the word "Beneficiaries" and the legend "Subject to STA TOD Rules" must appear in the account registration at all times.

**Changing or Deleting your Beneficiary.** You may change your designation of beneficiary at any time by submitting a new Transfer on Death form to Harbor Funds. A letter of instruction must be submitted to Harbor Funds to revoke a beneficiary designation. All changes and/or deletions to the Transfer on Death must be signed by all Owners of the account. A TOD registration may not be changed or revoked by will, codicil, or telephone conversation.

**Death of Owner or Beneficiary.** Upon notification of the death of all account Owners and receipt of the required documentation, the assets in the Owner's account(s) will be transferred to the primary beneficiary(ies) named on this form. If any primary beneficiary predeceases all account Owners, the amount otherwise payable to such beneficiary shall be payable to the other primary

beneficiaries in proportion to the percentages indicated. Contingent beneficiaries will receive the balance of the account only if there are no surviving primary beneficiaries at the time of death. If multiple beneficiaries are named, equal shares will be transferred to all beneficiaries to the nearest one-thousandth share unless otherwise indicated. An account will be transferred to a named beneficiary when 1) a certified death certificate or certified letters testamentary and 2) a properly completed Harbor Funds account application, signed by the named beneficiary, have been provided to Harbor Funds. The beneficiary may register the account transferred to him/her in any manner consistent with Harbor Funds registration standards in effect at the time of transfer. If a beneficiary wishes to redeem shares after the death of all Owners, Harbor Funds requires the beneficiary to complete a Harbor Funds account application. The appropriate number of shares must be transferred to the name of the beneficiary before the redemption can take place. In the event a named beneficiary predeceases all account Owners, the deceased beneficiary's designated portion of the account will, in all cases, cancel the TOD registration on the beneficiary's designated portion and there will be no payment to the beneficiary's survivors. Any remaining beneficiaries will share equally in the account upon the death of the Owner(s). If no beneficiary survives the death of all Owners, the account belongs to the estate of the deceased sole Owner or the estate of the last to die of all multiple Owners.

**Account Ownership.** The designation of a TOD beneficiary on a registration in beneficiary form has no effect on ownership until the Owner's death. Beneficiaries have no rights to account information and/or trading authority until the death of all Owners and until proper documentation is provided.