

# Transfer on Death (TOD) Beneficiary Form

PO Box 219109 • Kansas City, MO 64121-9109 • 800-525-3713

Use this form to add or change the TOD beneficiary designation on an **individual** or **joint** non-retirement account.

- A beneficiary **cannot** be added to a Trust or a Uniform Transfers/Gifts to Minors (UTMA/UGMA) account.
- All surviving beneficiaries will receive equal shares upon the death of all account owners unless otherwise indicated. **Beneficiary allocations must equal 100%**.
- Please print or type in black ink.
- **Make sure you sign and date Step 6 (page 5).**

## Questions?

Call us at **800-525-3713**

## In a Hurry?

Fax form to **877-319-3852**

## Step 1 - Please read the guidelines for Transfer on Death (TOD) registration:

- Transfer on Death (“TOD”) is a form of ownership that enables the owner of an account to transfer ownership directly to a designated beneficiary upon the death of the owner(s). The ownership of the account generally passes to the beneficiary(ies) outside of probate. The beneficiary has no rights with respect to the account until the owner (or, in the case of joint owners, the last surviving owner) dies, and no instructions can be accepted from, or information provided to such beneficiary. Since TOD directions affect the disposition of your property at your death, you should consult with an attorney or estate planning professional to ensure that your directions are consistent with your estate and tax planning objectives.
- TOD registration is only available for accounts registered in the name of an individual, or in the name of two or more individuals holding the account as joint owners with rights of survivorship (“JTWROS”) or tenants by the entirety (“TEN ENT”).
- The beneficiary may be one or more individuals, a trust, a corporation, a partnership or other legal entity. Designations such as Lineal Descendants or Lineal Descendants Per Stirpes (“LDPS”) are not permitted. Complex beneficiary requests should be accomplished through a Will or Trust.
- If the beneficiary(ies) fails to survive the account owner(s), the account will be treated as belonging to the estate of the last surviving owner. If a beneficiary survives the account owner(s), but dies prior to receiving his or her portion of the account, the assets will belong to the estate of the beneficiary. If multiple beneficiaries are named and one or more predeceases the owner, their share of the account will be divided proportionally among the surviving beneficiaries.
- If the account owner designated his or her spouse as the TOD beneficiary, and subsequently the account owner and beneficiary divorce, the divorce does not automatically revoke the beneficiary designation. The account owner must change the beneficiary designation in clear written instructions to be effective.
- The account owner(s) may change or revoke a TOD registration by sending clear written instructions to Janus Henderson, signed by the account owner(s).
- Following the death of an account owner, Janus Services LLC does not have a duty to locate beneficiaries, to determine the marital status of the account owner(s), or to determine any other fact which may affect a transfer pursuant to a TOD registration of any account. However, pursuant to state regulations, certain spousal beneficiaries may be required to provide evidence of their marital status prior to disbursement of the assets.
- These guidelines are subject to change at any time without prior notice.

**Remember to sign on the last page**

CONTINUED ON NEXT PAGE

**Step 2 - List the name(s) that are on your account.**

---

Owner's First Name	Middle Initial	Last Name
--------------------	----------------	-----------

---

Social Security Number	Date of Birth	Phone Number
------------------------	---------------	--------------

**(Joint Owner's information if applicable)**

---

Joint Owner's First Name	Middle Initial	Last Name
--------------------------	----------------	-----------

---

Social Security Number	Date of Birth	Phone Number
------------------------	---------------	--------------

**Step 3 - List the accounts you would like to update**

**Select One:**

- All applicable accounts under primary owner's social security number (any Qualified Plans or Retirement accounts will need to be updated separately).
- Only update these accounts:

---

Specific accounts to be updated

**Remember to sign on the last page**

## Step 4 - Name your Primary beneficiaries.

If applicable, any beneficiary who passes away before the account owner will have their share divided proportionally among the surviving beneficiaries. If you have more than four primary beneficiaries please attach a separate sheet. **The sum of all primary beneficiary designations must equal 100%.**

### Primary

#### Beneficiary #1

- Spouse
- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

### Primary

#### Beneficiary #2

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

### Primary

#### Beneficiary #3

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

### Primary

#### Beneficiary #4

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

**Total (must equal 100%):** \_\_\_\_\_

**Remember to sign on the last page**

**Step 5 - (Optional) Name your Secondary (Contingent) beneficiaries.**

Secondary beneficiaries receive assets **ONLY** if no primary beneficiary survives you. Do **NOT** list any primary beneficiaries here. If you have more than four secondary beneficiaries please attach a separate sheet. **The sum of all secondary beneficiary designations must equal 100%.**

**Secondary**

**Beneficiary #1**

- Spouse
- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

**Secondary**

**Beneficiary #2**

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

**Secondary**

**Beneficiary #3**

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

**Secondary**

**Beneficiary #4**

- Non-Spouse
- Trust
- Other Entity
- Minor\*

\_\_\_\_\_  
Name % of Account

\_\_\_\_\_  
Date of Birth or UA Date of Trust Social Security or Taxpayer ID Number

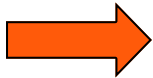
\_\_\_\_\_  
\*Custodian's full name if beneficiary is a **minor**. Appoint one person as a custodian. You cannot name yourself as custodian.

**Total (must equal 100%):** \_\_\_\_\_

**Remember to sign on the last page**

## Step 6 - Review and Sign.

- Please review the form to make sure all information is complete and accurate and all totals equal 100%.
- Those signing below have read and understand the Transfer on Death Guidelines. Each of the signers, on behalf of myself/ourselves and my/our successors, heirs and beneficiaries, agree to indemnify and hold harmless Janus Services LLC, Janus Henderson Distributors, Janus Investment Fund and each series thereunder, Janus Capital Management LLC, Janus Henderson Group plc, their affiliates and subsidiaries, and all of their officers, trustees/directors, employees, agents and representatives against any loss, claim or expense (including reasonable attorney's fees) to the extent that any transfer on death effected pursuant to these instructions is alleged or found for any reason to have been invalid or ineffective for any reason, conflicts with any other designation of beneficiary, or creates any unfavorable or adverse tax or legal consequences to the above signed or his or her heirs or beneficiaries.
- This will become part of the terms, conditions and representations of the shareholder's application.



X

Signature of Owner

Date



X

Signature of Joint Owner (if applicable)

Date