

## Coverdell ESA Application

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

Use this form to establish a Coverdell Education Savings Account (ESA).

- Both the Student and the Responsible Individual must be a US Citizen or a US Resident Alien residing in the United States or a US Territory to open a Janus Henderson account.
- **Important Note:** To help the government deter money laundering and terrorism funding activities, all financial institutions are required to obtain, verify and record information that identifies each person who opens an account. Please read important disclosures in Step 11.
- Read the prospectus carefully before you invest or send money.
- Only one student and one responsible individual are permitted per account.
- Please print or type in black ink.

### Questions?

Call 800-525-3713

### In a Hurry?

Establish account online at  
janushenderson.com

- or -

Fax form to 877-319-3852

### Step 1 - Provide Student's information (all fields are required)

_____	_____	_____
First Name	Middle Initial	Last Name
_____	_____	
Social Security Number	Date of Birth	

- The responsible individual may not change the student designated under this agreement to another member of the designated student's family. (This provision is effective only if checked at time of account establishment.)

### Step 2 - Provide Responsible Individual's information (must be a parent or legal guardian of the student and all fields are required)

_____	_____	_____
First Name	Middle Initial	Last Name
_____	_____	
Social Security Number	Date of Birth	

- The responsible individual shall continue to serve as the responsible individual after the student attains the age of majority and until the termination of the account. (This provision is effective only if checked at time of account establishment.)

**Remember to sign on the last page**

**Step 3 - Provide Mailing Address and Contact information** (If you provide a PO Box, you must also fill out **Physical Address** below.)

---

Address

---

City

State

Zip Code

---

Phone Number

E-mail Address (optional)

**Physical Address** (Required, if different from above. No PO Box addresses.)

---

Address

---

City

State

Zip Code

**Step 4 - Provide the Depositor's information** (complete only if the depositor is someone other than the responsible individual)

---

First Name

Middle Initial

Last Name

---

Social Security Number

Date of Birth

---

Address

---

City

State

Zip Code

---

Phone Number

E-mail Address (optional)

**Remember to sign on the last page**

## Step 5 - Provide the Janus Henderson funds you would like to own

The minimum initial investment is \$1,000 per fund or \$100 per fund when you choose to invest \$50 or more on a monthly basis through our Automatic Investment Program described in Step 8.

See available Janus Henderson Funds on last page.

_____	_____	_____
Fund Name	Existing Account Number or "New"	% or \$ Amount
_____	_____	_____
Fund Name	Existing Account Number or "New"	% or \$ Amount
_____	_____	_____
Fund Name	Existing Account Number or "New"	% or \$ Amount
_____	_____	_____
Fund Name	Existing Account Number or "New"	% or \$ Amount

## Step 6 - Provide how you would like to fund your account (check one)

- Annual contribution (*select contribution year; maximum \$2,000 per tax year*)
  - Prior Year**
  - Current Year**
  
- Transfer of an existing Education Savings Account from another financial institution -  
*Please enclose a Coverdell ESA Transfer Form.*
  
- Rollover of an existing Education Savings Account\*  
*\*IRS Announcements 2014-15 and 2014-32 limit rollovers from an IRA to another (or the same) IRA to one in any 12-month period, regardless of the number of IRAs you own. The "One-Rollover-Per-Year" rule does not apply to IRA transfers. Please seek professional tax advice regarding questions about any IRA distributions.*

## Step 7 - Provide how you would like to make your initial fund purchase (check one)

- Electronically**      Make a one-time withdrawal of \$\_\_\_\_\_ from the bank account listed in Step 9.
- Check**                Make your personal check or Cashier's check payable to **Janus Henderson** and enclose it with your completed application.
- Re-registration**      Assets will come from an existing Janus Henderson account.

**Remember to sign on the last page**

**Step 8 - Provide what funds you want to invest in on a regular basis through Janus Henderson's Automatic Investment Program** (optional)

Enroll in our Automatic Investment Program (AIP) and we will automatically transfer a set amount (minimum \$50) from your bank account directly into the Janus Henderson fund(s) of your choice. If you would like to enroll, please provide your bank information in Step 9. Your AIP may generally be modified or cancelled at any time by visiting [janushenderson.com](http://janushenderson.com) or by calling a Janus Henderson representative.

_____	_____	Frequency*
Fund Name	Investment Amount* (\$50 min.)	<input type="checkbox"/> Monthly
_____	_____	<input type="checkbox"/> Every Other Month
Starting Month	Investment Date*	<input type="checkbox"/> Quarterly

_____	_____	Frequency*
Fund Name	Investment Amount* (\$50 min.)	<input type="checkbox"/> Monthly
_____	_____	<input type="checkbox"/> Every Other Month
Starting Month	Investment Date*	<input type="checkbox"/> Quarterly

_____	_____	Frequency*
Fund Name	Investment Amount* (\$50 min.)	<input type="checkbox"/> Monthly
_____	_____	<input type="checkbox"/> Every Other Month
Starting Month	Investment Date*	<input type="checkbox"/> Quarterly

\*If investment amount, frequency or investment date are not specified, investments of \$50 will be made on the 20th of each month.

ESA contributions made through AIP will be credited as contributions for the year in which the shares are purchased. If you want to make **prior-year** contributions, please indicate which month(s) should be coded as a prior-year contribution(s):

- January**
- February**
- March**
- April** (must be on or before the 15th)

Please send me information about Janus Henderson's Payroll Deduction Program.

**Remember to sign on the last page**

## Step 9 - Provide your bank information

Please provide your bank information if you are enrolling in **Janus Henderson's Automatic Investment Program** and/or would like to make future **electronic purchases and redemptions**.

**Please attach a *preprinted* voided item.**

Need an alternative to a voided item? Please contact a Janus Henderson representative at **800-525-3713**.

This is a:       Checking Account       Savings Account



Bank account owner(s), if different from all Janus Henderson account owner(s), are required to sign below to add Purchase options. To add Redemption options, if all bank owner(s) are different from the Janus Henderson account owner(s), fill out the Bank Options Form.

X \_\_\_\_\_  
Signature of Bank Account Owner      Date

X \_\_\_\_\_  
Signature of Bank Account Owner      Date

**Remember to sign on the last page**

## Step 10 - Provide beneficiary information

Please designate the individual(s) named below as the beneficiary(ies) of this Education Savings Account. If the student is not survived by any beneficiary, the beneficiary will be the student's estate. Only one primary beneficiary and one secondary beneficiary will be accepted. To qualify for continued treatment of the account as an Education Savings Account, you may want to designate a beneficiary who is a family member of the student and who would be under age 30 at the date of distribution.

### Primary Beneficiary

_____	_____	_____
First Name	Middle Initial	Last Name
_____	_____	_____
Social Security Number	Date of Birth	Relationship to Student

\_\_\_\_\_  
Custodian's full name if beneficiary is a minor.

### Secondary Beneficiary

(The secondary beneficiary receives account proceeds only if the primary beneficiary passes away before the student.)

_____	_____	_____
First Name	Middle Initial	Last Name
_____	_____	_____
Social Security Number	Date of Birth	Relationship to Student

\_\_\_\_\_  
Custodian's full name if beneficiary is a minor.

## Step 11 - Please read and sign

### By signing, I:

- (1) establish a Coverdell Education Savings Account (ESA) pursuant to the Internal Revenue Code of 1986, as amended, and in accordance with all the terms of the Custodial Agreement on Form 5305-EA; (2) certify that all contributions to the Savings Account meet the requirements of the Code governing such contributions; (3) appoint State Street Bank and Trust Company, or its successors, as custodian on the account; (4) agree that I have received, read, accepted and specifically incorporated herein the Custodial Agreement on Form 5305-EA and the Education Savings Account Disclosure Statement; (5) agree to promptly give instructions to the custodian necessary to enable the custodian to carry out its duties under the Custodial Agreement; (6) agree that this account will be subject to the Custodial Agreement as amended from time to time; and (7) agree that the terms, representations, and conditions in this application and the prospectus, as amended from time to time, will apply to this account and any account established at a later date.

**Remember to sign on the last page**

## Step 11 - (continued)

- Certify if this is an Annual Contribution Education Savings Account, **that the student is less than 18 years old or is a Special Needs Student** and all contributions made on student's behalf to this or any other Education Savings Accounts do not exceed \$2,000 in a single tax year. If this is a Transfer or Rollover of an existing Education Savings Account, the undersigned certifies that the student is less than 30 years old or is a Special Needs Student.
- Acknowledge having received and read the "Education Savings Account Disclosure Statement" relating to this account (including the Custodian's fee schedule), the Coverdell Education Savings Custodial Account Agreement.
- Agree if this is a contribution from a corporate entity, the undersigned represents that he/she has the requisite authority to sign this application on behalf of such entity and that the establishment of the account and contribution thereto have been duly approved by all requisite corporate actions.
- Acknowledge that adverse income tax consequences (including possible penalties) may apply for providing false or incorrect information and certify that the information provided above is accurate and correct.
- Understand if the student is a minor under the laws of student's state of residence, acceptance by the custodian of the contribution to this account is expressly conditioned upon the agreement of the parent or legal guardian (identified in Section 2) to be responsible for all requirements of the student under the documents governing the account, and to exercise the powers and the duties of the student, with respect to the operation of the account. Upon reaching the age of majority in the state in which the student then resides, the student may advise the custodian in writing (accompanied by such supporting documentation as the custodian may require) that he or she is assuming sole responsibility to exercise all powers and duties associated with the administration of the account. Absent such written notice by the student, custodian shall have no responsibility to acknowledge student's exercise of such powers and duties of administration.
- Certify that I have received and read the current prospectus of the Fund(s) in which I am investing. I certify that I have the authority and legal capacity to make this purchase and that I am of legal age in my state of residence. I agree to read the prospectus for any Janus Henderson fund into which I request an exchange.
- Authorize the Fund and its agents to act upon instructions (by phone, in writing, online or by other means) believed to be genuine and in accordance with procedures described in the prospectus for this account or any account into which exchanges are made. I agree that neither the Funds nor the transfer agent will be liable for any loss, cost or expense for acting on such instructions, provided the Fund employs reasonable procedures to confirm that instructions communicated are genuine. I understand it is my responsibility to review account statements and inform Janus Henderson of errors posted to my account. I understand Janus Henderson reserves the right not to correct errors not brought to the company's attention within a reasonable time period. I understand that anyone who can properly identify my account(s) may be able to make telephone transactions on my behalf.
- Authorize the Fund and its agents to issue credits to and make debits from the bank account information set forth on this application. I agree that Janus Henderson shall be fully protected in honoring any such transaction. I also agree that Janus Henderson may make additional attempts to debit/credit my account if the initial attempt fails and that I will be liable for any associated costs. I agree that if I submit bank information for a bank that does not participate in the Automated Clearing House (ACH) or provide information for a nonbank account, Janus Henderson will price my purchase at the net asset value next determined after Janus Henderson receives good funds. All account options selected will become part of the terms, representations and conditions of this application.

**Remember to sign on the last page**

## Step 11 - (continued)

- Consent to the 'householding' delivery of any fund prospectuses, shareholder reports or other documents (except transaction confirmations and account statements) that I am required, by law, to receive. This means Janus Henderson will generally deliver a single copy of most annual and semiannual reports, prospectuses, and newsletters to investors who share an address, even if the accounts are registered under different names. My participation in this program will continue indefinitely unless I contact Janus Henderson.
- **Important Note:** To help the government deter terrorism funding and money laundering activities, all financial institutions are required to obtain, verify and record information that identifies each person who opens an account. So that we may comply with these requirements, we ask you to please complete Steps 1-3 in their entirety when opening an account with Janus Henderson. The omission of this information will result in the return of your application and investment. Please note that your ability to perform transactions in your account may also be affected or otherwise delayed if Janus Henderson cannot easily verify the accuracy of the required information in Steps 1-3. If, after 30 days, Janus Henderson is still unable to verify the required information, your account may be closed and your shares redeemed at the next available NAV.

### Under penalty of perjury, I certify that:

1. The Social Security Number(s) shown on this application are correct.
2. The student is not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding. Cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding.
3. Both the Student and Responsible Individual named on this application are US Citizens or US Resident Aliens residing in the United States or a US Territory.
4. The student is exempt from reporting per the Foreign Account Tax Compliance Act (FATCA).

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**



X

\_\_\_\_\_  
Signature of Responsible Individual

\_\_\_\_\_  
Date



X

\_\_\_\_\_  
Signature of Depositor/Donor if Different from Responsible Individual

\_\_\_\_\_  
Date



## Janus Henderson Funds

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

### U.S. Equity

Contrarian Fund (61)  
Enterprise Fund (50)  
Forty Fund (46)  
Growth & Income Fund (40)  
Mid Cap Value Fund (67)  
Research Fund (48)  
Small Cap Value Fund\*\* (65)  
Small-Mid Cap Value Fund (85)  
Triton Fund\*\* (74)  
U.S. Managed Volatility Fund (26)  
Venture Fund\*\* (45)

### Asset Allocation

Adaptive Global Allocation Fund (44)  
Balanced Fund (51)  
Global Allocation Fund - Conservative (78)  
Global Allocation Fund - Growth (76)  
Global Allocation Fund - Moderate (77)

### Fixed Income

Absolute Return Income Opportunities Fund (90)  
Developed World Bond Fund (71)  
Flexible Bond Fund (49)  
Global Bond Fund (80)  
High-Yield Fund (57)  
Multi-Sector Income Fund (89)  
Short-Term Bond Fund (52)

### Global/International Equity

Asia Equity Fund (83)  
Dividend & Income Builder Fund (33)  
Emerging Markets Fund (39)  
Emerging Markets Managed Volatility Fund (32)  
European Focus Fund (47)  
Global Equity Income Fund (53)  
Global Income Managed Volatility Fund (84)  
Global Life Sciences Fund (59)  
Global Real Estate Fund (31)  
Global Research Fund (41)  
Global Select Fund (62)  
Global Sustainable Equity Fund (73)  
Global Technology & Innovation Fund (60)  
International Managed Volatility Fund (30)  
International Opportunities Fund (58)  
Overseas Fund (54)

### Money Market

Government Money Market Fund (38)  
Money Market Fund (37)\*

\*Positions in Money Market Fund other than those beneficially owned by natural persons may no longer be opened. If this fund is selected to open an account that is not beneficially owned by a natural person, the purchase will be deposited into Government Money Market Fund.

\*\*Closed to certain new investors.

# INVESTING WITH JANUS HENDERSON

## Investor Education

As a leading global asset manager, Janus Henderson offers numerous investment options designed to help you reach your investment goals. After looking at our investment line-up, you may be feeling overwhelmed and not sure where to start. We aim to make investing with us an easy process for our clients. Whether you want instant portfolio diversification with our allocation funds or prefer to build your own portfolio by selecting individual funds, we have products to help you reach your investment goals.

## Janus Henderson Global Allocation Funds

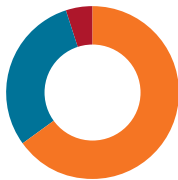
These funds of funds offer broad global diversification in a single investment by utilizing the full spectrum of Janus Henderson Investment expertise and solutions. The Funds are built to match your risk tolerance.

### GLOBAL ALLOCATION FUND – CONSERVATIVE (JMSCX)



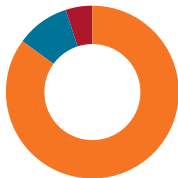
Targeting an allocation of 30% to 50% equities, 50% to 65% fixed income and 0% to 20% alternatives, this fund may be suitable for conservative investors desiring a well-diversified portfolio that seeks to exceed the long-term returns of fixed income markets.

### GLOBAL ALLOCATION FUND – MODERATE (JNSMX)



Targeting an allocation of 45% to 65% equities, 30% to 45% fixed income, and 5% to 20% alternatives, this fund may be suitable for moderate investors desiring a well-diversified portfolio that seeks to exceed the long-term returns of broad markets.

### GLOBAL ALLOCATION FUND – GROWTH (JNSGX)



Targeting an allocation of 70% to 85% equities, 10% to 25% fixed income, and 5% to 20% alternatives, this fund may be suitable for growth investors desiring a well-diversified portfolio that seeks to exceed the long-term returns of broad markets.

## Janus Henderson Balanced Fund (JANBX)

### FUND HIGHLIGHTS

- Large-cap growth equities paired with an actively managed intermediate-term bond strategy
- Dynamic asset allocation approach that migrates between 35%-65% equity depending on market conditions
- Integrated research allows our equity and fixed income analysts to work side by side covering the same global sectors

### Overall Morningstar Rating™



Out of 659 Allocation--50% to 70%  
Equity Funds as of 6/30/21

## Other Popular Janus Henderson Funds

### Fixed Income

#### MULTI-SECTOR INCOME FUND (JMUDX)

For investors seeking a steady stream of high income with lower risk than a dedicated high-yield strategy.

Overall Morningstar Rating™



Out of 289 Multisector Bond Funds as of 6/30/21

#### DEVELOPED WORLD BOND (HFADX)

Investing across a wide range of fixed income securities, the Fund seeks income and total return while actively managing duration and credit exposure.

Overall Morningstar Rating™



Out of 95 World Bond-USD Hedged Funds as of 6/30/21

Past performance is no guarantee of future results.

### Equities

#### GLOBAL REAL ESTATE FUND (JNGSX)

Our team of real estate experts combines a boots-on-the-ground presence with in-depth market knowledge, seeking to create a truly active, high-conviction portfolio.

Overall Morningstar Rating™



Out of 195 Global Real Estate Funds as of 6/30/21

#### GLOBAL LIFE SCIENCES FUND (JNGLX)

By understanding the science and business of health care, our experienced team invests in companies addressing unmet medical needs or improving efficiencies.

Overall Morningstar Rating™



Out of 138 Health Funds as of 6/30/21

TO LEARN MORE ABOUT THESE AND ALL JANUS HENDERSON FUNDS, PLEASE VISIT [JANUSHENDERSON.COM/ALLFUNDS](http://JANUSHENDERSON.COM/ALLFUNDS)

**Janus Henderson**  
INVESTORS

Foreign securities are subject to additional risks including currency fluctuations, political and economic uncertainty, increased volatility, lower liquidity and differing financial and information reporting standards, all of which are magnified in emerging markets.

Increased portfolio turnover may result in higher expenses and potentially higher net taxable gains or losses.

Derivatives can be highly volatile and more sensitive to changes in economic or market conditions than other investments. This could result in losses that exceed the original investment and may be magnified by leverage.

Real estate securities, including Real Estate Investment Trusts (REITs) may be subject to additional risks, including interest rate, management, tax, economic, environmental and concentration risks.

Growth stocks are subject to increased risk of loss and price volatility and may not realize their perceived growth potential.

There are special risks associated with selling securities short. Stocks sold short have the potential risk of unlimited losses.

Initial Public Offerings (IPOs) are highly speculative investments and may be subject to lower liquidity and greater volatility. Special risks associated with IPOs include limited operating history, unseasoned trading, high turnover and non-repeatable performance.

High-yield or "junk" bonds involve a greater risk of default and price volatility and can experience sudden and sharp price swings.

Fixed income securities are subject to interest rate, inflation, credit and default risk. The bond market is volatile. As interest rates rise, bond prices usually fall, and vice versa. The return of principal is not guaranteed, and prices may decline if an issuer fails to make timely payments or its credit strength weakens.

Concentrated investments in a single sector, industry or region will be more susceptible to factors affecting that group and may be more volatile than less concentrated investments or the market as a whole.

Investing involves market risk; principal loss is possible. Equity and fixed income securities are subject to various risks including, but not limited to, market risk, credit risk and interest rate risk.

Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Performance of the Global Allocation Funds depends on that of the underlying funds. They are subject to the volatility of the financial markets. Because Janus Capital Management is the adviser to the Fund and to the underlying affiliated funds held within the Fund, it is subject to certain potential conflicts of interest.

C-0721-38866 10-15-21

The Morningstar Rating™ for funds, or "star rating", is calculated for funds with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. Ratings may vary by share class.

Funds were selected based on a 4 or 5 star Overall Morningstar Rating™. Janus Henderson has other funds ranked/rated lower by Morningstar.

**Ratings and/or rankings do not indicate positive performance.**

As of 6/30/21, Janus Henderson Balanced Fund Class D Shares Morningstar Ratings™ in the Allocation--50% to 70% Equity category: 5 stars out of 659 funds, 5 stars out of 601 funds and 5 stars out of 428 funds, for the 3-, 5-, and 10-year periods, respectively.

As of 6/30/21, Janus Henderson Global Life Sciences Fund Class D Shares Morningstar Ratings™ in the Health category: 4 stars out of 138 funds, 4 stars out of 128 funds and 4 stars out of 103 funds, for the 3-, 5-, and 10-year periods, respectively.

As of 6/30/21, Janus Henderson Global Real Estate Fund Class D Shares Morningstar Ratings™ in the Global Real Estate category: 5 stars out of 195 funds, 5 stars out of 169 funds and 5 stars out of 108 funds, for the 3-, 5-, and 10-year periods, respectively.

As of 6/30/21, Janus Henderson Multi-Sector Income Fund Class D Shares Morningstar Ratings™ in the Multisector Bond category: 4 stars out of 289 funds and 4 stars out of 256 funds, for the 3-, and 5-year periods, respectively.

As of 6/30/21, Janus Henderson Developed World Bond Fund Class D Shares Morningstar Ratings™ in the World Bond-USD Hedged category: 5 stars out of 95 funds, 5 stars out of 64 funds and 5 stars out of 39 funds, for the 3-, 5-, and 10-year periods, respectively.

**Please consider the charges, risks, expenses and investment objectives carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, please call Janus Henderson at 800.525.3713 or download the file from [janushenderson.com/reports](http://janushenderson.com/reports). Read it carefully before you invest or send money.**

Janus Henderson Distributors

Janus Henderson and Janus are trademarks of Janus Henderson Group plc or one of its subsidiaries. © Janus Henderson Group plc.