Janus Henderson
INVESTORS

IRA Transfer Form

PO Box 219109 • Kansas City, MO 64121-9109 • 888-223-0353

Use this form to transfer your Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, SARSEP IRA, Inherited Traditional IRA, or Inherited Roth IRA from another company directly into a similar account at Janus Henderson.

- If you're opening a new account with this transfer, please enclose a completed Janus Henderson IRA Application.
- Do not use this form if you are transferring Janus Henderson Funds from another company. Please contact a Janus Henderson Rollover Specialist for more details.

Questions? Just ask!
Our Rollover Specialists are ready to help.
Call us at **888-223-0353**

IRA Transfer Checklist

- ☐ **Include a copy of your most recent account statement for the IRA you are transferring to Janus Henderson**
- ☐ Complete this Janus Henderson IRA Transfer Form (All steps required unless otherwise noted)
- ☐ Contact the other company to see if these items apply:
  - ☐ Is a Signature Guarantee or Medallion Stamp required?
  - ☐ Are there any fees that are required/owed?
  - ☐ Do they have a specific address or fax number that requests should go to?
  - ☐ Do assets need to a be in a cash position or an equivalent type of investment prior to transfer?
  - ☐ Is a Required Minimum Distribution (RMD) required? (See Step 5)

If you need assistance with any of these tasks, please contact a Rollover Specialist at 888-223-0353.

Step 1 – Provide your information

First Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____

Address _____

City _____ State _____ ZIP Code _____

Phone Number _____ Email Address (optional) _____

Remember to sign on page 5

CONTINUED ON NEXT PAGE

Step 2 – Provide details about the company you're transferring <u>from</u>

_____

Name of Company that Currently Holds your Assets

_____

Attention (Person or Department)

_____

Address of Company that Currently Holds your Assets

_____	_____	_____
City	State	ZIP Code
_____	_____	
Phone Number	Fax Number (optional)	

Step 3 – Specify the type of IRA the assets are being transferred <u>from</u>

If the account you're transferring from is not an IRA (for example, a 401(k), PSP, etc.) please contact us for instructions. This form can only be used for IRA-to-IRA transfers.

Account Type*: (select only one)

- ☐ Traditional IRA
- ☐ Roth IRA
- ☐ SEP IRA
- ☐ SIMPLE IRA
- ☐ SARSEP IRA
- ☐ Inherited Traditional IRA
- ☐ Inherited Roth IRA

*Please complete one form per account type.

For Certificates of Deposit only: (select one, if applicable)

- ☐ Transfer immediately
- ☐ Transfer upon maturity – Date of maturity*: _____
  *Please send us this form at least two weeks prior to maturity

Remember to sign on page 5

Step 4 – Provide the account number and fund information of the IRA that you would like to transfer to Janus Henderson

_____

Account Number at Company where assets are currently held

Please include a copy of your most recent statement.

Please liquidate my IRA and forward the following assets to Janus Henderson:

☐ All Assets (proceed to Step 5)

- OR -

☐ Portion of Assets (specify below):

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

_____ _____

Fund name and/or ticker symbol being transferred % or $ Amount

Remember to sign on page 5

Step 5 – Provide any Required Minimum Distribution (RMD) requirements (If applicable)

- ☐ No RMD required for the current year
- ☐ RMD has been satisfied for the year
- ☐ I will contact the current company and redeem my RMD prior to transfer
- ☐ I will contact Janus Henderson to process the RMD once the assets are received

Provide prior year-end balance: $_____

Step 6 – Specify how you would like the assets invested at Janus Henderson (Select one)

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. Inherited IRAs cannot have automatic investments. Questions? Call 888-223-0353.

- ☐ **Open a new account, and deposit the proceeds into the funds as indicated on the enclosed Janus Henderson IRA Application**

- ☐ **Deposit the proceeds into my existing Janus Henderson IRA as indicated below:**

Fund Name	Account Number	% or $ Amount

Remember to sign on page 5

Step 7 – Please read and sign below

Please liquidate my IRA as indicated in Step 4, and forward the assets to Janus Henderson. I understand that this transfer of assets is to be executed as a fiduciary-to-fiduciary transfer so as not to put me in actual or constructive receipt of all or any part of the transferred assets. I have established a Traditional IRA, Roth IRA, SEP IRA, SARSEP IRA, Inherited Traditional IRA, or Inherited Roth IRA at Janus Henderson to receive this transfer.

Before signing:

- Ensure all sections of this form have been completed.
- Review the checklist on Page 1 to ensure all requirements have been met.
- Enclose a copy of your most recent account statement from the other company.

X_____ _____

Signature of Owner Date

_____

Printed Name of Owner

SIGNATURE GUARANTEE STAMP (only needed if required by other company)
(Including Medallion Guarantees)

PLACE GUARANTEE STAMP AND AUTHORIZED SIGNATURE INSIDE OF THE SPACE PROVIDED ABOVE. DO NOT OVERLAP ANY PART OF THE STAMP AND/OR SIGNATURE WITH OTHER TEXT IN THE APPLICATION.

A signature guarantee assures a signature is genuine and protects you from unauthorized requests on your account. Financial institutions that may guarantee signatures include banks, savings and loans, trust companies, credit unions, broker/dealers, and member firms of a national securities exchange. Contact the financial institution you intend to obtain a signature guarantee from for further information.

A notary public cannot provide a signature guarantee.

FOR OFFICE USE ONLY – DO NOT WRITE BELOW THIS LINE

To Be Completed By Janus Henderson

To Resigning Trustee

State Street Bank and Trust Company accepts appointment as Successor Custodian. We have established an IRA as described for the named participant and will accept the transfer of plan assets on a fiduciary-to-fiduciary basis.

David Kelley, President
State Street Bank and Trust Company Authorized Signature

Note to Resigning Trustee

Please make check payable to:

Janus Henderson FBO

Investor's Name

File Number

Please send check to:
Janus Henderson
PO Box 219109
Kansas City, MO 64121-9109

Janus Henderson Overnight/Physical Address:
Janus Henderson
801 Pennsylvania Ave, Suite 219109
Kansas City, MO 64105-1307

Copies of this document shall be treated as original for all purposes. Void if not signed by account owner.

Janus Henderson
INVESTORS

2026 Rollover/Transfer Bonus Contract

PO Box 219109 • Kansas City, MO 64121-9109 • 888-223-0353

Complete this form to sign up for the Janus Henderson Rollover/Transfer Bonus Program. Once Janus Henderson receives the completed/signed form and eligible rollover/transfer of assets, you will be enrolled into the program. Please be sure to review and complete Steps 1 through 3 prior to sending the form to Janus Henderson. Use this form to enroll your eligible **retirement** accounts.

Questions?
Call us at **888-223-0353**
In a Hurry?
Submit securely online at janushenderson.com/SMC

Step 1 – Tell us about yourself

_____ _____ _____
First Name | Middle Initial | Last Name

_____ _____
Social Security Number | Date of Birth

_____
Address

_____ _____ _____
City | State | ZIP Code

_____ _____
Phone Number (required) | Email Address (optional)

_____
Janus Henderson Retirement Account Numbers (if available)

Step 2 – Please read below

Terms and Conditions

This offer is subject to certain terms and conditions as set forth below and which may change without advance notice. By completing this Janus Henderson Rollover/Transfer Bonus Contract you agree that you are responsible for determining whether to open or rollover to a Janus Henderson IRA and for all investment decisions in your Janus Henderson IRA. Under the Janus Henderson Rollover/Transfer Bonus Program, Janus Henderson does not make any recommendations as to whether to open a Janus Henderson IRA or which Janus Henderson Funds to invest in. A complete list of available Janus Henderson Funds, including prospectuses and other related materials, is available at janushenderson.com/reports. If you do not provide investment instructions, you will not receive the Janus Henderson Rollover/Transfer Bonus and/or Janus Henderson Contribution Match payments and your rollover/asset transfer will be invested in the Janus Henderson Government Money Market Fund. You may contact a Janus Henderson Rollover Specialist at 888-223-0353 to provide instructions as to your investment choice or to change your investment instructions at any time. You will typically receive the Janus Henderson Rollover/Transfer Bonus payment within approximately 30 days after our receipt of your IRA rollover/transfer funds in good order from a qualified account and a signed contract. Market volatility, volume, and system availability may delay account access and/or the availability of the Janus Henderson Rollover/Transfer Bonus payment in your account.

Remember to sign on the last page

CONTINUED ON NEXT PAGE

Step 2 – Continued

Janus Henderson Rollover/Transfer Bonus Payment

To receive your Janus Henderson Rollover/Transfer Bonus payment, your Rollover/Transfer Bonus Contract must be received and in good order within 60 days of the account opening or eligible purchase being made, including providing investment instructions. The Rollover/Transfer Bonus payment amounts are listed below based on the aggregate amount of eligible money rolled over/transferred in. The Rollover/Transfer Bonus payment may not exceed $2,500 per IRA owner.

Value of IRA Rollover/Transfer Amount	Janus Henderson Rollover/Transfer Bonus Payment
$20,000 - $49,999	$100
$50,000 - $99,999	$200
$100,000 - $249,999	$300
$250,000 - $499,999	$600
$500,000 - $749,999	$1,200
$750,000- $999,999	$1,800
$1,000,000 or more	$2,500

Janus Henderson Contribution Match Payments

To receive Janus Henderson Contribution Match payments, (i) your Janus Henderson IRA must be funded for 12 months following the receipt of your rollover or asset transfer in good order and (ii) you must provide instructions to Janus Henderson on how to invest these payments. Janus Henderson Contribution Match payments will commence at the end of the first quarter in 2027 following a 2027 participant contribution in an eligible Janus Henderson IRA. Janus Henderson will match a percentage of these contributions based on the aggregate value of eligible 2025 rollover/asset transfer amounts based on the schedule below. Janus Henderson will make Contribution Match payments to your Janus Henderson IRA account through the 2026 tax year, which currently means 2026 tax year contributions made to your Janus Henderson IRA account up to April 15, 2027 will receive a Contribution Match payment subject to these terms and conditions.

Janus Henderson Contribution Match payments to your account are typically paid within 30 days after each quarter with the first payment commencing in 2027. Contributions in excess of IRS maximum allowable limits will not be matched.

Value of IRA Rollover/Transfer Amount	Janus Henderson Contribution Match Payment
$20,000 - $49,999	1%
$50,000 - $99,999	2%
$100,000 - $249,999	3%
$250,000 - $499,999	5%
$500,000 or more	10%

Remember to sign on the last page

CONTINUED ON NEXT PAGE

Step 2 – Continued

Restrictions Apply

This offer is valid for each Janus Henderson IRA funded with a rollover or asset transfer totaling $20,000 or more. The account value of the qualifying IRA Rollover account must remain equal to or greater than the value after the net deposit was made (minus any losses due to market volatility) for 12 months, or Janus Henderson may charge the account for the cost of the offer at its sole discretion. Please allow 3-5 business days for any rollover or cash deposits to post to your account.

Offer is available subject to the account eligibility requirements set forth in the Janus Henderson Funds' prospectus, is not transferable and is not valid with internal transfers, or accounts already invested in Janus Henderson Funds. This offer may be combined with the Janus Henderson Ready. Invest. Go. Program and the Janus Henderson Investment Bonus Program, but not with any other offers. Please contact Janus Henderson to determine if you are also eligible to participate in the Janus Henderson Ready. Invest. Go. Program and the Janus Henderson Investment Bonus Program. Any investment amounts you currently have in a Janus Henderson Fund do not qualify toward the Janus Henderson Rollover/Transfer Bonus. Only Janus Henderson IRAs that are funded with a rollover or asset transfer on or after January 1, 2026 through December 31, 2026 are eligible for this Program. These dates are subject to change without prior notice to you. Any Janus Henderson Rollover/Transfer Bonus payment made to your Janus Henderson IRA account may be forfeited upon Janus Henderson's sole discretion if you close, transfer, terminate or otherwise withdraw your Janus Henderson IRA funds, in whole or part, within 360 calendar days of Janus Henderson's receipt of such Janus Henderson IRA funds in good order. Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of the Janus Henderson Rollover/Transfer Bonus payment before enrolling. Any related taxes are your responsibility. Recent IRS guidance may impact your ability to make more than one IRA-to-IRA rollover in a one-year period. Janus Henderson may decline requests to enroll in the offer at its discretion. The offer does not apply to accounts managed by independent investment advisors, certain tax-qualified retirement plans and accounts, or education savings accounts. Janus Henderson reserves the right to determine whether an account qualifies for this offer.

A ROLLOVER OF RETIREMENT PLAN ASSETS TO AN IRA IS NOT YOUR ONLY OPTION.

The decision to open an IRA account is an important one and Janus Henderson does not provide any advice or recommendations as to whether you should do so. Carefully consider all of your available options before moving retirement assets, which may include but not be limited to keeping your assets in your former employer's plan, rolling over assets to a new employer's plan, or taking a cash distribution (taxes and possible withdrawal penalties may apply). Prior to a decision, be sure to understand the benefits and limitations of your available options and consider factors such as differences in investment-related expenses, plan or account fees, available investment options, distribution options, legal and creditor protections, the availability of loan provisions, tax treatment, and other concerns specific to your individual circumstances. The Janus Henderson Rollover Incentive and/or Contribution Match payments should not be a determinative factor in your decision as to whether to open an IRA Account with Janus Henderson.

YOU SHOULD CAREFULLY CONSIDER THE CHARGES, RISKS, EXPENSES AND INVESTMENT OBJECTIVES BEFORE INVESTING. FOR A PROSPECTUS OR, IF AVAILABLE, A SUMMARY PROSPECTUS CONTAINING THIS AND OTHER INFORMATION, PLEASE CONTACT A JANUS HENDERSON ROLLOVER SPECIALIST AT 888-223-0353 OR DOWNLOAD THE DOCUMENT FROM JANUSHENDERSON.COM/REPORTS. READ IT CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

Remember to sign on the last page

Step 2 – Continued

Janus Henderson Funds are advised and sponsored by Janus Henderson and any investments or deposits you make in your Janus Henderson IRA account, including the Janus Henderson Rollover/Transfer Bonus payment and Janus Henderson Contribution Match payments, will result in fees paid to Janus Henderson and/or its affiliated companies. Such fees include investment management fees and related expenses associated with an investment in Janus Henderson Funds and may reduce the overall value of your investment over time. Under the Janus Henderson Rollover/Transfer Bonus Program, Janus Henderson does not make any investment recommendations and does not select your investment choices and accordingly does not make any determinations as to the appropriateness of fees and expenses associated with your investments.

The terms and conditions of this Rollover/Transfer Bonus Contract are supplemental to, and should be read in conjunction with, the terms and conditions of your Account Application contract, prospectuses, and other related materials.

Janus Henderson reserves the right to change the terms, restrict, or revoke this offer at any time without advance notice. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

Janus Henderson does not provide tax or legal advice and nothing in this document should be construed or relied upon as such. You are responsible for consulting with your own tax advisor or attorney related to such matters.

Step 3 – Please read and sign below

By signing below, I agree:

That the information provided is accurate and that I will continue to comply with the terms and conditions of the prospectus. Due to the important tax consequences associated with retirement plan distributions, I have been advised to consult with a tax professional.

X_____ _____

Signature of Account Owner or Parent/Guardian, if applicable Date

Janus Henderson
INVESTORS

Janus Henderson Funds

PO Box 219109 • Kansas City, MO 64121-9109 • 800.525.3713

Name of fund, ticker symbol, and fund number.

U.S. Equity

Adaptive Risk Managed U.S. Equity Fund ..... JRSDX (26)
Contrarian Fund ..... JACNX (61)
Enterprise Fund ..... JANEX (50)
Forty Fund ..... JFRDX (46)
Growth & Income Fund ..... JNGIX (40)
Mid Cap Value Fund ..... JNMCX (67)
Research Fund ..... JNRFX (48)
Small Cap Value Fund ..... JNPSX (65)
Small/Mid Cap Value Fund ..... JSVDX (85)
Triton Fund ..... JANIX (74)
U.S. Dividend Income Fund ..... JDDVX (34)
Venture Fund ..... JANVX (45)

Global/International Equity

European Focus Fund ..... HFEDX (47)
Global Equity Income Fund ..... HFQDX (53)
Global Life Sciences Fund ..... JNGLX (59)
Global Real Estate Fund ..... JNGSX (31)
Global Research Fund ..... JANWX (41)
Global Select Fund ..... JANRX (62)
Global Sustainable Equity Fund ..... JEDTX (73)
Global Technology & Innovation Fund ..... JNGTX (60)
International Dividend Fund ..... HDDVX (33)
Overseas Fund ..... JNOSX (54)

Fixed Income

Developed World Bond Fund ..... HFADX (71)
Flexible Bond Fund ..... JANFX (49)
High-Yield Fund ..... JNHYX (57)
Low Duration Multi-Sector Income Fund ..... JUCDX (90)
Multi-Sector Income Fund ..... JMUDX (89)
Short Duration Flexible Bond Fund ..... JNSTX (52)

Asset Allocation

Balanced Fund ..... JANBX (51)
Global Allocation Fund – Conservative ..... JMSCX (78)
Global Allocation Fund – Growth ..... JNSGX (76)
Global Allocation Fund – Moderate ..... JNSMX (77)

Money Market

Government Money Market Fund –
American Cancer Society Support ..... ACDXX (38)
Money Market Fund* ..... JNMXX (37)

*Positions in Money Market Fund may not be opened if the account is not beneficially owned by a natural person. 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.

Janus Henderson
INVESTORS

JANUS HENDERSON BONUS PROGRAM

Earn up to $2,500

when you roll over to a Janus Henderson IRA or make a purchase in a Janus Henderson account.

Determine your potential

Use the chart below to determine your bonus and what percentage of IRA contributions Janus Henderson will match in 2027.*

Purchase or rollover/transfer amount	Bonus amount	Match on IRA contributions*
$20,000 - $49,999	$100	1%
$50,000 - $99,999	$200	2%
$100,000 - $249,999	$300	3%
$250,000 - $499,999	$600	5%
$500,000 - $749,999	$1,200	10%
$750,000 - $999,999	$1,800	10%
$1,000,000 or more	$2,500	10%

*Contribution match is for Janus Henderson retirement accounts only.

Get started

Two easy ways to earn a bonus for your Janus Henderson account.

Option 1
Contact a Janus Henderson Representative at **800.379.7603**

Option 2
Visit j**anushenderson.com/bonus**

Receive your bonus

After submitting the appropriate forms and completing the purchase or rollover/transfer, your bonus will be automatically deposited in your Janus Henderson account. If you received a bonus for rolling over or transferring assets to an IRA, in 2027 Janus Henderson will also match a percentage of your Janus Henderson IRA contributions.

Continued on back page.

TO LEARN MORE, CONTACT A JANUS HENDERSON REPRESENTATIVE TODAY AT **800.379.7603 OR VISIT JANUSHENDERSON.COM/BONUS**

Janus Henderson
INVESTORS

A rollover of retirement plan assets to an IRA or transfer of other assets is not your only option. The decision to open an IRA or Janus Henderson account is an important one and Janus Henderson does not provide any advice or recommendations as to whether you should do so. Carefully consider all of your available options before moving retirement or other assets, which may include but not be limited to keeping your assets in your current account or former employer's plan, rolling over assets to a new employer's plan, or taking a cash distribution (taxes and possible withdrawal penalties may apply). Prior to a decision, be sure to understand the benefits and limitations of your available options and consider factors such as differences in investment-related expenses, plan or account fees, available investment options, distribution options, legal and creditor protections, the availability of loan provisions, tax treatment, and other concerns specific to your individual circumstances. The Janus Henderson Rollover/Transfer, Contribution Match or Investment Bonus payments should not be a determinative factor in your decision as to whether to open an IRA or investment account with Janus Henderson.

A retirement account should be considered a long-term investment. Retirement accounts generally have expenses and account fees, which may impact the value of the account. Non-qualified withdrawals may be subject to taxes and penalties. For more detailed information about taxes, consult a tax attorney or accountant for advice.

Investing involves market risk. Investment return and fund share value will fluctuate and it is possible to lose money by investing.

FOR MORE INFORMATION CONTACT JANUS HENDERSON

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