Janus Henderson
INVESTORS

Beneficiary Update Form

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

Use this form to add or change the beneficiary designation on an individual or joint non-retirement account or an IRA (Traditional, Roth, SEP, or SARSEP).

- All surviving beneficiaries will receive equal shares upon the death of all account owners unless otherwise indicated. **Beneficiary allocations must equal 100%.**

In a Hurry?
Submit form online at janushenderson.com/SMC

Step 1 – Account Registration

Account Owner's Information

First Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____ Phone Number _____

Joint Owner's Information *If applicable*

First Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____ Phone Number _____

Step 2 – Accounts to Update

Select all that apply:

☐ All individual or joint non-retirement accounts under the taxable owner's Social Security Number

☐ All IRAs under the taxable owner's Social Security Number (Traditional, Roth, SEP, or SARSEP)

☐ Only update these accounts:

Account # _____ Account # _____

Account # _____ Account # _____

Notes:

- Any Qualified Retirement Plans must be updated separately.
- A beneficiary cannot be added to a Trust or a Uniform Transfers/Gifts to Minors (UTMA/UGMA) account.
- To designate different beneficiaries on each of your accounts, please complete a form for each account number (excluding Active and Snapshot Advice accounts and the original eligible account).
- The beneficiary information on an Active or Snapshot Advice account and the original eligible account are required to match. Any updates will be made to both accounts.

Remember to sign on the last page

Step 3 – Primary Beneficiary Information

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 U/A Date of Trust _____ Social Security or Taxpayer ID Number _____

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

Primary Beneficiary #2

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

Name _____ **% of Account** _____

Date of Birth or U/A Date of Trust _____ Social Security or Taxpayer ID Number _____

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

Primary Beneficiary #3

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

Name _____ **% of Account** _____

Date of Birth or U/A Date of Trust _____ Social Security or Taxpayer ID Number _____

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

Primary Beneficiary #4

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

Name _____ **% of Account** _____

Date of Birth or U/A Date of Trust _____ Social Security or Taxpayer ID Number _____

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

Total (must equal 100%): 0.00

Step 4 – Secondary (Contingent) Beneficiaries (Optional)

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 U/A Date of Trust | Social Security or Taxpayer ID Number

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

Secondary Beneficiary #2

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

Name | **% of Account**

Date of Birth or U/A Date of Trust | Social Security or Taxpayer ID Number

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

Secondary Beneficiary #3

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

Name | **% of Account**

Date of Birth or U/A Date of Trust | Social Security or Taxpayer ID Number

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

Secondary Beneficiary #4

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

Name | **% of Account**

Date of Birth or U/A Date of Trust | Social Security or Taxpayer ID Number

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

Total (must equal 100%): 0.00

Step 5 – Review and Sign

- Please review the form to make sure all information is complete and accurate and all totals equal 100%.
- I understand that some states revoke, with certain limited exceptions, a former spouse's designation as beneficiary if designated prior to the time the decedent's marriage was judicially dissolved or declared invalid by court order. Consequently, Janus Henderson may require additional documentation to transfer the account to the designated beneficiary.
- **For IRAs:** I certify that (if I am married and reside in a community property or marital property state) my spouse has knowledge of and consents to the designation of a non-spouse beneficiary for this account. (Please consult with a legal advisor regarding your beneficiary designation. Neither the custodian nor the plan sponsor will be liable for any consequences resulting from failure to accurately represent spousal consent.)
- Following the death of an account owner, Janus Henderson Services US LLC does not have a duty to locate beneficiaries, determine marital status, or take a position if the beneficiary designation is disputed. In such instances, Janus Henderson may delay the disbursement of assets until such a time that the parties resolve the dispute and sufficient documentation of beneficiary status has been provided. We recommend that you periodically review your beneficiary designations and promptly notify Janus Henderson of any necessary changes.
- This will become part of the terms, conditions, and representations of the shareholder's application.

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. The ownership of the account generally passes to the beneficiaries 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 tenants 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 for non-retirement accounts. Complex beneficiary requests should be accomplished through a Will or Trust.
- If the account owner designated his or her spouse as the TOD beneficiary, and subsequently the account owner and beneficiary divorce, the divorce may not automatically revoke the beneficiary designation. The account owner may need to change the beneficiary designation in clear written instructions to be effective.
- The account owners may change or revoke a TOD registration by sending clear written instructions to Janus Henderson, signed by the account owners.
- If the beneficiaries fail to survive the account owner, the account will be treated as belonging to the estate of the last surviving owner. If a beneficiary survives the account owner, 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.

Step 5 – Continued

- Following the death of an account owner, Janus Henderson Services US LLC does not have a duty to locate beneficiaries, to determine the marital status of the account owner, 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.

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 Henderson Services US LLC, Janus Henderson Distributors US LLC, Janus Investment Fund and each series thereunder, Janus Henderson Investors US LLC, Janus Henderson Group Ltd., 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.

Signature of Owner _____ Date _____

Signature of Joint Owner (if applicable) _____ Date _____