

IRA Required Minimum Distribution Form

PO Box 219109 • Kansas City, MO 64121-9109 • 877-445-2687

Janus Henderson
INVESTORS

Use this form to have Janus Henderson calculate and distribute your Required Minimum Distribution (RMD) from your Janus Henderson IRA account. Distributions will be taken proportionately from all funds. If you would like to specify the funds please contact us. Please review the "Tax Withholding and Other Information" on page 3. **Note: Please do not use this form for a 403(b)(7) or Qualified Retirement Plan account.**

Questions?

Call us at 877-445-2687

Step 1 - Provide ALL of your information.

First Name

Middle Initial

Last Name

Account Number

Phone Number

Date of Birth

Step 2 - Tell us what type of distribution you would like. (Select one)

One-time distribution.

Set up automatic distributions (select frequency below).

Monthly

Annually

Choose a start date: ____/____/____
(Month / Day / Year)

Note: We will process your automatic transaction on or about the 24th of the month, unless you specify another date. Start date does not apply to one-time distributions. One-time distributions will be processed at the next calculated net asset value as of the date this form is received and in good order. Unless otherwise specified, annually means December.

Step 3 - Required Minimum Distribution (RMD) Calculation. Please provide the following beneficiary information:

Beneficiary is your spouse (includes if your beneficiary is a trust and your spouse is the sole primary beneficiary).

Spouse's Name

Date of Birth

Beneficiary is not your spouse.

Required information: Please provide us with the prior year-end value of any previous retirement accounts that were transferred to Janus Henderson during the current year:

\$ _____

Remember to sign on page 2.

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Step 4 - Choose your tax withholding. (Select one)

Please review the Tax Withholding information on page 3 of this form.

Form W-4P/OMB NO. 1545-0074

- I do not want any federal income tax withheld on my distribution(s).

- Please withhold federal income tax on my distribution(s) at the rate of _____ % (10% is the minimum withholding rate. If required by my state, mandatory withholding for state income tax will be taken at my state’s required minimum rate).

Step 5 - Choose where you would like your distribution sent. (Select one)

- Reinvest my distribution(s) to an existing non-retirement account at Janus Henderson.

Fund Name or Number	Existing Account Number	% or \$ Amount
Fund Name or Number	Existing Account Number	% or \$ Amount
Fund Name or Number	Existing Account Number	% or \$ Amount

- Open a new individual non-retirement account with the same funds (please see page 3 for additional notes).
- Send my distribution(s) to the address of record.
- Send my distribution(s) to the primary bank of record.

Step 6 - Please read and sign.

If you have elected to have Janus Henderson calculate your RMD automatically, we will update the amount each year based on the prior year-end value and distribute the amount proportionally from all funds.

I agree that the information provided is accurate. The Required Minimum Distribution is my responsibility. Furthermore, if due to my redemption or exchange activity the systematic distribution requested herein cannot be processed, I agree to contact Janus Henderson to adjust my systematic distribution options. Janus Henderson will not be held liable for any failure to distribute. Due to the important tax consequences associated with retirement plan distributions, I have been advised to consult with a tax professional and reviewed the “Tax Withholding and Other Information” on page 3.



X

Signature of Account Owner
Date

Remember to sign on this page.

Tax Withholding and Other Information (read and no need to return)

If NO tax withholding option is selected, IRS regulations require federal income tax to be withheld at a rate of 10% from your distribution(s). Any distribution from your IRA is subject to federal income tax withholding unless you elect not to have withholding apply. Since the entire distribution may be included in your income that is subject to federal income tax, the withholding will apply to the entire distribution. Any applicable mandatory state income tax will also be withheld at your state's required minimum rate.

Notes:

- If you selected to open a new individual non-retirement account and you previously selected the "Subsequent Account Agreement" on your original IRA Application, then we do not need you to re-certify your Social Security Number. However, if you did not select the option, then we will send you a letter asking you to re-certify your Social Security Number to prevent the account from being subject to backup tax withholding on any dividends.
- Any amounts withheld cannot be reimbursed by Janus Henderson.
- If you elect not to have withholding apply to your distribution(s), or if you do not have enough federal income tax withheld from your distribution(s), you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your distribution(s). Whether or not you elect to have withholding apply, you are responsible for any federal income taxes, state and local taxes, and any penalties that may apply to your distribution(s).
- This distribution(s) will be reported to the IRS and the state of your residence, if applicable, as taxable income. The address on the account registration at the time of the distribution(s) will determine the state of residence for state withholding purposes.
- If you need to make a distribution apart from your RMD or have other detailed instructions, please contact a Janus Henderson Retirement Representative at 877-445-2687 for additional assistance.
- If you establish an automatic distribution (under Step 2), we will recalculate your RMD annually based on the prior year-end fund value. If you have any subsequent transfers into your IRA during the year, please contact us to determine if your RMD needs to be recalculated.

Remember to sign on page 2.