

# Inheriting a Non-Retirement Account - Individual Beneficiary Checklist

PO Box 219109 • Kansas City, MO 64121-9109 • 800-240-4313

Janus Henderson  
INVESTORS

## Re-Registering a Non-IRA Account

### Questions?

Call us at 800-240-4313

This can be a difficult time so Janus Henderson has made this process as simple as possible. There are a few items that are required to complete this process. If at any time you have questions, please reach out to a Janus Henderson Representative.

## Items that Janus Henderson will need to complete the re-registration

- Send an **original certified copy of the death certificate bearing an original stamp, seal or signature from the court or applicable state agency**. This is used to confirm that the investor has passed away (original copies will be returned and photocopies are not accepted).
- Complete the **Non-Retirement Account - Individual Beneficiary Claim Form** as this establishes your new account and places assets in your name.

## Additional items that may be needed

- Check to see if an **Inheritance Tax Waiver** is required.
  - Authorization is required by certain states before shares can be transferred to beneficiaries from a deceased investors account. The following states have certain requirements for inheritance tax waivers. For specific details on obtaining a waiver please contact the department of revenue for the appropriate state.
  - **Alabama** - Not required if account owner died after 12/31/2004
  - **Indiana** - Not required if transferred to the surviving spouse or if the account owner died after 12/31/2012
  - **Ohio** - Not Required if transferred to the surviving spouse, value is less than \$25,000 as of the date of death or if account owner died after 12/31/2012
  - **Oklahoma** - Not required if transferred to spouse or if account owner died after 12/31/2009
  - **Pennsylvania** - Not required if transferred to spouse
  - **Puerto Rico** - Required
  - **Tennessee** - Not required if account owner died after 12/31/2015
- Determine if your request requires a **Signature Guarantee**. Janus Henderson may require a signature guarantee during the re-registration process for certain requests such as:
  - If someone other than the beneficiary is being added as an owner to the new account.
  - Requesting redemption options on a bank account that is not owned by the Janus Henderson account owner(s).
- If the named beneficiary is a minor, please contact a Janus Henderson representative at 800-240-4313 for additional requirements.

**After reviewing the above information, if you have additional questions or need help completing the Beneficiary Claim Form, please contact a Janus Henderson representative at 800-240-4313.**

# Non-Retirement Account - Individual Beneficiary Claim Form

PO Box 219109 • Kansas City, MO 64121-9109 • 800-240-4313

Janus Henderson  
INVESTORS

Use this form to establish a Non-Retirement account at Janus Henderson when the original owner is deceased and you have been designated as the beneficiary.

## Questions?

Call us at **800-240-4313**

- **Please do not use this form to establish any type of Janus Henderson IRA, or if the account will go to an entity beneficiary.**
- You 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.
- Please read important disclosures in Step 9.
- The inherited assets will be transferred to the same fund as the original account. If you would like to exchange to a different fund at a later date, please contact a Janus Henderson representative or visit [janushenderson.com](http://janushenderson.com).
- **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.
- Print in capital letters using black ink.

## Step 1 - Please include an original certified copy of the decedent's death certificate.

- This is used to prove death of the original owner.
- Original death certificates and/or court documents will be returned to the address listed in Step 3. If you would like it sent somewhere else please include a note stating where to send it.

## Step 2 - Deceased Account Owner's Information.

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Middle Initial

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Death

\_\_\_\_\_  
Account Numbers

**Remember to sign on the last page**

**Step 3 - Inheritor's Information** (all information is required).

---

First Name

---

Middle Initial

---

Last Name

---

Social Security Number

---

Date of Birth

Please send me information about adding an authorized person to act on my account.

**Mailing Address** (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 - Would you like to add a joint owner to this account?**

Yes (Proceed to Step 5 and a **signature guarantee** will also be required in Step 11)

No (Proceed to Step 6)

**Remember to sign on the last page**

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**Step 5 - Joint Owner's Information** (if applicable and all information is required)

_____	_____	_____
First Name	Middle Initial	Last Name

_____	_____
Social Security Number	Date of Birth

Check here if Joint Owner's mailing address is the same as the primary owner.

**Joint Owner's Mailing Address if different from Primary Owner** (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

**Remember to sign on the last page**

**Step 6 - Provide your bank information.**

Please provide your bank information to make future **electronic purchases/redemptions**.

**Please attach a *pre-printed* voided item.**

Need an alternative to a voided item? Please contact a Janus Henderson representative at **800-240-4313**.

This is a:       Checking Account       Savings Account



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

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

Signature(s) of bank account owner(s), if different from all Janus Henderson account owner(s), are required 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.

**Remember to sign on the last page**

## Step 7 - Do you want to invest on a regular basis through Janus Henderson's Automatic Investment Program?

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 5. 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
_____	_____	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.

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

**Remember to sign on the last page**

**Step 8 - Let us know if you would like to add a Transfer on Death (TOD) beneficiary(ies) to your account.**

Please see *Guidelines for Transfer on Death (TOD) Registration* in Step 10.

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 a 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 a 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 a 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 a custodian. You cannot name yourself as custodian.

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

**Remember to sign on the last page**

**Step 9 - Let us know if you would like to add a Secondary (Contingent) Transfer on Death (TOD) beneficiary(ies) to your account.**

Secondary (Contingent) 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 a 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 a 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 a 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 a custodian. You cannot name yourself as custodian.

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

**Remember to sign on the last page**



## Step 10 - Please read and sign.

### By signing, I:

- 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.
- Agree to read the prospectus for any Janus Henderson fund(s) into which I may request an exchange in the future. I understand 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.
- Agree that if we opened a joint account that we will be joint tenants with rights of survivorship (unless otherwise indicated, or if we are residents of Louisiana).
- Understand that Florida law voids, with certain limited exceptions, an ex-spouse's designation as beneficiary if designated prior to the time the decedent's marriage was judicially dissolved or declared invalid by court order. As a result of this law, I may be required to provide additional documentation before Janus Henderson is able to process my request.
- 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.
- Agree that if I submit bank information that is 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.
- Authorize the Fund and its agents to establish telephone and online redemption and purchase privileges on my account. I also authorize the Fund and its agents to reinvest all income dividends and capital gains distributions in the distributing fund. I authorize the Fund and its agents to establish redemption privileges by electronic transfer to the bank account set forth on this application.
- Consent to the 'household' 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 the most recent annual and semi-annual 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.

**Remember to sign on the last page**

## Step 10 - Continued.

- Acknowledge pursuant to the Emergency Economic Stabilization Act of 2008, Janus Henderson is required to track and report cost basis information on the sale (redemption or exchange) of Covered Shares (shares purchased on or after 1/1/2012) to the Internal Revenue Service (IRS). Reporting is not required for Uncovered Shares (shares purchased before 1/1/2012). Janus Henderson utilizes Average Cost as the default method for tracking and reporting cost basis. If you wish to elect a different method for your account, please cross out this statement and include signed written instructions indicating your desired cost basis method. Alternate elections will apply only to Covered Share purchases.
- Understand that while Janus Henderson's processes generally apply the IRS rules regarding the basis of gifted or inherited securities, they do not account for all possible situations that may affect my cost basis. Therefore, it is important to work closely with a tax advisor when transferring and/or selling assets obtained by gift or inheritance in order to have the most accurate basis information and to communicate that information to Janus Henderson so our reporting is accurate.

**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 3 and 5 in its 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 3 and 5. 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.

### **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 ("JTWRROS") 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 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).
- 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.

**Remember to sign on the last page**

## Step 10 - Continued.

- 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.
- These guidelines are subject to change at any time without prior notice.

The undersigned has read and understands the Transfer on Death Guidelines. Each of the undersigned, 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 undersigned or his or her heirs or beneficiaries.

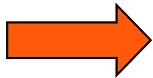
### **Under penalty of perjury, I certify that:**

1. The Social Security Number(s) shown on this application is correct.
2. I am 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 a 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. I am a US Citizen or a US Resident Alien residing in the United States or a US Territory.
4. I am exempt from reporting per the Foreign Account Tax Compliance Act (FATCA).

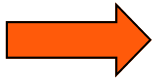
**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**Remember to sign on the last page**

**Step 10 - Continued.**



X \_\_\_\_\_  
Signature of Owner Date



X \_\_\_\_\_  
Signature of Joint Owner (if applicable) Date

**Step 11 - Do you need a signature guarantee?**

A signature guarantee is required from the new account owner(s) if:

- The account will be immediately redeemed.
- The account will be registered to anyone other than the named beneficiary.
- All owner(s) of the bank account are different than the Janus Henderson account owner(s).

**SIGNATURE GUARANTEE STAMP**  
(Including Medallion Guarantees)

**SIGNATURE GUARANTEE STAMP**  
(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.**

**This form must be signed in the presence of the individual guaranteeing your signature.** 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.**

