

Change of Registration - Deceased Joint Tenant Checklist

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

Janus Henderson
INVESTORS

Use this checklist to assist you in re-registering assets due to the death of a joint owner on your existing non-retirement account.

Questions?

call us at 800-240-4313

Re-registration Requirements

Completed Non-Retirement Account—Surviving Joint Owner Claim Form

Certified copy of the death certificate

Must be a certified copy bearing an original stamp, seal or signature from the court or applicable state agency. Photocopies are not accepted.

Tax waiver (if required)

Obtained from the appropriate state's department of revenue for the state in which the deceased individual was a resident. If the decedent was a resident of Puerto Rico this document can be obtained from the Commonwealth of Puerto Rico, Department of the Treasury.

These states/US territories may require a tax waiver:

- Alabama – Not required if the decedent died after December 31, 2004
- Indiana – Not required if transferred to the surviving spouse or decedent died after December 31, 2012
- Ohio – Not required if transferred to the surviving spouse, the value was less than \$25,000 as of the date of death, or the decedent died after December 31, 2012
- Oklahoma – Not required if transferred to the surviving spouse or decedent died after December 31, 2009
- Pennsylvania – Required only if the account is in beneficiary form and is not transferred to the surviving spouse
- Puerto Rico – Required
- Tennessee – Not required if held jointly and transferred to surviving spouse or if decedent died after December 31, 2015

Signature guarantee (if required)

A signature guarantee is required if one or more of the following apply to the assets being re-registered:

- Check will be issued for more than \$250,000
- Being mailed to a name or address other than the address of record
- Being transferred to an account with one or more owners who weren't registered to the originating Janus Henderson account. Please call 800-240-4313 for specific instructions
- Being paid to a bank account other than the bank of record
- The owner(s) of the original account are changing or the new owner(s) differ from the originating account

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

Non-Retirement Account - Surviving Joint Owner Claim Form

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Use this form to establish a Non-Retirement account at Janus Henderson for the surviving joint owner(s) when a joint owner is deceased. **Please do not use this form to establish any type of Janus Henderson IRA, or if all owners are deceased.**

- 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 Section 10.
- Assets will be transferred to the same fund(s) 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.
- **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.
- Questions? Call 800-240-4313.

1. Original account information.

Please provide the following information about the **original** Janus Henderson account.

| | | | |
|--------------------------|----------------|-----------|------------------------|
| First Name | Middle Initial | Last Name | Social Security Number |
| Joint Owner's First Name | Middle Initial | Last Name | Social Security Number |
| Date of Death | Account Number | | |

2. What name and address would you like on your new account? (all fields required unless noted)

New Account Information

| | | |
|------------------------|----------------|-----------|
| 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.)

| | | |
|-----------------------------------|---------------------------|------------------|
| Street Number or PO Box | Street Name | Apartment Number |
| City | State | Zip Code |
| Preferred Phone Number (required) | E-mail Address (optional) | |

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

| | | |
|---------------|-------------|------------------|
| Street Number | Street Name | Apartment Number |
| City | State | Zip Code |

3. Would you like to add a joint owner to this account? (all fields required unless noted)

Complete this section to add a joint owner to this account (signature guarantee required). **All owners must sign in Section 10.**

Joint Owner's Information

First Name Middle Initial Last Name

Social Security Number Date of Birth

Mailing Address (If you provide a PO Box, you must also fill out **Physical Address** below.)

Street Number or PO Box Street Name Apartment Number

City State Zip Code

Preferred Phone Number (required) E-mail Address (optional)

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

Street Number Street Name Apartment Number

City State Zip Code

4. Please provide ownership information for this account. (check one)

For purposes of calculating cost basis, please indicate the percentage of the account attributed to the decedent. It is important to work closely with a tax advisor when transferring and/or selling assets obtained by inheritance in order to have the most accurate basis information and to communicate that information to Janus Henderson so our reporting is accurate.

- _____% was owned by/attribution to the decedent.
- The shares in the account were owned proportionately (50/50) by the joint owners.

Notes:

- The cost basis of **Covered Shares** (shares acquired on or after January 1, 2012) will be adjusted based on the information provided above.
- The cost basis for **Uncovered Shares** (shares acquired before January 1, 2012) will be adjusted where systematically possible. However, it is the taxpayer's responsibility to determine the correct adjusted basis and report such information to the IRS. Upon receipt of written instructions which indicate the number of shares and adjusted basis for the shares, Janus Henderson will update our records and provide such information on the shareholder copy of the IRS Form 1099-B; however, Janus Henderson does not provide cost basis information for Uncovered Shares to the IRS.
- The cost basis for the decedent's portion of the account will be adjusted to the Fair Market Value (FMV) as of the date of death or an alternate valuation date if provided in writing.
- Accounts held in joint tenancy: If no box is checked, Janus Henderson will treat the shares as being owned proportionately. The cost basis for the decedent's shares will be adjusted to the Fair Market Value as of the date of death. The remaining shares will retain their original basis.
- Accounts held as community property: If no box is checked, Janus Henderson will adjust the cost basis of all shares acquired prior to the date of death to the Fair Market Value as of the date of death.
- In community property states married individuals are each usually considered to own half of the community property. When either spouse dies, the total value of the community property, even the part belonging to the surviving spouse, generally becomes the cost basis of the entire account. For this rule to apply, at least half of the value of the community property interest must be includable in the decedent's gross estate, whether or not the estate must file a return.

5. Do you plan to redeem this account at this time?

- No, please go to Section 6.
- Yes, please complete either Option A or B below:
 - A. Send a check to my **address** listed in Section 2
 - Redeem all shares
 - Partial redemption as indicated below:
 - B. Send to my **bank** listed in Section 7
 - Redeem all shares
 - Partial redemption as indicated below:

| | |
|---------------------|----------------|
| Fund Name or Number | % or \$ Amount |
| Fund Name or Number | % or \$ Amount |

| | |
|---------------------|----------------|
| Fund Name or Number | % or \$ Amount |
| Fund Name or Number | % or \$ Amount |

Note: If you are redeeming immediately, unless otherwise indicated, Janus Henderson will send a check to the address provided in Section 2 payable to the new account owner(s). **Signature guarantee may be required in Section 11.**

6. Would you like to add a bank to your account?

- No, please go to Section 9.
- Yes, please continue to the next section.

7. 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.**

This is a: Checking Account Savings Account



Please attach a preprinted voided item.

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

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.

8. 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 Section 7. Your AIP may be modified or cancelled at any time by visiting janushenderson.com or by calling a Janus Henderson representative.

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

9. Would you like to add a Transfer on Death (TOD) beneficiary(ies) to your account? (optional)

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

A. Primary Beneficiary(ies)

If applicable, the share of a beneficiary who predeceases the account owner will be divided proportionally among the surviving beneficiaries. If you have more than 2 primary beneficiaries please attach a separate sheet. Primary beneficiary allocations must total 100%.

First Name Middle Initial Last Name Relationship

Social Security Number Date of Birth % of Account

Check here if beneficiary is a minor and appoint one person as custodian. You cannot name yourself as custodian.

Custodian's Full Name

First Name Middle Initial Last Name Relationship

Social Security Number Date of Birth % of Account

Check here if beneficiary is a minor and appoint one person as custodian. You cannot name yourself as custodian.

Custodian's Full Name

Total: _____ % Must total 100%

B. Secondary Beneficiary(ies)

Secondary beneficiaries only receive assets if the account owner has died and all primary beneficiaries predecease the owner or disclaim assets. If you have more than 2 secondary beneficiaries please attach a separate sheet. Secondary beneficiary allocations must total 100%.

First Name Middle Initial Last Name Relationship

Social Security Number Date of Birth % of Account

Check here if beneficiary is a minor and appoint one person as custodian. You cannot name yourself as custodian.

Custodian's Full Name

First Name Middle Initial Last Name Relationship

Social Security Number Date of Birth % of Account

Check here if beneficiary is a minor and appoint one person as custodian. You cannot name yourself as custodian.

Custodian's Full Name

Total: _____ % Must total 100%

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).
- 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 'householded' 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.
- 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 Section 2 and 3 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 Section 2 and 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.

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 ("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. 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.
- 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.

| | | | |
|-----------------------|------|--|------|
| X | | X | |
| Signature of Owner | Date | Signature of Joint Owner (if applicable) | Date |
| Printed Name of Owner | | Printed Name of Joint Owner | |

11. Do you need a signature guarantee?

A signature guarantee is required if the account will be immediately redeemed and forwarded to a new address or bank, the redemption amount is over \$250,000, or if the account will be registered to anyone other than the named beneficiaries.

**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.**

