

Authorization to Convert a Non Janus Henderson IRA to a Janus Henderson Roth IRA Form

Janus Henderson
INVESTORS

PO Box 219109 • Kansas City, MO 64121-9109 • 800-525-1093

Use this form when converting your Traditional IRA from another institution directly to a Janus Henderson Roth IRA.

- If you do not have an existing Janus Henderson Roth IRA, please include a completed Janus Henderson IRA Application.
- Before submitting this form, please contact the financial institution that currently holds the IRA being converted for their requirements.
- Print in capital letters using black ink.
- Questions? Call 800-525-1093.

Note: You must be a current Janus Henderson retail shareholder or member of their immediate family or household to open a new account directly with Janus Henderson. Please provide the required information in Section 1 of the application to establish your eligibility.

1. How is your non-Janus Henderson IRA registered?

Name of Account Owner

Street Number

Street Name

Apartment Number

City

State

Zip Code

Social Security Number

Phone Number

2. From where are you converting your Traditional IRA?

Please attach a copy of a recent account statement to help us locate your current account.

Name of the Firm that Currently Holds your Assets

Account Number of IRA you are Converting to Janus Henderson

Attention (Person or Department)

For Certificates of Deposit: (check one, if applicable)

Convert immediately

Convert upon maturity (date of maturity)* _____

*Please send us this form at least two weeks prior to maturity.

Address of Resigning Trustee, Custodian or Institution

City

State

Zip Code

Approximate total conversion amount: \$ _____

Phone Number

Please liquidate my IRA and forward the following assets to Janus Henderson. **All Assets** **Portion of Assets** (specify below)

Complete Name of the Fund Being Converted

% or \$ Amount

Complete Name of the Fund Being Converted

% or \$ Amount

Complete Name of the Fund Being Converted

% or \$ Amount

3. How would you like to invest your converted assets at Janus Henderson? (check one)

Option A

Open a new account and deposit the proceeds as indicated on the enclosed Janus Henderson IRA Application.

Option B

Please deposit the proceeds into my existing Janus Henderson Roth IRA as indicated below.

Important Note: The IRS permits the combination of Roth conversion contributions; however, you will need to track the year of each conversion separately for tax purposes. Janus Henderson cannot do this for you.

Fund Name or Number	Existing Janus Henderson Account Number	% or \$ Amount
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Fund Name or Number	Existing Janus Henderson Account Number	% or \$ Amount
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Fund Name or Number	Existing Janus Henderson Account Number	% or \$ Amount
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4. Would you like income tax withheld on your IRA Conversion? (check one)

I have established a Janus Henderson Roth IRA. Please liquidate my Traditional IRA and forward the proceeds to Janus Henderson.

I do not want any federal income tax withheld on my conversion. I understand that I will be responsible for paying the income tax (if any) which may be due as a result of my conversion. If required by my state, mandatory withholding for state income tax will be taken at my state's required minimum rate.

Please withhold federal income tax on my conversion at a rate of _____%. Amounts withheld may be subject to a 10% early withdrawal penalty in addition to income tax. If required by my state, mandatory withholding for state income tax will be taken at my state's required minimum rate.

5. Please read and sign below.

I have established a Janus Henderson Roth IRA. Please liquidate my Traditional IRA as indicated in Section 2 and forward to Janus Henderson. I understand that conversions from a Traditional IRA to a Roth IRA will be treated as a distribution and may be considered ordinary income for tax purposes. I have been advised to consult a tax professional and assume full responsibility for this conversion transaction and will not hold the resigning custodian or Janus Henderson liable for any adverse consequences that may result.

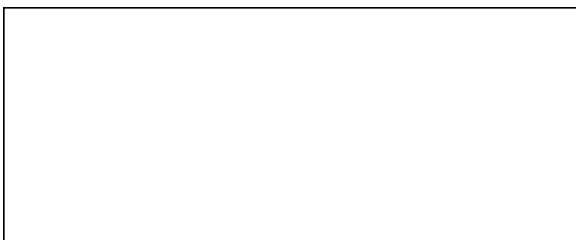
Important Note: A signature guarantee may be required, please contact your current firm for their requirements.

X

Signature of Owner	Date
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Printed Name of Owner

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.

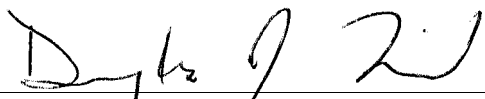
A signature guarantee assures a signature is genuine and protects you from unauthorized requests on your account. Financial institutions that may guarantee signatures include banks, savings and loans, trust companies, credit unions, broker/dealers and member firms of a national securities exchange. Contact 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 - FOR FIDUCIARY ACCOUNTS ONLY

To Be Completed by Janus Henderson

To Resigning Trustee

State Street Bank and Trust Company accepts appointment as Successor Custodian. We have established an account as described for the named participant and will accept the Roth IRA conversion contribution and apply the proceeds to that account.



Douglas J. Laird, 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
430 W 7th Street, Suite 219109
Kansas City, MO 64105-1407

Copies Of This Document Shall Be Treated As Original For All Purposes. Void If Not Signed By Account Owner.

2019 Rollover/Transfer Bonus Contract

PO Box 219109 • Kansas City, MO 64121-9109 • 800-379-7603

Janus Henderson
INVESTORS

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 sections 1 through 3 prior to sending the form to Janus Henderson. Use this form to enroll your eligible **retirement** account(s).

In a Hurry?

fax form to 877-319-3852

1. Tell us about yourself.

Owner information

First Name	Middle Initial	Last Name
Social Security Number	Date of Birth	
Street Number	Street Name	Apartment Number
City	State	Zip Code
Phone Number (required)	Email Address (optional)	

Janus Henderson Retirement Account Number(s) (if available)

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. Janus Henderson does not make any recommendations as to whether to open a Janus Henderson IRA or which Janus Henderson Fund(s) to invest in. A complete list of available Janus Henderson Funds, including prospectuses and other related materials, is available at www.janushenderson.com. 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 Direct Rollover Specialist at 800-379-7603 to provide instructions as to your investment choice(s) or to change your investment instructions at any time. You will receive the Janus Henderson Rollover/Transfer Bonus payment within approximately 30 business days after 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.

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 payment(s)

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 2020 following a 2020 participant contribution in an eligible Janus Henderson IRA. Janus Henderson will match a percentage of these contributions based on the aggregate value of eligible 2019 rollover/asset transfer amounts based on the schedule below. Janus Henderson will make Contribution Match payments to your Janus Henderson IRA account through the 2020 tax year, which currently means 2020 tax year contributions made to your Janus Henderson IRA account up to April 15, 2021 will receive a Contribution Match payment subject to these terms and conditions.

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%

Janus Henderson Contribution Match payments to your account are paid within 30 days after each quarter with the first payment commencing in 2020. Contributions in excess of IRS maximum allowable limits will not be matched.

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, accounts already invested in Janus Henderson Funds, or with other offers. 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, 2019 through December 31, 2019 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 DIRECT ROLLOVER SPECIALIST AT 800-379-7603 OR DOWNLOAD THE DOCUMENT FROM JANUSHENDERSON.COM. READ IT CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

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 payment(s), 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 a Janus Henderson Fund(s) and may reduce the overall value of your investment over time. 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.

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.

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 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 2020.*

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 janushenderson.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 2020 Janus Henderson will also match a percentage of your Janus Henderson IRA contributions.

To learn more, contact a Janus Henderson Representative today at 800.379.7603 or [visit **janushenderson.com/bonus**](https://www.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

151 Detroit Street, Denver, CO 80206 / 800.525.3713 / www.janushenderson.com

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C-1218-21149 12-30-19

266-15-421149 12-18