

# IRA Transfer Form

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

Use this form to transfer your Traditional IRA, Roth IRA, SEP-IRA, SIMPLE IRA, Inherited Traditional IRA or Inherited Roth IRA from another institution directly into a similar account at Janus Henderson.

- If you're opening a new account with this transfer, please enclose a completed Janus Henderson IRA Application.
- Print in capital letters using black ink.
- Questions? Call 800-525-1093.

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

## 1. Tell us about yourself and the IRA you are transferring to Janus Henderson.

### Owner Information

Name of Account Owner

Street Number

Street Name

Apartment Number

City

State

Zip Code

Social Security Number

Phone Number

## 2. Tell us which assets you would like transferred and attach a copy of your most recent account statement for the IRA you are transferring to Janus Henderson.

### Where are your assets currently invested?

Name of the Firm that Currently Holds your Assets

Account Number of IRA you are Transferring to Janus Henderson

Attention (Person or Department)

#### Account Type: (check one)

- Traditional IRA    Roth IRA    SEP-IRA    SIMPLE IRA  
 Inherited Traditional IRA    Inherited Roth IRA

Address of Mutual Fund Co., Brokerage Firm or Bank

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

- Transfer immediately  
 Transfer upon maturity (date of maturity)\* \_\_\_\_\_

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

City

State

Zip Code

Phone Number

Approximate total transfer amount: \$ \_\_\_\_\_

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

Complete Transferring Fund Name

% or \$ Amount

Complete Transferring Fund Name

% or \$ Amount

Complete Transferring Fund Name

% or \$ Amount

Complete Transferring Fund Name

% or \$ Amount

Complete Transferring Fund Name

% or \$ Amount

Complete Transferring Fund Name

% or \$ Amount

**3. How would you like your transferred assets invested at Janus Henderson?** (check one)

**Provide fund selections below.**

The minimum initial investment is \$1,000 per fund or \$100 per fund when you choose to invest \$50 or more on a monthly basis through our Automatic Investment Program (Inherited IRAs are not eligible for this program). Questions? Call 800-525-1093.

**Option A**

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

**Option B**

Deposit the proceeds into my existing Janus Henderson IRA as indicated below.

**Account Type:**    Traditional IRA    Roth IRA    SEP-IRA    Inherited Traditional IRA    Inherited Roth IRA

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

**4. To expedite your request, we recommend you contact your current firm to determine if they have any additional requirements, such as:**

- Assets may need to be liquidated prior to transfer.
- Signature Guarantee may be required.
- Outstanding fees may be owed.
- Specific asset transfer address.

**5. Please read and sign below.**

Please liquidate my IRA as indicated in Section 2, and forward the assets to Janus Henderson. I understand that this transfer of assets is to be executed as a fiduciary-to-fiduciary transfer so as not to put me in actual or constructive receipt of all or any part of the transferred assets. I have established a Traditional IRA, Roth IRA, SEP-IRA, Inherited Traditional IRA or Inherited Roth IRA at Janus Henderson to receive this transfer.

**X**

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

\_\_\_\_\_  
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.**

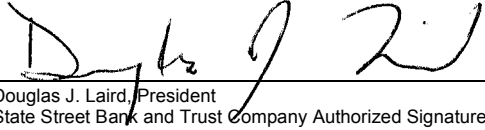
**FOR OFFICE USE ONLY – DO NOT WRITE BELOW THIS LINE**

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**To Be Completed By Janus Henderson**

**To Resigning Trustee**

State Street Bank and Trust Company accepts appointment as Successor Custodian. We have established an IRA as described for the named participant and will accept the transfer of plan assets on a fiduciary-to-fiduciary basis.



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Douglas J. Laird, President  
State Street Bank and Trust Company Authorized Signature

**Note to Resigning Trustee**

Please make check payable to: **Janus Henderson FBO**

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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](http://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**

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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](http://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.

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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](http://www.janushenderson.com)

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