

Change of Registration - Custodial Account for a Minor Checklist

PO Box 219109 • Kansas City, MO 64121-9109

Telephone **800-240-4313** • Fax **877-319-3852**

Use these forms to re-register a custodial account for a minor (Uniform Gifts/Transfers to Minors Act) to an individual account, when a minor reaches the legal age of termination.

The custodian's control of a Uniform Gifts/Transfers to Minors Act (UGMA/UTMA) account terminates once the minor reaches the legal age of termination (usually between the ages of 18 and 21) as determined by the laws of the state of governance under which the account was established. At this time, the custodial account needs to be transferred (there are no tax consequences) into a taxable non-retirement account for the former minor, who then becomes the full owner and decision-maker.

If the minor has reached the age of majority for the account's state of governance but not the legal age of termination, then custodial consent is required to re-register the account and the custodian must complete and sign the Letter of Instruction.

Note: Some states have adopted variations to the legal age for termination of custodianship. Please contact Janus Henderson at 800-240-4313 if you believe a variation may apply to your account. The Uniform Gifts/Transfers to Minors Acts include specific provisions about the rights, powers and duties of both the custodian and the minor the account is established for. A UGMA/UTMA account is irrevocable and gives legal title to the minor. Additionally, only one minor and one custodian may be named on the account. Each state determines the age when the custodianship of a UGMA/UTMA account terminates.

Step 1 - Complete the enclosed UTMA/UGMA Re-Registration Form (This form is filled out and signed by the former minor)

Step 2 - Has the minor reached legal age of termination?

Yes - Include only one of the following documents:

- ☐ **Letter of Instruction** - Completed and signed by the **custodian** stating that the former minor has reached legal age of termination.
- ☐ **Copy of a Birth Certificate for the Former Minor**
- ☐ **Copy of a Valid Passport for the Former Minor**

No - Include the following document:

- ☐ **Letter of Instruction** - Completed and signed by the **custodian** stating that the former minor has reached legal age of majority and is requesting to be removed as custodian from the account.

Letter of Instruction - Remove a Custodian

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Janus Henderson
INVESTORS

Change of Registration

RE: Custodial Account Number(s)

Dear Janus Henderson:

_____ has reached the legal age of majority or legal age for termination of custodianship.

Please re-register the referenced account(s) to:

Name of former minor

Enclosed is a new Janus Henderson UTMA/UGMA Re-Registration Form, completed and signed by the former minor as required.

If you have questions or need additional information, I can be reached at:

Daytime Phone

Evening Phone

Signed:



X

Signature of Custodian

Date

Please Print Full Name

UTMA/UGMA Re-Registration Form

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- Please read important disclosures in Step 4.
- Assets will be transferred to the same fund(s) as the original account. If you would like to exchange to a different fund(s) at a later date, please contact a Janus Henderson representative or visit janushenderson.com.
- Once the new account is established you may add options such as:
 - Redeeming to your Bank Account
 - Setting up an Automatic Investment Plan
- **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.
- If your name has changed please contact us as additional information may be needed.
- Print in capital letters using black ink.

Step 1 - Account Number on existing Custodial Account

Account Number(s)

Step 2 - Provide the former minor's information to establish a new account

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.)

Address

City

State

Zip Code

Phone Number

E-mail Address (optional)

Remember to sign on the last page

Step 2 - Continued

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

Address

City

State

Zip Code

Step 3 - Provide Transfer on Death (TOD) beneficiary(ies)

Please see *Guidelines for Transfer on Death (TOD) Registration* in Step 4.

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 two 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

Date of Birth or UA Date of Trust

Social Security or Taxpayer ID Number

% of Account

*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

Date of Birth or UA Date of Trust

Social Security or Taxpayer ID Number

% of Account

*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 4 - 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.
- 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 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.
- 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.
- 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.
- 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.

Remember to sign on the last page

Step 4 - Continued

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 Step 1 and 2 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 Step 1 and 2. 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 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.
- 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).
- Janus Henderson Services US 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.

Remember to sign on the last page

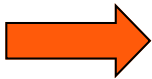
Step 4 - Continued

- 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 Henderson Services US LLC, Janus Henderson Distributors US LLC, Janus Investment Fund and each series thereunder, Janus Henderson Investors US 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

Signature of Owner (Former Minor)

Date

Printed Name of Owner (Former Minor)

INVESTING JUST GOT EASIER

You can now set up an automatic investment plan for as little as \$50/month

How can an automatic investment of \$50 per month benefit you?

It may be the most valuable \$50 you'll spend this month. An automatic investment regularly transfers money from your bank account, directly to your Janus Henderson account on a schedule that works for you. Staying committed to your investment just got easier.

► It's convenient

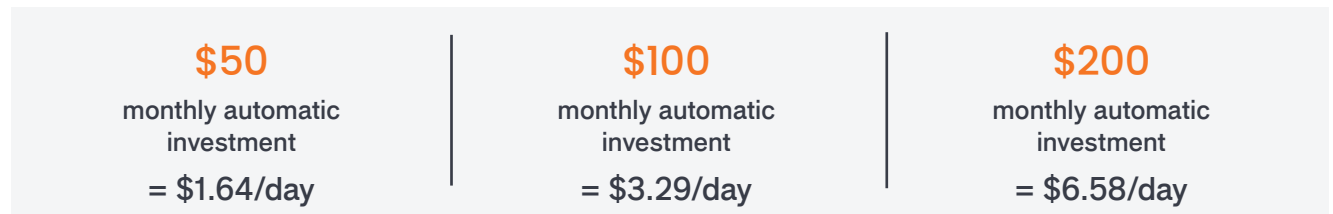
There's no need to mail a check or even go online once the plan is set up.

► Avoid annual fee

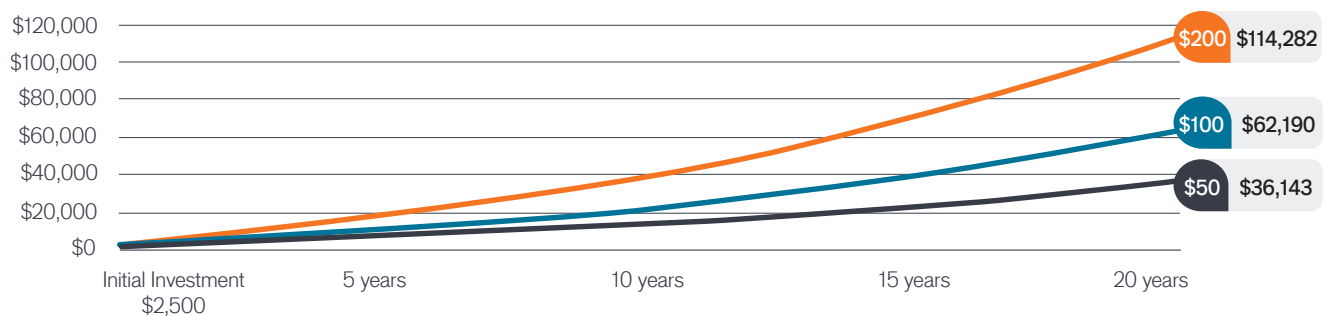
Automatic investing can help build your share balance and potentially avoid annual fees for not maintaining the required minimum balance.

► Stay on track with your budget

By ensuring steady contributions, automatic investing helps you stay committed to your long-term plan regardless of emotions created by financial news or short-term market volatility.



The power of compounding



The rates of return are hypothetical and do not represent the returns of any particular investment. Assumes 7% annual growth rate and reinvestment of all income. It does not account for taxes.

→ 3 easy ways to enroll in an automatic investment plan today!

- Complete and mail the enclosed form
- Visit janushenderson.com/autostart
- Call a Janus Henderson representative at 800.525.3713

Investing involves market risk. Investment return and fund share value will fluctuate and it is possible to lose money by investing. A program of regular investing does not assure a profit or protect against depreciation in a declining market.

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