

Referral Contract

PO Box 219109 • Kansas City, MO 64121-9109 • 800-525-3713

Janus Henderson
— INVESTORS —

Complete this form to sign up for the Janus Henderson Referral Program. Once Janus Henderson receives the completed/signed form, account application and eligible assets, you will be enrolled into the program. Please be sure to review and complete Steps 1 through 5 prior to sending the form to Janus Henderson. Use this form to enroll your eligible account(s).

Questions?

Call us at 800-525-3713

In a Hurry?

Fax form to 877-319-3852

Step 1 - Provide the Owner/Trustee or Minor's information for the account being established

First Name

Middle Initial

Last Name

Social Security Number

Date of Birth

Address

City

State

Zip Code

Phone Number (required)

E-mail Address (optional)

Step 2 - Provide the Joint Owner/Trustee or Custodian's information (if applicable)

First Name

Middle Initial

Last Name

Social Security Number

Date of Birth

Address

City

State

Zip Code

Phone Number (required)

E-mail Address (optional)

Remember to sign on the last page

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Step 3 - Provide the name and address of the Janus Henderson shareholder who referred you

_____ First Name	_____ Middle Initial	_____ Last Name
_____ Address		
_____ City	_____ State	_____ Zip Code

Step 4 - Please read and sign 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 Referral Contract, you agree that you are responsible for determining whether to open a Janus Henderson account and for all investment decisions in your Janus Henderson account. All references to "you" refer to the Owner and Joint Owner of this Account, as applicable. Janus Henderson does not make any recommendations as to whether to open a Janus Henderson account or which Janus Henderson Fund(s) to invest in, and no content on the Janus Henderson website shall be considered a recommendation or solicitation for the purchase or sale of securities, options or other investment products. 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 Referral Bonus and your assets will be invested in the Janus Henderson Government Money Market Fund. You may contact a Janus Henderson Service Specialist at 800-525-3713 to provide instructions as to your investment choice(s) or to change your investment instructions at any time. You will receive the Janus Henderson Referral Bonus payment within approximately 30 business days after our receipt of your signed contract in good order, and your completed account application, establishing the required automatic monthly investment of at least \$50 per month. Market volatility, volume and system availability may delay account access and/or the availability of the Janus Henderson Referral Bonus payment in your account. If this account includes a Joint Owner, both Owner and Joint Owner jointly and severally agree that either Owner or Joint Owner may provide investment instructions to Janus Henderson regarding this account, and that Janus Henderson shall have no liability, including without limitation those related to market volatility, as to conflicting or duplicative account instructions received from Owner and/or Joint Owner.

Janus Henderson Referral Bonus payment

To receive your Janus Henderson Referral Bonus payment, your Referral Contract and Account Application must be received and in good order within 60 days of the Janus Henderson direct account opening, including providing investment instructions, and you must establish an automatic monthly investment of at least \$50 per month. The total Referral Bonus payment amount your account will be eligible to receive is \$100. Your Referral Bonus payment will be invested in the same Janus Henderson Fund for which you have set up an automatic monthly investment amount. If you do not elect an investment option, you will not receive the Referral Bonus payment.

Remember to sign on the last page

Step 4 - (continued)

Restrictions apply

Multiple accounts with the same tax ID number as the Owner and/or Joint Owner do not qualify for multiple Referral Bonus payments. Offer is available subject to the account eligibility requirements set forth in the Janus Henderson Funds' prospectus, is not transferable except between the Owner and Joint Owner of the Account. This offer is not valid with internal transfers on accounts already invested in Janus Henderson Funds, existing Janus Henderson accounts that are being re-registered by a beneficiary, or re-registration of jointly held accounts to individual accounts. This offer may be combined with the Janus Henderson Investment Bonus Program or the Janus Henderson Rollover/Transfer Bonus Program, but not with any other offers. Please contact Janus Henderson to determine if you are also eligible to participate in the Janus Henderson Investment Bonus Program or the Janus Henderson Rollover/Transfer Bonus Program (collectively, the "Janus Henderson Bonus Program"). Only new investors creating a new Janus Henderson direct account, that have been referred by an existing Janus Henderson direct investor and that are funded with a purchase or referral bonus payment on or after July 6, 2020 through December 31, 2020 are eligible for this referral program. These dates are subject to change without prior notice to you. Any Janus Henderson Referral Bonus payment made to your Janus Henderson account may be forfeited upon Janus Henderson's sole discretion if you (i) close, transfer, terminate or otherwise withdraw your Janus Henderson funds, in whole, within 720 days of Janus Henderson's receipt of such funds in good order, or (ii) if you remove the automatic monthly investment amount during the initial 720 day period. The decision to purchase to, from or among accounts (including within the available investment options offered by Janus Henderson) may result in adverse tax consequences including capital gains and/or losses and may impact the tax basis of your investments. The tax basis for your investment may differ from the tax basis of your referral bonus payment. Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of the Janus Henderson Referral Bonus payment before enrolling. Any related taxes are your responsibility. 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, and Janus Henderson reserves all rights to determine whether an account qualifies for this offer.

The decision to open or purchase into a 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, which may include but is not limited to keeping your assets in your current account(s). 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, account fees, available investment options, distribution options, legal and creditor protections, tax treatment, and other concerns specific to your individual circumstances. The Janus Henderson Referral program and the Referral Bonus payment should not be determinative factors in your decision to open a new Janus Henderson direct account.

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 SERVICE SPECIALIST AT 800-525-3713 OR DOWNLOAD THE DOCUMENT FROM JANUSHENDERSON.COM. READ IT CAREFULLY BEFORE YOU INVEST OR SEND MONEY.

Remember to sign on the last page

Step 4 - (continued)

Janus Henderson Funds are advised and sponsored by Janus Henderson and any investments or deposits you make in your Janus Henderson account, including the Janus Henderson Referral Bonus payment 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, does not monitor your account(s), 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.

The terms and conditions of this Janus Henderson Referral Contract are supplemental to, and should be read in conjunction with, the terms and conditions of your Account Application contract, prospectuses, and other related materials.

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.

Janus Henderson does not provide tax or legal advice and nothing in this document should be construed or relied upon as such. You are responsible for consulting with your own tax advisor or attorney related to such matters.

Step 5 - 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 this offer, I have been advised to consult with a tax professional. Both Owner and Joint Owner must sign this Contract, if applicable.



X

Signature of Account Owner/Trustee or Custodian

Date



X

Signature of Joint Account Owner/Trustee (if applicable)

Date

REFERRAL PROGRAM

The Janus Henderson Referral Program

Now Welcoming New Investors!

By receiving a referral from an existing Janus Henderson direct investor, we want to help you open your account by funding the initial purchase of \$100 when you sign up for an automatic investment of at least \$50 per month.

How it Works

STEP 1 Complete and sign the appropriate account application for the account type you choose to open. Don't forget to establish an automatic investment of at least \$50 per month.

STEP 2 Complete the Janus Henderson Referral Program Contract and reference the name and address of the existing investor who referred you.

STEP 3 Mail both the account application and the Referral Program Contract to:

Janus Henderson Investors
PO Box 219109
Kansas City, MO 64121-9109

Once we receive your account application and referral contract in good order, within approximately 30 business days we will fund your account with a \$100 referral purchase, your automatic investment will begin and you're done. Welcome to Janus Henderson!

Have questions or need help with the forms?

Contact a Janus Henderson Representative at
800.525.3713 weekdays from 9:00 a.m. – 6:00 p.m. ET
 or visit janushenderson.com/referral for more information.

To be eligible for the referral purchase you must be a new direct investor who has been referred by an existing direct investor, establish an automatic investment of at least \$50 per month, and the account must remain open for 720 days. See the Referral Contract for full terms and conditions.

The decision to open or purchase into a 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, which may include but is not be limited to keeping your assets in your current account(s). 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, account fees, available investment options, distribution options, legal and

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creditor protections, tax treatment, and other concerns specific to your individual circumstances. The Janus Henderson Referral program and the Referral Bonus payment should not be determinative factors in your decision to open a new Janus Henderson direct account.

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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