

Online Account Access Agreement

1. I understand that doing business on this site means sending and receiving personal financial information over the Internet. By selecting Accept, I'm authorizing Janus Distributors LLC, the Janus funds, and their agents ("Janus") to allow online access to my account(s). I'm also authorizing Janus to act on instructions received by computer for any transactions permitted through this Web site.
2. I understand that it's crucial I'm comfortable with Janus' efforts to safeguard my account information. (Remember, even with the security we have in place, Janus can't guarantee the confidentiality of anything transmitted over the Internet.)
3. I understand that my password and other security information are confidential. I'll be sure to type carefully as I'm the only one responsible for accurately entering and verifying all data to perform a transaction or update to my account. I will not share my password or any other security information with anyone. I understand that if I do share my password or any other security information, that I waive any and all claims I may have against Janus. I further understand that Janus won't be liable for acting on instructions received online if Janus uses reasonable procedures to ensure the authenticity of the instructions.
4. I understand that a confirmation will be sent to me, either via US Mail or e-mail (depending on my selection), for all online transactions and for most online updates to my account(s). If I haven't heard from Janus within two business days for online financial transactions or within five to seven business days for all other online transactions and updates to my account, or if the confirmation doesn't match my records, I agree to call Janus immediately. The online confirmation messages I receive simply tell me that a transaction or update has been transmitted. The online confirmation messages don't mean the transaction or update has been accepted or rejected-only the confirmation can tell me that.
5. I understand that all transactions are subject to any terms, restrictions, and policies in the prospectus and statement of additional information (as amended from time to time) for my fund and my account application.
6. I understand that Janus might collect and store information gathered from my online session, but it's Janus' policy not to share this information with any unaffiliated third party unless required by law. Janus will simply use the data to improve my Web experience and to evaluate the site's services and features.
7. I understand that Janus does everything within its power to ensure the material on the site is as accurate and timely as possible and that disruptions of service are minimal. But Janus makes no warranty or guarantee concerning the availability of this Web site or the services or information on it.
8. I understand that Janus may discontinue or change any of the services offered on this Web site. Janus may also cancel or amend the terms of this agreement only upon notice to me. I may decline online access to my account and revoke my agreement to these terms at any time by providing written instructions or by calling a Janus Representative.
9. I understand that Janus does not charge me any fees for using its site, but I may incur charges from my online service provider.
10. I understand this Agreement shall be governed by and its provisions shall be construed in accordance with the laws of the state of Colorado.
11. I understand that if any provision of this Agreement is invalid or unenforceable under applicable law, the other provisions will remain in full force and effect.
12. I 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 that Janus will generally deliver a single copy of most annual and semiannual 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.