INVESTING STRATEGIES

A PATH TO YOUR FINANCIAL FUTURE

3 Steps Toward Investing with Confidence

1. Start With The End In Mind

2. Plan For The Unknown

3. Stay Committed

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THREE STEPS TOWARD INVESTING WITH CONFIDENCE

Many investors start out with a vision of what their financial future will look like. Many have even taken steps toward reaching those goals, such as contributing to a retirement account. However, studies show that people who have a formal plan are more confident about retirement, have better saving habits and are better diversified.*

Here are three steps that can help you develop a financial plan and start investing with confidence.

Step 1: Start with the end in mind

The first step is to understand what you are investing towards. Whether you are saving for a car, a first home, college education, or even retirement, it's important to set clear objectives of what you want to accomplish. This will help you establish realistic expectations and set time frames for reaching these goals. Once you have sized up your goals, you'll be better positioned to make decisions during the course of your investing.

It's likely each goal will have a unique time frame. Use our financial goal calculator at **janus.com/goalplanner** to simulate different scenarios. To help you anticipate potential challenges and plan for scenarios, ask yourself questions such as what would my financial picture look like if I retired at 55, 60, or 65? What if I spent $50,000 annually, or $75,000? Younger folks might want to map out a scenario with reduced payments from Social Security.

Step 2: Plan for the unknown

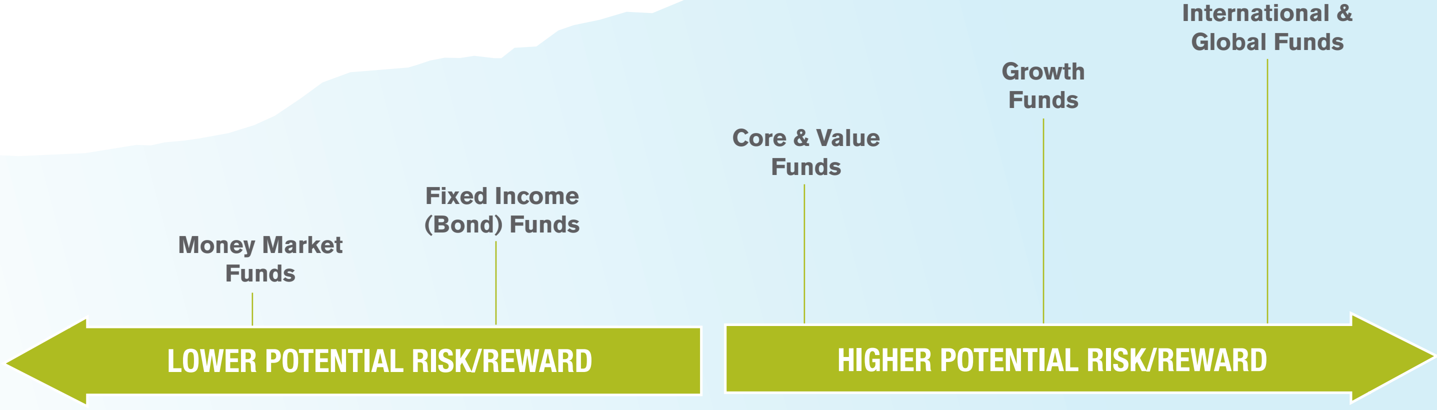
Many investors experience hardship at some point in their investment journey. Consider the market volatility of 2008 or the many workers who found themselves underemployed during the last economic recession. It is a harsh reality to be faced with, but having a plan can help you manage through it. One of the most important things to consider is your risk tolerance. You can't eliminate risk: it's the price you pay for investment return. The more risk you are willing to take, the greater potential for reward. But it also pays to consider how much risk you can handle on the downside because at some point, you are likely to experience negative returns. Developing a plan with this in mind may help you be more inclined to stay the course when times get tough.

Need some help determining your risk tolerance? Take a quiz to discover your investor profile at **janus.com/assetallocation.**

Step 3: Stay committed

Long term goals require long term perspective. In order to achieve any financial goal, you must be committed to it, just like exercising and eating healthy to stay fit. Having a routine or a strategy can help you maintain a successful plan. Read about ways you can stay committed on the next page.

Risk Reward Spectrum

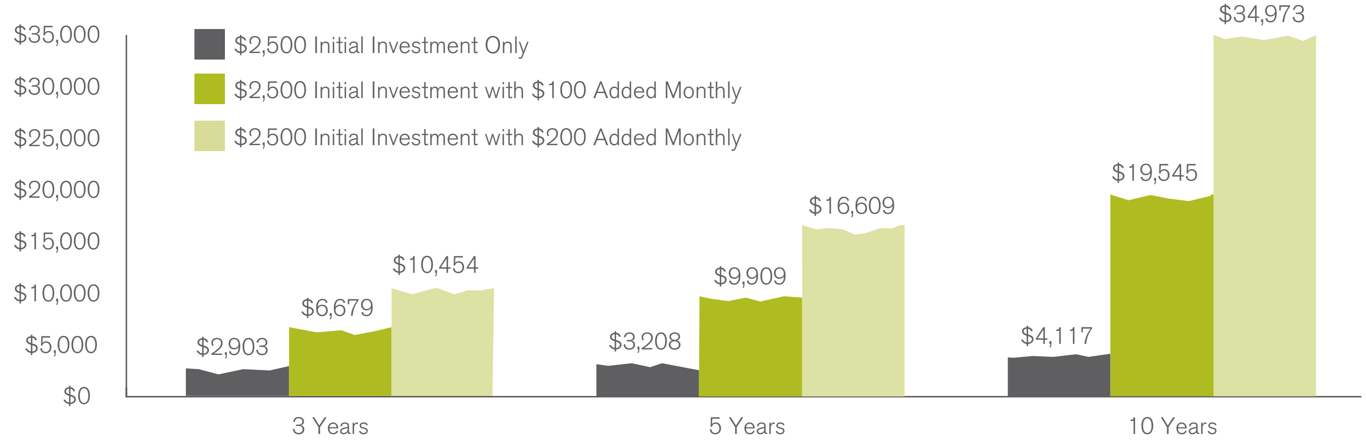


*Source: 2011 Public opinion poll in June 2011 by KRC Research for CFP Board

Pay yourself first

One way to stay committed is by consistently investing, regardless of market conditions. By establishing an automatic investment, you can help avoid the emotional ups and downs and ensure that you pay yourself first. Consistently investing can make a significant difference over the long term. Get started with an automatic investment at **janus.com/automatic.**

Consistent Investing



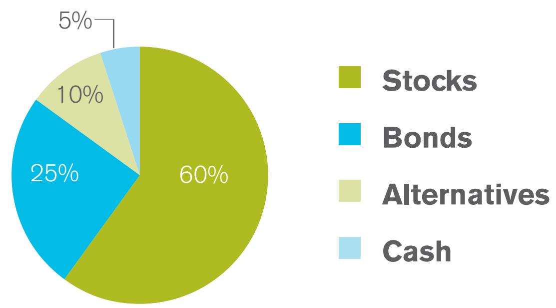
The rates of return are hypothetical and do not represent the returns of any particular investment. This hypothetical example assumes an earnings growth rate of 5% annually and reinvestment of all income. This example is not indicative of any return realized from a particular investment. Fees and charges were not reflected and would reduce the performance shown if included.

Diversify and rebalance intelligently

Asset allocation is a financial strategy for diversifying—or spreading—your money across different types of investments and asset classes such as stocks, bonds and cash (see example at right). It can help you optimize your potential returns and manage risk in an acceptable way based on your risk tolerance. In theory, these investments tend to respond differently so that when one asset class is doing well, another may be underperforming with the goal of providing less volatility to your portfolio over the long-term. Once you have decided your initial asset allocation, check in periodically to evaluate and rebalance your investments. While it may be that one of your investments performed well and increased in value, you may now be exposed to more risk than you anticipated. By rebalancing your portfolio, you can help maintain the allocation that you originally intended.

Want Janus to handle your asset allocation? Janus offers global asset allocation funds that rebalance for you. Learn more at **janus.com/assetallocationfunds.**

Hypothetical Portfolio That Demonstrates Asset Allocation



This hypothetical example does not represent any particular investment.

Are you ready to learn more about how Janus may fit into your plan?

Contact a Janus Representative today at 1.800.525.3713.

Please consider the charges, risks, expenses and investment objectives carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, please call Janus at 1.800.525.3713 or download the file from janus.com/reports. Read it carefully before you invest or send money.

Alternative investments include, but are not limited to, commodities related securities, real estate securities, and other securities less correlated to the market, and are subject to inherent risks that an individual investor would need to address.

Mutual fund investing involves market risk; principal loss is possible. Equity and fixed income securities are subject to various risks including, but not limited to, market risk, credit risk and interest rate risk.

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.

Funds that invest in bonds have the same interest rate, inflation, and credit risks that are associated with the underlying bonds owned by the fund. Unlike owning individual bonds, there are ongoing fees and expenses associated with owning shares of bond funds. The return of principal is not guaranteed due to net asset value fluctuation that is caused by changes in the price of specific bonds held in the fund and selling of bonds within the fund by the portfolio manager(s).

Diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

C-0415-87457 04-15-17

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