



Use this form for transfer on death (TOD) account registration.

**Mail completed form to:** Lord Abbett Service Center, PO Box 219336, Kansas City, MO 64121-9336  
**Overnight mail:** Lord Abbett Distributor LLC, 330 West 9th Street, Kansas City, MO 64105-1514  
**Fax:** 816-843-7248 (Advisors are permitted to fax in paperwork provided the Medallion Signature Guarantee is legible. Shareholders are permitted to fax in paperwork provided a Medallion Signature Guarantee is not required.)  
**Call Lord Abbett for assistance:** 888-522-2388 (Monday–Friday between 8:30 a.m. and 6:00 p.m. Eastern Time)

<p><b>THE ADVANTAGES OF TRANSFER ON DEATH REGISTRATION</b></p> <p><b>Efficient Transfers with Cost Savings:</b> Ownership of your account is transferred to your beneficiary without the costs or delays of a probate proceeding.</p> <p><b>Control:</b> You control the account during your lifetime and can change your beneficiary at any time.</p> <p><b>Stepped-Up Cost Basis:</b> The value of the account at the time of your death becomes your beneficiary’s “cost basis.” There are no income taxes for your beneficiary on the unrealized gains (there may be estate taxes due). <b>Example:</b> You invest \$10,000 in a Lord Abbett fund. At your death, the value of your account is \$20,000. The cost basis for your beneficiary is \$20,000. If your beneficiary sells the shares for \$20,000, there are no income taxes due.</p>	<p><b>PLEASE REVIEW THE FOLLOWING BEFORE COMPLETING THIS FORM</b></p> <p><b>Eligible and Noneligible Accounts:</b> Single accounts and joint accounts with rights of survivorship are eligible. Fiduciary, retirement, tenants-in-common, institutional, corporate, or gift-to-minor accounts are not eligible.</p> <p><b>Multiple Beneficiaries:</b> Account owners may register the TOD account to multiple beneficiaries in unequal or fractional shares, provided that the individual designations in total are equal to 100%.</p> <p><b>Minor Beneficiary:</b> You may name a minor as your beneficiary only if a custodian, trustee, or guardian for the minor is also named.</p> <p><b>Primary and Contingent Beneficiaries:</b> A primary beneficiary will receive your account upon your death. A contingent beneficiary will receive your account only if there is no primary beneficiary alive at the time of your death.</p> <p><b>Note:</b> You should consult with your attorney to make sure that your beneficiary designations are consistent with your estate and tax-planning goals.</p>
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Please check only one box as authorization to:

- Update an existing beneficiary designation (Medallion Signature Guarantee is **not** required)
- Transfer existing account to a transfer on death account (all current account options will carry over) (Medallion Signature Guarantee **is** required)

**STEP 1: ACCOUNT REGISTRATION INFORMATION**

Owner Name (First Name, MI, Last Name)	Joint Owner Name (First Name, MI, Last Name) (if applicable)		
Street Address	City	State	Zip Code
Account Number	Social Security Number	Daytime Phone Number	
Email Address			

**STEP 2: TRANSFER ON DEATH DESIGNATION**

- If you reside in a state that has adopted the Uniform Transfer on Death Registration Act, you may designate a beneficiary who will automatically own the account assets upon your death, outside of probate or other court proceedings. The beneficiary has no right to the account until after your death.
- If there is no primary beneficiary living at the time of death, the balance is to be distributed to the contingent beneficiaries.
- If your beneficiary allocation totals at least 99%, but less than 100% (e.g., three named beneficiaries are each assigned a 33.33% interest in the account), Lord Abbett will assign the unallocated remainder to the first beneficiary.

**Primary Beneficiary(ies)**

Beneficiary Name (First Name, MI, Last Name), Name of Trust or Trustee	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share %
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
			Total = 100%

**Contingent Beneficiary(ies)**

Beneficiary Name (First Name, MI, Last Name), Name of Trust or Trustee	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share %
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
			Total = 100%

To list more TOD beneficiaries, attach a separate page with full name, SSN, date of birth, and percentage of shares for each.

**STEP 3: AUTHORIZED SIGNATURE**

The undersigned have read, understood, and agree to be bound by the rules for TOD Transfer and hereby instruct DST Systems Inc., transfer agent, to register the accounts listed above, in Transfer on Death form, subject to the DST TOD rules, as now or hereinafter in effect, for the benefit of the beneficiary(ies) designated above. A complete set of the rules is available upon request. Each of the undersigned hereby agrees to indemnify DST Systems Inc. and the fund(s) against any loss, claim, action, or expense (including reasonable attorneys' fees) to the extent that any Transfer on Death effected pursuant to these instructions is alleged or found to have been invalid or ineffective for any reason or otherwise gives rise to such a loss, claim, action, or expense. DST Systems Inc. and the fund(s) will be entitled to attach or debit the account of the TOD beneficiary to the extent necessary to enforce their rights to this indemnity.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Authorized Owner Signature (legal capacity, if needed) Date

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Authorized Joint Account Owner Signature (if applicable) Date

**STEP 4: MEDALLION SIGNATURE GUARANTEE (or Signature Guarantee)**

A Signature Guarantee is required on the Transfer on Death Registration Form when adding a beneficiary. To obtain a Signature Guarantee, sign this form in the presence of an authorized person at a broker/dealer firm or at another financial institution, such as a bank or trust company. A notarization from a notary public does not meet Signature Guarantee requirements. Medallion Signature Guarantees must cover the amount of the requested transaction. There are several different guarantee amounts, so it is important to acquire a guarantee amount equal to or greater than the amount of the transaction(s).

**Please place Medallion Signature Guarantee here.**