



Use this form to transfer your current assets to a Lord Abbett 403(b). Lord Abbett can accept transfers within the plan—referred to as a “contract exchange”—to your Lord Abbett 403(b) account from another 403(b) account only if your employer permits transfers to Lord Abbett. **Please consult with your financial professional prior to initiating a transfer.**

Please complete the attached Information Sharing Agreement (ISA). **Please note:** The ISA is required on the initial plan setup only if outside assets are being transferred into Lord Abbett.

**Mail completed form to:** Lord Abbett Service Center, P.O. Box 219198, Kansas City, MO 64121-9198  
**Overnight mail:** Lord Abbett Distributor LLC, 330 West 9th Street, Kansas City, MO 64105-1514  
**Call Lord Abbett for assistance:** 888-223-0020 (Monday–Friday, between 8:30 a.m. and 6:00 p.m. Eastern Time)

**Note:**

- Make check(s) payable to: **Lord Abbett Funds**. (Please include participant’s name, Social Security number, and account number.)
- Please forward a copy of a current account statement for the account you wish to transfer to Lord Abbett.
- Retain a copy of this 403(b) Transfer Form for your records.
- A complete **403(b) Application is also required for all new accounts.**

**STEP 1: PARTICIPANT REGISTRATION INFORMATION (Military Post Office or Fleet Post Office will be accepted)**

|  |   |       |          |
|--|---|-------|----------|
| Participant Name (First Name, MI, Last Name) | Social Security Number                          |       |          |
| Street Address (P.O. boxes not accepted)     | City  | State | Zip Code |
| Email Address                                | Daytime Phone Number                            |       |          |
| Investment Professional Name                 | Investment Professional Phone Number (required) |       |          |

**STEP 2: INVESTMENT INSTRUCTIONS**

Please choose investment option A or B.

- A.**  Invest proceeds in a new Lord Abbett account. (I have attached a completed 403(b) application.)
- B.**  Invest proceeds in my existing Lord Abbett 403(b) account according to the following:

| Lord Abbett Fund Name(s) | Account Number | Percentage<br>(Total must equal 100%) |
|--------------------------|----------------|---------------------------------------|
|                          |                |                                       |
|                          |                |                                       |
|                          |                |                                       |
|                          |                |                                       |

**Please note: We cannot accept the transfer of an existing 403(b) loan currently with another financial institution.**

**STEP 3: ACCOUNT YOU ARE TRANSFERRING**

Trustee/Custodian currently holding your account:

|   |                |       |          |
|---|----------------|-------|----------|
| Existing Trustee/Custodian                | Contact Name   |       |          |
| Existing Trustee/Custodian Street Address | City           | State | Zip Code |
| Phone Number                              | Account Number |       |          |

**Note:** Insurance companies often have their own surrender requirements. Please check with your carrier to avoid delays in processing.  
**Instructions to Existing 403(b) Trustee/Custodian:** All non–Lord Abbett funds must be liquidated prior to transfer.

## STEP 4: TYPE OF ACCOUNT YOU ARE TRANSFERRING

You may check more than one:

- 403(b) Pretax       403(b) Roth Aftertax       Traditional IRA\*       Rollover IRA  
 Qualified Plan       SEP IRA       SAR-SEP IRA       Governmental 457(b) Plan

\* Plan cannot accept aftertax proceeds from a traditional IRA (including nondeductible contributions).

## STEP 5: TRANSFER INSTRUCTIONS

Instructions to custodian of existing account:

I have established a Lord Abbett 403(b) account with UMB Financial Corporation ("UMB Bank") as Custodian. Please withdraw assets from my account in your custody in the following manner:

If the account previously listed in Section 3 contains shares of Lord Abbett fund(s), you may choose to transfer them "in-kind" (see Option 2). To transfer all other assets, they must be liquidated.

### Option 1

- Please liquidate the account(s) listed in Section 3 and issue a check(s) payable to **Lord Abbett Funds**.

**Amount to liquidate:**       All       Partial liquidation of \$ \_\_\_\_\_  
**When to liquidate:**       Immediately       At maturity\*      /      /       
Maturity Date  
(MM/DD/YYYY)

\*Transfer instructions of CD proceeds must be received at least two weeks prior to maturity, but no more than 60 days until maturity. If you liquidate a CD prior to maturity, you may incur a penalty.

### Option 2

- Please transfer "in-kind" to the Lord Abbett fund(s) held in the account listed in Section 3. **All non-Lord Abbett funds will be liquidated.**

**Special Note:** For transfers from a qualified plan or governmental 457(b) plan, you must contact your employer to ensure that all forms are submitted.

## STEP 6: ACCEPTANCE AND CERTIFICATION

This agreement is made by and between the employee and UMB Bank.

The undersigned certifies to the present 403(b), 401(a), 457(b), or IRA custodian or trustee that the undersigned has established a Custodial Account meeting the requirements of Internal Revenue Code Section 403(b) to which assets will be transferred, and certifies to UMB Bank that the 403(b), 401(a), 457(b), or IRA from which assets are being transferred meets the requirements of Internal Revenue Code Section 403(b), 401(a), 457(b), 408(a), or 408(k) (whichever case may be appropriate).

**A prospectus or summary prospectus contains important information about a fund, including its investment objectives, risks, charges, and ongoing expenses, which an investor should carefully consider before investing. To obtain a prospectus or summary prospectus on any Lord Abbett mutual fund, please contact your investment professional or Lord Abbett Distributor LLC at 888-522-2388 or visit our website at lordabbett.com. Read the prospectus carefully before investing.**

The undersigned acknowledges receipt of the current prospectus(es) for each Lord Abbett-managed fund in which an investment is to be made; the undersigned acknowledges receipt of the 403(b) Custodial Agreement; and the undersigned represents that he/she has signed the Lord Abbett 403(b) application and it has been executed.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Participant Signature Date

### Custodian's Acceptance

UMB Bank agrees to accept its appointment as custodian, and to accept the transfer of 403(b), 401(a), 457(b), 408(a), or 408(k) account assets for investment in the designated Lord Abbett-managed fund(s).

### UMB BANK, CUSTODIAN

## STEP 7: MEDALLION SIGNATURE GUARANTEE (or Signature Guarantee) (if required)

A transfer cannot be processed without the written plan permitting transfers to Lord Abbett.  
 A Medallion Signature Guarantee may be required by your existing 403(b) account trustee/custodian if you are liquidating securities.  
 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).  
 To obtain a Medallion Signature Guarantee or 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 Medallion Signature Guarantee or Signature Guarantee requirements.

**Please place Medallion Signature Guarantee here.**

**MODEL 403(B) PLAN INFORMATION SHARING AGREEMENT**  
**(Only one form required per Employer and Lord Abbett Distributor LLC)**

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Name of Employer ("Employer")

Lord Abbett Distributor LLC ("Service Provider")

The Employer represents to the Service Provider that the Employer maintains (or will maintain on or before January 1, 2019, or such later compliance date as may be established) a written plan complying with the regulations under section 403(b) of the Internal Revenue Code ("Code"), and that among other things, the plan provides the exchange.

The Employer represents to the Service Provider that it will notify the Service Provider promptly in writing in the event that it ceases to be an eligible employer under Code section 403(b) or to maintain the plan.

The Employer and Service Provider agree to, from time to time in the future, provide each other with the following:

- Information necessary for the resulting contract/custodial account, or any other contract/custodial account to which contributions have been made by the Employer, to satisfy Code section 403(b), including information concerning the participant's employment and information that takes into account other Code section 403(b) contracts/custodial accounts or qualified employer plans (such as whether a severance from employment has occurred for purposes of the distribution restrictions in Treasury Regulation section 1.403(b)-6 and whether the hardship withdrawal rules of Treasury Regulation section 1.403(b)-6(d)(2) are satisfied).
- Information necessary for the resulting contract/custodial account, or any other contract/custodial account to which contributions have been made by the Employer, to satisfy other tax requirements (such as whether a plan loan satisfies the conditions in Code section 72(p)(2) so that the loan is not a deemed distribution under Code section 72(p)(1)).
- In the event an eligible rollover distribution is received that includes after tax employee contributions or designated Roth contributions, information regarding the participant's basis under Code section 72 in the amount rolled over.
- Any other information necessary to ensure compliance with applicable laws and regulations.

It is also understood that the Employer may authorize a third party to provide this information, and Employer recognizes that the Service Provider or its designee will not perform calculations (such as expressly agreed to do so in writing with the Employer).

The Parties agree that each is obligated to provide only information available on its records, or the records of any designee, and the Service Provider does not guarantee the accuracy of any information that is based on certification by a participant or a previous service provider.

The Parties agree that each of their authorized representatives will maintain as confidential any information provided by the other pursuant to this Agreement unless otherwise required by law.

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Name of Authorized Representative of Employer

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Signature of Authorized Representative of Employer

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Date

LORD ABBETT DISTRIBUTOR LLC

By: Lord Abbett & Co. LLC, its Managing Member

By: 

Name: Lawrence H. Kaplan

Title: Member

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_