



Use this form to authorize UMB Financial Corporation (UMB Bank), the custodian of the IRA account, to transfer funds to the named beneficiary(ies). Please consult your tax advisor to determine which method of distribution and withholding election is most appropriate for you.

FOR TRADITIONAL IRA AND ROTH IRA ACCOUNTS

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.)
Call Lord Abbett for assistance: 888-522-2388 (Monday-Friday between 8:30 a.m. and 6:00 p.m. Eastern Time)

FOR SIMPLE IRA, SEP IRA, AND SAR SEP IRA ACCOUNTS

Mail completed form to: Lord Abbett Service Center, PO Box 219604, Kansas City, MO 64121-9604
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)
Fax: 816-218-0072 (Advisors are permitted to fax in paperwork provided the Medallion Signature Guarantee is legible.)

- For an IRA Distribution Due to Death form that is Medallion Signature Guaranteed, no additional documentation is required, unless specifically requested in one of the sections below.
For an IRA Distribution Due to Death form that is not Medallion Signature Guaranteed, please call Lord Abbett to ensure that all legal requirements are met and documents are enclosed. For traditional IRA and Roth IRA account holders, please call 800-821-5129. For SIMPLE IRA, SEP IRA, and SAR SEP IRA account holders, please call 888-223-0020.
If you wish to open a Lord Abbett mutual fund account or IRA account, new account applications are available at lordabbett.com under the Resources tab, Documents & Forms section, Forms & Applications link.

STEP 1: ACCOUNT REGISTRATION INFORMATION

Decedent Owner Name (First Name, MI, Last Name) Decedent Social Security Number Date of Death (MM/DD/YYYY)

Account Number

1. 2. 3. 4.

To list more account numbers, please attach a separate page.

STEP 2: BENEFICIARY DESIGNATION

Each beneficiary must complete a separate form.

Beneficiary Name (First Name, MI, Last Name)

Beneficiary Street Address City State Zip Code

Beneficiary Daytime Phone Number Beneficiary Social Security Number Beneficiary Date of Birth (MM/DD/YYYY)

When beneficiary is a minor, please provide the following information:

Name of Guardian for Minor (First Name, MI, Last Name) Relationship of Guardian to Minor (Parent, grandparent, etc.)

### STEP 3: METHOD OF DISTRIBUTION

#### For a non-spouse beneficiary (check one).

Please send distribution to:

- A.**  Address in Step 2.
- B.**  Existing Lord Abbett mutual fund (nonretirement) account number: \_\_\_\_\_.
- C.**  New Lord Abbett mutual fund (nonretirement) account. **Please complete and enclose a new Lord Abbett Account Application.**
- D.**  Decedent IRA account set up for the benefit of named beneficiary. **Please complete and enclose a new Lord Abbett IRA Account Application.**  
**Decedent IRA account:** A separate IRA account established after the account owner's death. A nonspouse beneficiary inheriting this account must liquidate it by December 31 of the calendar year that includes the fifth anniversary of the owner's death **unless** minimum payments begin in the year following the owner's death and continue each year thereafter based on IRS life expectancy tables.

**Note:** Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

#### For a spouse beneficiary (check one).

Please send distribution to:

- A.**  Address in Step 2.
- B.**  Existing Lord Abbett mutual fund (nonretirement) account number: \_\_\_\_\_.
- C.**  New Lord Abbett mutual fund (nonretirement) account. **Please complete and enclose a new Lord Abbett Account Application.**
- D.**  Decedent IRA account set up for the benefit of named beneficiary. **Please complete and enclose a Lord Abbett IRA Account Application.**  
**Decedent IRA account:** A separate IRA account established after the account owner's death. A spouse beneficiary inheriting this account does not have to begin distributions until the year the owner would have attained 70½.
- E.**  Existing Lord Abbett IRA account in the spouse's name. Account number: \_\_\_\_\_.
- F.**  New Lord Abbett IRA account in the spouse's name. **Please complete and enclose a Lord Abbett IRA Application.**
- G.**  A qualified retirement plan, including a 403(b) plan, in which the surviving spouse is already a participant. Aftertax dollars cannot be transferred.

**Note:** Options A, B, and C are considered immediate single-sum distributions for income tax purposes. See Step 4 regarding applicable withholding.

#### Important information for owner over age 70½:

The Internal Revenue Service determines April 1 following attainment of age 70½ to be the **required beginning date** (RBD) to take a required minimum distribution (RMD) each year from an IRA. If the account holder's death occurred after the RBD, the amount of the RMD for the year of death is not allowed to be rolled over or transferred to an IRA account for the benefit of a nonspouse or spouse beneficiary or a qualified plan for the benefit of a spouse beneficiary.

You must add the value of all IRA accounts you are inheriting from this owner (Lord Abbett and any other institutions) to determine your total RMD. However, you need only withdraw that minimum from one institution.

Withdraw the RMD and:  Send RMD to my address of record.  Other instructions: \_\_\_\_\_

**Note:** An RMD withdrawal is considered an immediate single-sum distribution for income tax purposes. See Step 4 regarding applicable withholding.

### STEP 4: FEDERAL TAX WITHHOLDING

We are required to withhold 10% of the taxable distribution unless you elect no withholding. Withholding amounts are sent to the IRS as a prepayment of federal income tax. You may withhold additional amounts. Please be aware that the IRS may impose a penalty for under-withholding.

Please check one:  Do not withhold taxes.  Withhold \_\_\_\_\_% (in increments of 5%, not less than 10%) to be sent to the IRS.

**STEP 5: STATE INCOME TAX WITHHOLDING (optional)**

States have varying tax withholding election requirements (the withholding status of each state is subject to change).

**Mandatory withholding states:**

Arkansas, California, Connecticut, Delaware, District of Columbia, Iowa, Kansas, Maine, Maryland, Massachusetts, Michigan, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia. Lord Abbett will withhold the required amount mandated by your state’s income tax bureau automatically.

**Optional:**  I reside in a mandatory withholding state (listed above). Withhold an additional \$ \_\_\_\_\_ (over the state’s withholding requirements) from my distribution.

**Voluntary withholding states:**

Alabama, Arizona, Colorado, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, West Virginia, and Wisconsin. If you are a resident in a voluntary withholding state, Lord Abbett will not withhold automatically.

**Optional:**  I reside in a voluntary withholding state (listed above). Withhold \$ \_\_\_\_\_ from my distribution.

**Nonwithholding states:**

Alaska, Florida, Hawaii, Nevada, New Hampshire, Puerto Rico, South Dakota, Tennessee, Texas, Washington, and Wyoming. You are not allowed to withhold any state taxes for this distribution.

**STEP 6: AUTHORIZED SIGNATURE**

I have read the “UMB Bank Universal Individual Retirement Account Custodial Agreement” located at lordabbett.com.

This authorizes UMB Financial Corporation (UMB Bank), the custodian of the IRA account, to transfer funds to the named beneficiary(ies). If Internet access is unavailable, I have ordered and read a copy of the agreement by calling 888-522-2388.

By signing below, I acknowledge that I have received and read the prospectus(es) of the fund(s) selected and agree to the terms within, and, in particular, that I understand that there are ways to reduce the applicable front-end sales charge as described in the prospectus under “Your Investment—Purchases.” In the event that I am not now eligible for a reduced sales charge, but will become eligible in the future, I understand and acknowledge that it is my responsibility to bring my changed circumstances to the attention of my investment professional or Lord Abbett Distributor LLC as soon as possible.

**Tax certification:** Under penalties of perjury, I certify that: (1) the Social Security or tax identification number (TIN) shown on this application is correct (or I am waiting for a number to be issued to me); (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien). Note: The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

By signing below, I confirm that the information I have provided to Lord Abbett Funds is true and correct and understand that my identity may be verified through the use of a database maintained by a third party or through other means.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Authorized Beneficiary Signature (legal capacity, if needed; for example, trustee, executor, guardian for minor) Date

**STEP 7: MEDALLION SIGNATURE GUARANTEE OR SIGNATURE GUARANTEE**

A Medallion Signature Guarantee or Signature Guarantee is required to process an IRA distribution due to death request. 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.

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, 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 requirements.

**Please place Medallion Signature Guarantee here.**