

Step-by-Step Instructions Page



LORD ABBETT®

Provides the necessary instructions for completing the Mutual Fund Distribution Due to Death Form

DECEDENT ACCOUNT INFORMATION		DISTRIBUTION DUE TO DEATH REQUEST	
ACCOUNT TYPE	ACCOUNT DESCRIPTION	BENEFICIARY ACCOUNT OPTIONS	STEPS TO COMPLETE
INDIVIDUAL	An Individual account has one beneficial owner. Generally, an Individual account moves to an Estate account before being redeemed or transferred to a new account registration.	Redemption Request to close a Lord Abbett account(s)	Steps: 1-5, 7, 9-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps: 1-8, 10, 11
JOINT TENANTS RIGHTS OF SURVIVORSHIP	A Joint Tenants Rights of Survivorship account allows all members of the account to have the power to conduct investment transactions within the account. Generally, a surviving member will inherit the total value of the other member's share of account assets upon the death of that other member.	Redemption Request to close a Lord Abbett account(s)	Steps: 1, 2, 4-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps: 1, 2, 4-8, 10, 11
TENANTS IN COMMON	A Tenants in Common account is owned by at least two people, yet a surviving tenant of the account does not necessarily acquire the rights (and account assets) of the deceased person. Generally, for a Tenants in Common account, a portion of the account owned by the deceased shareholder moves to an Estate account before being redeemed or transferred to a new account registration.	Redemption Request to close a Lord Abbett account(s)	Steps for Survivor: 1, 2, 4-11 Steps for Estate: 1-3, 5, 7-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps for Survivor: 1, 2, 4-8, 10, 11 Steps for Estate: 1-3, 5-8, 10, 11
TRANSFER ON DEATH (TOD)	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 rights to the account until after your death.	Redemption Request to close a Lord Abbett account(s)	Steps: 1, 2, 4-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps: 1, 2, 4-8, 10, 11
TRUST	A Trust account is managed by one party for the benefit of another. Generally, for a Trust account, assets are distributed to the beneficiaries.	Redemption Request to close a Lord Abbett account(s)	Steps: 1, 2, 4-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps: 1, 2, 4-8, 10, 11
	Generally, upon the death of the Trustee, a successor Trustee is designated to manage the account.	Designation of Successor Trustee	Steps: 1, 2, * 4C, 10, 11 *Complete this step only if the trust name and/or the Tax ID is changing.
UNIFORM GIFTS TO MINORS	A Uniform Gifts to Minors account is managed by one party for the benefit of a minor. Upon the death of the minor, the account transfers to the minor's estate.	Redemption Request to close a Lord Abbett account(s)	Steps: 1-3, 5-11
		Transfer Request to transfer account(s) to a new Lord Abbett account	Steps: 1-7, 10, 11
	A custodian is the party responsible for managing a Uniform Gifts to Minors account. Upon the death of the custodian, a new custodian is designated to manage the account.	Designation of New Custodian	Steps: 1, 4B, 10, 11

Mutual Fund Distribution Due to Death Form



LORD ABBETT®

Use this form in cases where the shareholder is deceased in order to transfer and/or redeem a mutual fund account.

Please read the accompanying Step-by-Step Instruction Page before completing this form.

Important information about procedures for opening a new account required by the U.S.A. PATRIOT ACT: To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Mail completed form to: Lord Abbett Funds Service Center, P.O. Box 534489, Pittsburgh, PA 15253-4489

Overnight mail: Lord Abbett Funds Service Center, Attention: 534489, 500 Ross Street, 154-0520, Pittsburgh, PA 15262

Fax: 844-761-0139 (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 8:00 a.m. and 5:30 p.m. ET)

- For a Mutual Fund 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 a Mutual Fund Distribution Due to Death Form that is not Medallion Signature Guaranteed, the following information is required: a Mutual Fund Distribution Due to Death Form, certified copy of the Death Certificate, and Letters of Testamentary dated within 60 days. Additional information may be requested in one of the sections below.
- An Inheritance Tax Waiver may also be required, depending on the decedent's state of residence.

STEP 1: ACCOUNT REGISTRATION INFORMATION

Decedent Owner Name (First Name, MI, Last Name)	Decedent Social Security Number	Date of Death (MM/DD/YYYY)	
Decedent Owner Address	City	State	Zip Code
Joint Owner Name (First Name, MI, Last Name) (if applicable)			

STEP 2: TRANSFER AND/OR REDEMPTION REQUEST (Choose one option.)

- ☐ **Transfer:** Request to transfer account(s) to a new Lord Abbett account.
- ☐ **Transfer:** Request to transfer to an existing Lord Abbett account number: _____
- ☐ **Redemption:** Request to close a Lord Abbett account(s) (requires transfer to a new account).

Fund Name	Account Number	Number of Shares or Percentage
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

To list more funds, please attach a separate page.

Cost-Basis Method Selection: Please **select one** of the following six cost-basis method options.

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Average Cost | <input type="checkbox"/> Last-In, First-Out | <input type="checkbox"/> Low Cost |
| <input type="checkbox"/> First-In, First-Out | <input type="checkbox"/> High Cost | <input type="checkbox"/> Specific Lot |

To view definitions for any of the above options, please see our Q&A cost-basis document on our Tax Center page at lordabbett.com. **If you do not choose a method listed above, the fund's default method of average cost will be used.**

STEP 3: ESTATE INFORMATION (If this section is completed, the Executor must sign in Step 10.)

Estate Name	Estate Tax Identification Number		
Estate Address	City	State	Zip Code
Executor Name (First Name, MI, Last Name)	Social Security Number	Date of Birth (MM/DD/YYYY)	
Executor Address	City	State	Zip Code
Co-Executor Name (First Name, MI, Last Name) (if applicable)	Social Security Number	Date of Birth (MM/DD/YYYY)	
Co-Executor Address	City	State	Zip Code

Multiple Estate Beneficiaries (to be completed only by Executor):

- Each Estate Beneficiary must complete Step 4.
- Each estate beneficiary must complete a separate Lord Abbett Mutual Fund Account Application.
- Below, the percentage of shares must be indicated for each beneficiary.

Estate Beneficiary Name (First Name, MI, Last Name)	Share % (whole % only)
Estate Beneficiary Name (First Name, MI, Last Name)	Share % (whole % only)
Estate Beneficiary Name (First Name, MI, Last Name)	Share % (whole % only)
Estate Beneficiary Name (First Name, MI, Last Name)	Share % (whole % only)

To list more beneficiaries, please attach a separate page with full name and percentage of shares for each.

STEP 4: NEW ACCOUNT REGISTRATION: PLEASE COMPLETE ONE REGISTRATION TYPE. (Choose either A, B, or C.)**A. General Mutual Fund—Individual, Joint Tenants, or Tenants in Common**

- ☐ Individual ☐ Joint Tenants with Rights of Survivorship ☐ Tenants in Common

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

To list more tenants, please attach a separate page with full name, Social Security number, and date of birth for each.

STEP 4: NEW ACCOUNT REGISTRATION: PLEASE COMPLETE ONE REGISTRATION TYPE. (Choose either A, B, or C.) Continued**OPTIONAL: ADD TRANSFER ON DEATH (TOD) BENEFICIARY TO ABOVE ACCOUNTS.**

☐ Add transfer on death (TOD) to this account. (This applies only to Individual or Joint Tenants with Rights of Survivorship accounts.)

- 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 rights to the account until after your death.
- 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 (required)	Share % (Total Must Equal 100%)
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
		Total = 100%

Contingent Beneficiary(ies)

Beneficiary Name (First Name, MI, Last Name), Name of Trust or Trustee	Social Security or Tax ID Number (required)	Share % (Total Must Equal 100%)
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
		Total = 100%

To list more TOD beneficiaries, attach a separate page with full name, Social Security number, date of birth, and percentage of shares for each. If your beneficiary allocation totals at least 99%, but less than 100% (e.g., three named beneficiaries are each assigned a 33% interest in the account), Lord Abbett will assign the unallocated remainder to the first beneficiary.

B. Uniform Gifts or Transfers to Minors (UGMA/UTMA)

<hr/>	<hr/>	<hr/>
Adult Custodian Name (First Name, MI, Last Name)	Social Security Number	Date of Birth (MM/DD/YYYY)
<hr/>	<hr/>	<hr/>
Minor Name (First Name, MI, Last Name)	Social Security Number	Date of Birth (MM/DD/YYYY)
<hr/>	<hr/>	<hr/>

C. Trust

Please include the first and last page(s) of the trust documents.

<hr/>	<hr/>	<hr/>
Trust Name	Trust Tax ID Number	Under Agreement Date (MM/DD/YYYY)
<hr/>	<hr/>	<hr/>
New Trustee Name (First Name, MI, Last Name)	Social Security Number	Date of Birth (MM/DD/YYYY)
<hr/>	<hr/>	<hr/>

To list more successor trustees, please attach a separate page with full name, Social Security number, and date of birth for each.

D. Trusted Individual (Optional)

You authorize Lord Abbett to contact the person listed below and to disclose information about you in order to confirm the specifics of your current contact information, health status or the identity of any legal guardian executor, trustee or holder of a power of attorney.

Please note: The trusted individual has no authority over the Mutual Fund account and cannot process transactions on the account.

<hr/>	<hr/>	<hr/>
(First Name, MI, Last Name)	Relationship to Account Owner	E-mail Address
<hr/>	<hr/>	<hr/>
Home or Mobile Number	Street Address	City
<hr/>	<hr/>	<hr/>
		State
		Zip Code

STEP 5: REGISTRATION MAILING ADDRESS (Army Post Office and Fleet Post Office will be accepted.)

Permanent Address **(P.O. boxes not accepted)** _____ City _____ State _____ Zip Code _____

Email Address _____ Daytime Phone Number _____

Check which applies: ☐ U.S. Citizen ☐ Resident Alien

Joint Owner Permanent Address **(P.O. boxes not accepted)** _____ City _____ State _____ Zip Code _____

Email Address _____ Daytime Phone Number _____

Check which applies: ☐ U.S. Citizen ☐ Resident Alien

If you would like account statements and other materials mailed to a different address (such as a P.O. box), please provide that address below.

Mailing Address _____ City _____ State _____ Zip Code _____

Any special account privileges established on the existing account **will** automatically carry over to the new account (e.g., telephone redemption/exchange, dividend options). The check-writing privilege **will not** be carried over. In order to add this option to the account, please complete the Check-Writing Authorization Form, which can be located at lordabbett.com.

STEP 6: ELECTRONIC DELIVERY

Lord Abbett is pleased to offer electronic delivery of fund documents. If you consent, an email will be sent notifying you when your fund materials are available for viewing online. Instructions for accessing your materials will be provided in the email. Please note that no confidential information will be sent via email. You may revoke e-delivery consent at any time, allowing you to receive printed materials.

I elect to receive notification of the following checked fund documents electronically to the email address provided below:

☐ Account Statements ☐ Prospectuses, Annuals, Semiannuals ☐ Tax Forms ☐ Trade Confirmations

Email Address (if different from Step 5) _____

STEP 7: YOUR FINANCIAL ADVISOR'S INFORMATION

☐ Add Financial Advisor from previous account.

_____ Advisor Name (First Name, MI, Last Name)		_____ Representative ID Number	_____ Branch ID Number	
_____ Phone Number	_____ Street Address	_____ City	_____ State	_____ Zip Code
_____ Dealer Firm Name		_____ Email Address		

Please note should this section remain blank the account will be defaulted to the Lord Abbett dealer.

STEP 8: DIVIDEND DISTRIBUTION OPTIONS

Dividend Distributions: Check one box. If you do not check a box, dividends will be reinvested in additional fund shares.

- | | |
|---|--|
| <input type="checkbox"/> Reinvest dividends and capital gains in my account. | <input type="checkbox"/> "Div-Move" to another Lord Abbett fund.
(See "Services for Fund Investors" in the prospectus.) |
| <input type="checkbox"/> Electronically transmit all dividends directly to my bank and reinvest all capital gains distributions.
(You must complete Step 9, Funding Your Account.) | <input type="checkbox"/> Pay all dividends to me by check at the address I have indicated in Step 5 (Registration Mailing Address) and reinvest all capital gains distributions. |
| <input type="checkbox"/> Electronically transmit all dividends and capital gains to my bank account. (You must complete Step 9, Funding Your Account.) | <input type="checkbox"/> Pay all dividends and capital gains distributions to me by check at the address I have indicated in Step 5 (Registration Mailing Address). |

Reinvest dividends from: _____ to _____
Lord Abbett Fund Lord Abbett Fund/Owner's Account Number

STEP 9: REDEMPTION SERVICES (Choose either A or B if you have requested to redeem funds in Step 2.)

- A.** ☐ Forward a check to the address registered on this account
- B.** ☐ Forward distribution proceeds directly to my bank:
- ☐ **ACH:** funding in two or three business days (no fees charged)
- ☐ **Wire:** funding the next business day (bank fees may apply)

Banking Instructions: Enter your bank information from your personal checking or savings account:

Bank account type: ☐ Checking ☐ Savings

Nine-digit routing (ABA) number: _____

Bank account number: _____

Bank account registration name: _____

Joint bank account registration name (if applicable): _____

The diagram shows a check with the following fields and arrows:

- Your Full Name:** Points to the top left of the check.
- Your Street Address:** Points to the address line below the name.
- Your Town, ST 12345:** Points to the city and state line.
- Date:** Points to the date line on the right.
- Pay to the order of:** Points to the line for the payee.
- \$:** Points to the dollar sign on the line for the amount.
- dollars:** Points to the word "dollars" on the line for the amount.
- Your Bank:** Points to the line for the bank name.
- Memo:** Points to the line for the memo.
- Routing (ABA) number:** Points to the first nine digits of the MICR line.
- Account number:** Points to the last six digits of the MICR line.
- 1000:** Points to the amount written in the MICR line.

STEP 10: AUTHORIZED SIGNATURE

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 "Sales Charge Reductions and Waivers." 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. (Signatures for all registered owners must be included.)

TAXPAYER IDENTIFICATION NUMBER CERTIFICATION

As Required by Federal law, I/we certify under penalties of perjury that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Services (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; (Check this box if you have been notified by the IRS that backup withholding applies); and
3. I am a U.S. citizen or other U.S. person (defined in the instructions); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct: _____.

Instructions for IRS Form W-9 will be provided upon request. The Internal Revenue Service 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 the Fund is true and correct, and I understand that my identity may be verified through the use of a database maintained by a third party or through other means.

Note: The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Under penalty of perjury I swear that there are no known disputes as to the persons entitled to a distribution under the nonprobate transfer or the amounts to be distributed to each person, and no known claims that would affect the distribution requested.

By signing below, I confirm that the information I have provided to the 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 Signature (Legal Capacity, if needed: for example, trustee, guardian for minor)	Date

NEW ACCOUNT OWNER AUTHORIZED SIGNATURE

_____	____/____/____
Authorized Signature (Legal Capacity, if needed: for example, trustee, guardian for minor)	Date
_____	____/____/____
Authorized Signature (Joint tenant[s])	Date

Daytime Phone Number	

STEP 11: MEDALLION SIGNATURE GUARANTEE (if required)

We highly recommend the use of Medallion Signature Guarantee to process all Mutual Fund Distribution Due to Death requests. 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.

Note: There may be other unique situations that require a Medallion Signature Guarantee. The Lord Abbett Funds and their transfer agent accept Medallion Signature Guarantees executed by an eligible issuer participating in the Securities Transfer Agents Medallion Program 2000 (STAMP2000). Eligible issuers include U.S. domestic banks, credit unions, savings associations (including savings and loan associations), trust companies, national securities exchanges, registered securities associations, and clearing agencies. Also acceptable are broker/dealers, municipal securities broker/dealers, and government securities broker/dealers whose net capital exceeds \$100,000. For your protection, a Medallion Signature Guarantee is required for certain requests. Notarized signatures or signature guarantees from financial institutions that are not participating in one of these programs will not be accepted.

Provide Medallion Signature Guarantee Here