



SALES CHARGES AND COMMISSION SCHEDULE*

CLASS A SHARES

TABLE A	EQUITY FUNDS ¹	
Single Purchase	Sales Charge	Dealer's Concession
Less than \$50,000	5.75%	5.00%
\$50,000 to \$99,999	4.75%	4.00%
\$100,000 to \$249,999	3.95%	3.25%
\$250,000 to \$499,999	2.75%	2.25%
\$500,000 to \$999,999	1.95%	1.75%
\$1,000,000 to \$5,000,000	None ²	1.00%
Next \$5 million above that	None ²	0.55%
Next \$40 million above that	None ²	0.50%
Over \$50 million	None ²	0.25%

TABLE C	TAX-FREE INCOME FUNDS ³	
Single Purchase	Sales Charge	Dealer's Concession
Less than \$100,000	2.25%	2.00%
\$100,000 to \$249,999	1.75%	1.50%
\$250,000 to \$499,999	None ⁴	1.00%
\$500,000 to \$999,999	None ⁴	1.00%
\$1,000,000 to \$5,000,000	None ⁴	1.00%
Next \$5 million above that	None ⁴	0.55%
Next \$40 million above that	None ⁴	0.50%
Over \$50 million	None ⁴	0.25%

TABLE B	MULTI-ASSET FUNDS ¹ TAXABLE FIXED-INCOME FUNDS ³	
Single Purchase	Sales Charge	Dealer's Concession
Less than \$100,000	2.25%	2.00%
\$100,000 to \$249,999	1.75%	1.50%
\$250,000 to \$499,999	1.25%	1.00%
\$500,000 to \$999,999	None ²	1.00%
\$1,000,000 to \$5,000,000	None ²	1.00%
Next \$5 million above that	None ²	0.55%
Next \$40 million above that	None ²	0.50%
Over \$50 million	None ²	0.25%

There is no up-front commission on purchases of the Lord Abbett U.S. Government & Government Sponsored Enterprises Money Market Fund, but a contingent deferred sales charge (CDSC) will be charged on shares exchanged from a Lord Abbett-sponsored fund that are subject to a CDSC and that are subsequently redeemed. **There is no up-front commission on purchases of the Lord Abbett Ultra Short Bond Fund**, but a contingent deferred sales charge (CDSC) will be charged on shares exchanged from a Lord Abbett-sponsored fund that are subject to a CDSC and that are subsequently redeemed. Lord Abbett Ultra Short Bond Fund has a 12b-1 trail commission of 0.15% that accrues immediately.

¹The 12b-1 trail commission is 0.25% (accrues immediately) for all equity and multi-asset funds, excluding the Lord Abbett Convertible Fund, at all breakpoints except those with the sales charge of "None". ²Class A shares of equity, multi asset, and taxable fixed income funds purchased at commissionable net asset value (NAV) will be eligible for a 12b-1 trail commission starting in the 13th month after purchase and will be subject to a CDSC of 1% if they are redeemed before the first day of the month in which the one-year anniversary of the purchase falls, including the Lord Abbett Convertible Fund. ³The 12b-1 trail commission is 0.15% (accrues immediately) for all taxable and non-taxable fixed-income funds, including the Lord Abbett Convertible Fund. ⁴Class A shares of the tax-free income funds purchased at commissionable net asset value (NAV) will be eligible for a 12b-1 trail commission starting in the 13th month after purchase and will be subject to a CDSC of 1% if they are redeemed before the first day of the month in which the 18th month anniversary of the purchase falls.

DEALER'S COMPENSATION AND CDSCs ON CLASS A SHARE PURCHASES WITHOUT A FRONT-END SALES CHARGE

Net Asset Value (NAV) Purchases Subject to Dealer

Concessions: Dealers receive concessions on Class A share purchases made within a 12-month period beginning with the first NAV purchase under the following circumstances:

- Purchase of \$250,000 or more of Funds in Table C, \$500,000 or more of Funds in Table B or \$1,000,000 or more in Table A.
- Purchases by retirement and benefit plans with at least 100 eligible employees if such retirement and benefit plan held Class A shares of the fund as of the close of business on December 31, 2015.
- Class A shares are only available for investment by retirement and benefit plans under certain circumstances as provided in the prospectus.

The concession rate resets on each anniversary date of the initial NAV purchase, provided that the account continues to qualify for treatment at NAV.

Collection of CDSC: CDSC is determined based upon the fund purchased and carries upon exchange. Class A shares purchased without a sales charge will be subject to a CDSC (as noted in the above tables) if the dealer receives a concession with respect to the purchase. For alliance arrangements involving financial intermediaries offering multiple fund families to retirement or benefit plans, the CDSC will normally be collected only when a plan effects a complete redemption of all or substantially all shares of all Lord Abbett funds in which the plan is invested. Concessions may not be paid with respect to alliance arrangements unless Lord Abbett Distributor can monitor the applicability of the CDSC.

*Not all share classes may be offered by a Fund.

CLASS C SHARES

- Purchases occur at NAV and have a maximum account value of \$500,000.¹
- 1% up-front payment to dealer
- Ongoing annual asset-based compensation accruing after 12 months for all purchases and dividend/capital gains reinvestments of: 1% ² for equity funds (except for Convertible Fund) and multi-asset funds (except for Multi-Asset Income Fund); 0.90% ³ for Multi-Asset Income Fund; and 0.75% ⁴ for all fixed-income and municipal income funds (including Convertible Fund).
- A 1% CDSC for shares redeemed before the first anniversary of the purchase
- Effective June 30, 2020, Class C shares will convert automatically into Class A shares on the 25th day of the month (or, if the 25th is not a business day, the next business day thereafter) following the eighth anniversary of the month on which the purchase order was accepted.

¹ Class C purchases received in excess of this maximum will no longer be accepted. This maximum includes total account value across share classes A, C, F, and P, in accordance with linking rules stated in a fund's prospectus. ² 0.75% distribution fee and 0.25% service fee. ³ 0.65% distribution fee and 0.25% service fee. ⁴ 0.50% distribution fee and 0.25% service fee.

CLASS F & I SHARES

- Available to eligible fee-based advisory programs, certain registered investment advisers, and individual investors through financial intermediaries that offer Class F or Class I shares
- Purchases occur at NAV
- No up-front payment to dealer
- No CDSC

CLASS R2 & R3 SHARES

- Available only to certain employer-sponsored retirement and benefit plans
- Purchases occur at NAV
- 0.35% (R2) & 0.25% (R3) distribution fee and 0.25% service fee (accrue immediately)
- No up-front payment to dealer
- No CDSC

CLASS R4 SHARES

- Available only to certain employer-sponsored retirement and benefit plans
- Purchases occur at NAV
- 0.25% service fee (accrue immediately)
- No up-front payment to dealer
- No CDSC

CLASS R5 & R6 SHARES

- Available only to certain employer-sponsored retirement and benefit plans
- Purchases occur at NAV
- No up-front payment to dealer
- No CDSC

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Carefully consider the investment objectives, risks, charges, and expenses of the Lord Abbett funds. This and other important information is contained in the Fund's summary prospectus and/or prospectus. To obtain a prospectus or summary prospectus on any Lord Abbett mutual fund, contact Lord Abbett Distributor LLC at 888-522-2388 or visit us at lordabbett.com. Read the prospectus carefully before you invest.

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