



# THE LORD ABBETT **EASY** IRA

Lord Abbett makes it easy for you to save for retirement with your IRA—whether you're looking to consolidate assets,\* manage retirement income, or just open an account. We are committed to providing you and your financial advisor with the highest level of service—making it easy to invest with us.

## LORD ABBETT IRA FEATURES INCLUDE:

### EASY ON YOUR WALLET



- No annual custodial fees<sup>†</sup>
- No account setup charges
- No charges for paper statements
- Free overnight shipping<sup>†</sup>

### FAST ACCOUNT SETUP\*



- User-friendly electronic applications
- Same-day setup using Automated Clearing House (ACH) electronic funding
- Tax refunds directly deposited to IRAs

### SIMPLE INVESTMENT SELECTION



- More than 30 equity, fixed-income, and asset allocation capabilities to help address a range of investment goals
- Single-fund allocation strategies

### OUTSTANDING CLIENT SERVICE



- Dedicated IRA specialists
- Award-winning account statements<sup>‡</sup>
- A new investor website featuring streamlined and mobile account access and extensive tools and resources to manage your IRA

\*Consolidating assets may result in the assessment of transaction costs, charges, and/or fees.

<sup>†</sup> Lord Abbett will waive (or otherwise pay) the yearly \$10.00 custodial fee that would be charged each year on an ongoing basis to every new IRA account and therefore will not assess a custodial account fee in 2017 or any year afterward. Additionally, the Federal Express (FedEx) charges are currently absorbed by the broker/dealer to submit paperwork to DST to open a Lord Abbett IRA account. Fund-level fees and expenses are still applicable. Please see the current prospectus.

<sup>‡</sup> In 2014, Lord Abbett was recognized as a leader in customer service by Dalbar.

## DID YOU KNOW . . . ?

- Everyone can contribute to an IRA as long as they have earned (reportable) income.
- You can contribute to both your employer-sponsored retirement plan (401(k), 403(b), SIMPLE IRA, etc.) and an IRA.
- A nonworking spouse may be eligible to make an IRA contribution.
- You are eligible to roll over your assets from a former employer-sponsored retirement plan into an IRA.
- You can contribute to an IRA for the prior tax year until April 15 of the present year.

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**Contact your financial advisor to discuss these strategies and others you can use to help achieve your retirement savings goals.**

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## INVESTMENT-LED. INVESTOR-FOCUSED.

As an investment-led firm, we evaluate every decision from an investment perspective in an effort to achieve superior long-term investment performance. Our approach is based on a philosophical belief in active management characterized by teamwork and collaboration, a commitment to research—both fundamental and quantitative—and an adherence to risk management.

As an investor-focused firm, we evaluate every decision from an investor perspective to ensure that we act in the best interest of our clients. We are committed to providing every client with our independent perspective, our breadth of resources, and our range of intelligently designed investment strategies.

We are successful when a strategy is well-designed, process is well-defined,  
and our investors are well-served.

To comply with Treasury Department regulations, we inform you that, unless otherwise expressly indicated, any tax information contained herein is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties that may be imposed under the Internal Revenue Code or any other applicable tax law, or (ii) promoting, marketing, or recommending to another party any transaction, arrangement, or other matter. Please consult your tax advisor concerning your particular tax situation.

The value of investments in equity securities will fluctuate in response to general economic conditions and to changes in the prospects of particular companies and/or sectors in the economy. The value of an investment in fixed-income securities will change as interest rates fluctuate and in response to market movements. As interest rates fall, the prices of debt securities tend to rise. As rates rise, prices tend to fall.

Asset allocation does not guarantee a profit or protect against loss in declining markets.

**Investors should 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 your investment professional or Lord Abbett Distributor LLC at (888) 522-2388, or visit us at [lordabbett.com](http://lordabbett.com). Read the prospectus carefully before investing.**

### FOR MORE INFORMATION:

Lord Abbett Client Service: 888-522-2388 | Visit us at: [lordabbett.com](http://lordabbett.com)

Lord Abbett mutual fund shares are distributed by LORD ABBETT DISTRIBUTOR LLC  
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