



Use this form to establish one of the following IRA accounts with Lord Abbett:

- Traditional IRA
- Roth IRA
- SEP IRA
- Rollover IRA
- Decedent IRA
- Payroll Deduction IRA

If you are transferring assets from another financial institution, please complete the IRA Transfer Application.

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. Your property may be transferred to the appropriate state (i.e., escheated) if no activity occurs in the account within the time period specified by state law. For more details, consult your state's website or call your state government's escheatment customer service number.

<p>OPENING AN ACCOUNT When you open an account, we will require: n Name n Social Security number or tax identification number n Date of birth n Address</p> <p>We may ask for other information that will allow us to identify you. We may also ask for copies of documents. If we are unable to obtain your required information, we will return your application. Your moneys will not be invested until we have obtained all required information. Please be sure to review and sign this application under Step 9.</p> <p>Mail completed application 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 Call Lord Abbett for assistance: 888-522-2388 (Monday–Friday between 8:30 a.m. and 6:00 p.m. Eastern Time)</p> <p>OPENING AN ACCOUNT WITH AUTOMATED CLEARING HOUSE (ACH) FUNDING—SAME-DAY SERVICE Fax: 816-843-7248 • Email: lawork@dtsystems.com</p> <p>To open an account on the same day, choose ACH in Step 7. An application must be received by Lord Abbett before the New York Stock Exchange closes (generally 4:00 p.m. ET) in order to receive that day's net asset value and must be in good order.</p>	<p>FREE FEDEX SHIPPING</p> <p>We are offering FREE FedEx overnight shipping for your IRA paperwork. Simply call 888-522-2388 and select option 2 to speak with a Lord Abbett representative to obtain the FedEx information. Send IRA paperwork to:</p> <p>Lord Abbett Distributor LLC 330 West 9th Street Kansas City, MO 64105-1514</p> <p><i>Please select Priority Overnight shipping option.</i></p>
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STEP 1: ACCOUNT REGISTRATION INFORMATION (Army Post Office or Fleet Post Office will be accepted.)

Owner Name (First Name, MI, Last Name)	Social Security Number	/ /	Date of Birth (MM/DD/YYYY)
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Street Address (P.O. boxes not accepted)	City	State	Zip Code
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Email Address	Daytime Phone Number
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Are you a: U.S. Citizen Resident Alien Nonresident Alien

Important: If you are a nonresident alien, please provide your passport number and country of issuance, and attach copies of this information with your passport photograph.

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.

Street Address	City	State	Zip Code
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Check this box if applicant is a minor.

Name of guardian for minor (First Name, MI, Last Name)	Relationship of guardian to minor (parent, grandparent, etc.)	Guardian Social Security Number	/ /	Guardian Date of Birth (MM/DD/YYYY)
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STEP 2: TYPE OF IRA

Please check one: Traditional IRA Rollover IRA Roth IRA: Payroll Deduction IRA:

New Existing: / / Traditional IRA Roth IRA

Date Established (MM/DD/YYYY)

- Beneficiary Traditional IRA
- Beneficiary Roth IRA (Please provide information below.)

Decedent Name (First Name, MI, Last Name)	Social Security Number	/ /	Date of Birth (MM/DD/YYYY)	/ /	Date of Death (MM/DD/YYYY)
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SEP IRA (Please provide information below.)

Employer Name	Contact Information
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STEP 3: 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 1) **(Required to set up electronic delivery)**

STEP 4: YOUR FINANCIAL ADVISOR'S INFORMATION (This section to be completed by the broker/dealer.)

_____ 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 5: INVESTMENT SELECTIONS (For more information about our funds, visit us at lordabbett.com.)

Please indicate the fund name, share class, and dollar amount or percentage to be allocated to each fund.

Please note that each fund minimum is generally \$1,500 per fund. Please note that the Developing Growth Fund is closed to new investors.

Lord Abbett Fund Name(s) (If no investment elections are selected, any contributions will be invested in the Lord Abbett U.S. Government & Government Sponsored Enterprises Money Market Fund.)	Share Class (A or C) (If a share class is not selected, Class A shares will be purchased.)	Dollar Amount or Whole Percentage (Total must equal 100%.)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____

I have selected more than five investments and have attached additional investment instructions.

All distributions will be reinvested. Exchange privilege is offered within the same class of shares.

Under the provisions of my IRA account, I have the right to direct the investments. I understand, however, that the investment options selected may not be available to me and are governed by the terms of the current prospectus for the funds.

Investment decisions should always be made based on an investor's specific financial needs, objectives, goals, time horizon, and risk tolerance. Consult with your financial advisor before making any investment decisions.

A prospectus or summary prospectus contains important information about a fund, including 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 financial advisor or Lord Abbett Distributor LLC at 888-522-2388 or visit our website at lordabbett.com. Read the prospectus carefully before investing.

STEP 6: BENEFICIARY DESIGNATION

If you have an additional primary beneficiary(ies) or wish to designate an additional contingent beneficiary(ies), please attach a separate list. If you cannot accomplish your estate-planning objectives by using Step 6 to designate your beneficiary(ies), you may submit another form of written beneficiary designation to the custodian.

Upon my death, distribute all funds in my IRA as listed below. I revoke all prior beneficiary designations, if any, made by me for these assets.

I understand that if I do not designate a beneficiary, assets will be paid to my estate. If the custodian receives satisfactory proof that a primary beneficiary(ies) has predeceased the applicant, the assets will be paid to the contingent beneficiary(ies).

I understand that I may add or change the beneficiary(ies) designated below at any time after the account is established by filing a new beneficiary designation with the custodian. Any such subsequent beneficiary designation will revoke all prior designations. (If no percentage is specified, the account balance will be shared equally among all designated beneficiaries.) All forms must be acceptable to the custodian and signed by me.

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.

STEP 10: MEDALLION SIGNATURE GUARANTEE (or Signature Guarantee) (if required)

A Medallion Signature Guarantee is required on the IRA application if the bank account registration does not match at least one of the authorized signatures. When new banking instructions are added or previous ones changed, Lord Abbett places a 15-day hold on redemptions. Funds will be available immediately for redemption if this form has a Medallion Signature Guarantee.

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.