



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

- Traditional IRA
- Roth IRA
- SEP IRA
- SAR-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.

OPENING AN ACCOUNT

When you open an account, we will require:

- Name
- Social Security number or tax identification number
- Date of birth
- Address

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**.

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)

OPENING AN ACCOUNT WITH AUTOMATED CLEARING HOUSE (ACH) FUNDING—SAME-DAY SERVICE

Fax: 816-843-7248 • Email: lawork@dtsystems.com

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.

FREE FEDEX SHIPPING

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:

**Lord Abbett Distributor LLC
330 West 9th Street
Kansas City, MO 64105-1514**

Please select Priority Overnight shipping option.

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: New Existing: / /
Date Established (MM/DD/YYYY)

Beneficiary IRA (Please provide information below.) Payroll Deduction IRA: Traditional IRA Roth IRA

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 SAR-SEP IRA (Please provide information below.)

Employer Name	Contact Information
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Address

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		

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 6: BENEFICIARY DESIGNATION (continued)

Primary Beneficiary(ies) If there is no Primary Beneficiary living at the time of my death, the balance is to be distributed to the Contingent Beneficiaries I designate.

Beneficiary Name (First Name, MI, Last Name), Name of Trust or Trustee	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share % (Total Must Equal 100%)	Relationship or Trust
_____	_____	/ /	_____	_____
_____	_____	/ /	_____	_____
_____	_____	/ /	_____	_____

Total = 100%

Contingent Beneficiary(ies)

Beneficiary Name (First Name, MI, Last Name), Name of Trust or Trustee	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share % (Total Must Equal 100%)	Relationship or Trust
_____	_____	/ /	_____	_____
_____	_____	/ /	_____	_____
_____	_____	/ /	_____	_____

Total = 100%

Spousal Consent: This section should be reviewed if the applicant is married and designates a beneficiary other than the spouse. It is the applicant's responsibility to determine whether this section applies. If the applicant is married and resides in a community property or marital property state (AZ, CA, ID, LA, NM, NV, TX, WA, or WI), the applicant must obtain his/her spouse's consent if the applicant has not designated his/her spouse as the primary beneficiary for at least half the account. The applicant may need to consult with legal counsel. Neither the custodian nor the plan sponsor is liable for any consequences resulting from the applicant's failure to provide proper spousal consent.

I am the spouse of the above-named applicant. I acknowledge that I have received a full and reasonable disclosure of my spouse's property and financial obligations. Due to any possible consequences of giving up my community property or marital property interest in this IRA, I have been advised to see a tax professional or legal advisor.

I hereby consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequence that may result. No tax or legal advice was given to me by the custodian or plan sponsor.

_____/_____/_____
Signature of Spouse Date Signature of Witness for Spouse Date

Note: There are numerous situations that may affect your beneficiary designation. Examples of such situations include the death of a beneficiary, divorce, birth or adoption of a child, beneficiary name change, and beneficiary address change. You may wish to notify your designated beneficiary that he or she is the beneficiary of your account. In the event of your death, your beneficiary must continue to receive the distributions under the payout period option you elected in accordance with the applicable tax law rules for required distributions at the death of the IRA owner. If your beneficiary fails to take required distributions after your death, adverse tax consequences may result.

STEP 7: INITIAL FUNDING FOR YOUR ACCOUNT (Choose either A, B, or C.)

Our fund minimums are generally \$1,500.00 or \$50 per fund when establishing a Systematic Purchase. For specific fund minimums, please go to lordabbett.com/investor to obtain fund information.

A. **Purchase by Check** (Make check payable to Lord Abbett Funds.) \$ _____ Initial Investment Amount

B. **Purchase by ACH** \$ _____
Initiate a one-time investment from your bank account via Automated Clearing House (ACH). Please complete the ACH banking instructions section below.

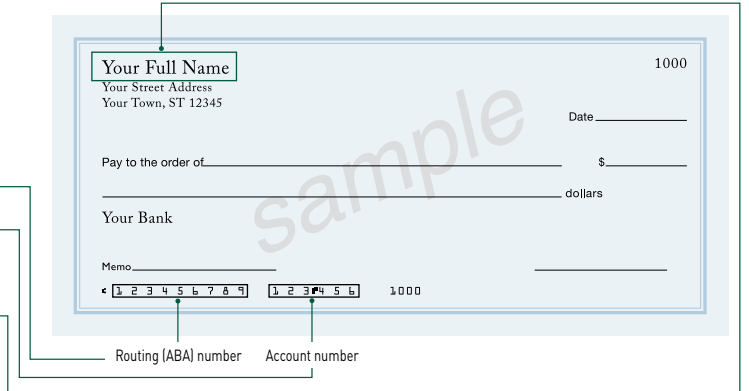
ACH Banking Instructions: Enter your bank information (from your personal checking or savings account):

Bank account type: Checking Savings

Nine-digit routing (ABA) number: _____

Bank account number: _____

Name(s) listed on bank account: _____



C. **Systematic Purchase** – Initial investment by systematic purchase plan (Please complete step 7). When establishing an account with a systematic purchase, the minimum initial investment is \$50 per fund.

Note: All future contributions will be allocated as noted by you in Step 5 of the application.

STEP 8: OPTIONAL ACCOUNT PRIVILEGES

FUNDING OPTIONS (When establishing an account with a systematic purchase, the minimum initial investment is \$50 per fund.)

A. Systematic Purchases (ACH):

Please purchase \$ _____ (\$50 per fund minimum) from the bank account shown in Step 7 (Funding Your Account), and invest in the Lord Abbett _____ Fund.

Start Date: ____ / ____ / ____ (If you have more than one fund, please provide information on a separate sheet of paper.)

Frequency of Purchases:

Twice a month (5th and 20th) Monthly (day of month: _____) Every other month Quarterly

B. Sales Charge Reductions and Waivers: Please be sure to complete all information requested below if you qualify. In the event that you qualify subsequent to your completing this account application, please discuss your eligibility with your financial advisor or Lord Abbett Distributor LLC as soon as possible.

1. Letter of Intention: If you, the purchaser,¹ intend to buy additional Class A, B, C, or P shares of any Eligible Fund within a 13-month investment period, you may be eligible for a reduced sales charge. Indicate below the total amount of the planned investment.

\$50,000² \$100,000 \$250,000 \$500,000 \$1,000,000

2. Rights of Accumulation (ROA):³ Whenever you buy Class A shares of any eligible fund, you may combine the value of those shares with the value of any Class A, B, C, F, or P shares of any eligible fund that you already own. (Attach document with accounts for purposes of ROA.)

3. Class A Share Purchases without a Front-End Sales Charge: If you so qualify, please indicate under which exemption you qualify:⁴

¹ See "Purchaser" and other relevant definitions and information in the prospectus under "Your Investment—Reducing Your Class A Share Front-End Sales Charges."

² This amount is applicable only to certain funds.

³ Value of shares determined using current public offering prices.

⁴ See the prospectus under "Your Investment—Class A Share Purchases without a Front-End Sales Charge."

C. I would like to add banking instructions to my account. (Please complete the ACH banking instructions.)

Please use banking information from attached check.

ACH 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 (include all registration names): _____

Please Note: If one name on the bank account registration above does not match the registration of the Lord Abbett Mutual Fund account, a Medallion Signature Guarantee is required.

DISTRIBUTION OPTIONS

Telephone Exchanges and Redemptions: Call 888-522-2388 to exchange shares of the same class from one Lord Abbett fund to another. If you do not check below, the convenience of our telephone exchange and redemption privilege will be added to your account. If you would like to make redemptions to a bank, please complete Step 7 (Funding Your Account).

I do not want the telephone exchange or redemption privilege added to my fund account.

STEP 9: AUTHORIZED SIGNATURE

I have read the "UMB Bank Universal Individual Retirement Account Custodial Agreement" located at lordabbett.com. 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 indicated under Step 8 and described in the prospectus under "Your Investment—Purchases." In the event that I am not now eligible for a reduced sales charge, but 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.

By signing below, I represent and warrant that I have consulted with my financial advisor or other non-Lord Abbett fiduciary about my purchase of any mutual fund interests. I also represent and warrant that information that I may have accessed or will access through Lord Abbett's website, fact sheets, or other materials, including, without limitation, investment tools, investment ideas, products or services, are general and/or educational in nature and are not directed to my personal circumstances. I also acknowledge that none of Lord Abbett nor its affiliates have undertaken or will undertake to provide impartial investment advice, act as an impartial adviser, or give advice in a fiduciary capacity or otherwise provide individualized recommendations to me with respect to my retirement account's purchase or holding of any Lord Abbett fund shares or any other Lord Abbett product.

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); and (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 the Fund 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

____ / ____ / ____
Date

Custodian Acceptance. UMB Financial Corporation (UMB Bank) will accept appointment as Custodian of the Depositor's Account. However, this Agreement is not binding upon the Custodian until the Depositor has received a statement confirming the initial transaction for the Account.

Receipt by the Depositor of a confirmation of the purchase of the Fund shares indicated above will serve as notification of UMB Bank's acceptance of appointment as Custodian of the Depositor's Account.

UMB Bank, CUSTODIAN