



Use this form for a systematic distribution from a traditional IRA, Roth IRA, SIMPLE IRA, SEP IRA, SARSEP IRA and decedent IRA. A systematic distribution means to sell all or part of your account on a periodic basis. Please contact your tax advisor regarding your specific tax obligation or potential IRS penalties that may apply to your distribution.

FOR TRADITIONAL IRA, ROTH IRA, COVERDELL ESA, AND SEP IRA

Mail completed application to: Lord Abbett Service Center, PO Box 219336, Kansas City, MO 64121-9336

Fax: 816-843-7248 (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 8:30 a.m. and 6:00 p.m. Eastern Time)

FOR SIMPLE IRA AND SARSEP IRA

Mail completed application to: Lord Abbett Service Center, PO Box 219604, Kansas City, MO 64121-9604

Fax: 816-218-0072 (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: 888-223-0020 (Monday–Friday between 8:30 a.m. and 6:00 p.m. Eastern Time)

STEP 1: ACCOUNT REGISTRATION INFORMATION

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

Daytime Phone Number _____

STEP 2: DISTRIBUTION TYPE

- Apply my required minimum distribution (RMD) across all applicable account types OR
- Select one of the following Lord Abbett IRA accounts from which you are requesting a systematic distribution.
 - Traditional IRA
 - Roth IRA
 - Rollover IRA
 - SIMPLE IRA
 - SEP IRA
 - SARSEP IRA
 - Decedent IRA

STEP 3: DISTRIBUTION REASON (Complete either A, B, or C.)

A. Normal and Early Distribution

Select one of the following ages that apply:

- Over age 59½
- Under age 59½ (*early withdrawal penalties may apply*)

Select one of the following fixed-dollar-amount methods for distribution:

- Distributions should be a fixed dollar amount of \$ _____ every period. (See Step 5.)
- Distribute _____% (choose a percentage between 1% and 100%) of the account's value and indicate in Step 4 from which funds the payments will be made. The payments will vary based on net asset value at the time of the withdrawal and the annual percentage divided by the number of payments, as selected in Step 5. (If you choose this method, Lord Abbett is not responsible for the minimum required distribution calculation.)

B. Required Minimum Distribution (RMD)

Select one of the following calculation methods:

- Calculations will be based on the Uniform Distribution Table promulgated in the IRS minimum distribution regulations based on a shareholder's age, a named beneficiary (spouse or nonspouse) who is not more than 10 years younger than the shareholder, or no beneficiary at all. It is understood that only a spouse beneficiary 10 years younger than the shareholder will affect the calculation.
- Calculations will be based on joint life expectancy. The spouse is the primary beneficiary and is more than 10 years younger than the shareholder. Distributions should be made to pay out the entire account over the joint life expectancy of the named spouse and will be calculated by Lord Abbett based on the information provided.

Spouse's date of birth is ____ / ____ / ____.
(MM/DD/YYYY)

For either calculation selected, the RMD will be taken from all Lord Abbett IRA accounts.

Important information regarding transferred assets only: If shareholder has transferred an IRA account from another custodian during the current calendar year, please provide the preceding year-end market value of the account: \$ _____.

STEP 3: DISTRIBUTION REASON (continued)

Optional selection if this age applies:

Just age 70½

Note: The first minimum distribution must be taken at any time during the calendar year the shareholder attains age 70½, or the distribution can be deferred until April 1 of the following year. Subsequent minimum distributions must be taken by December 31 of each year thereafter.

Defer the first distribution until the following year and distribute on / / (prior to April 1).
(MM/DD/YYYY)

C. Decedent IRA (for beneficiaries receiving RMDs after the shareholder's death)

Select either the spouse or nonspouse option:

Spouse beneficiaries

Elect to leave assets in the decedent IRA and receive a minimum distribution after the spouse's death. Calculations will be based on spouse's life expectancy or the decedent's RMD schedule if the decedent had been over age 70½.

Nonspouse beneficiaries

Receive a minimum distribution after the shareholder's death. Calculations will be based on single life expectancy determined in the year following the shareholder's death, reduced by 1 (one) for each subsequent year. Any beneficiary named may continue to receive payments based on remaining life expectancy or may accelerate distributions as desired.

STEP 4: DISTRIBUTION FUND/ACCOUNT

Indicate how you would like distributions to be taken. If no option is selected, distributions will be taken from all fund/accounts individually based on the annual RMD requirement for each fund/account.

Take distributions from all fund/accounts individually based on the calculated RMD requirement for each fund/account (proceed to Step 5)

Take distributions from all fund/accounts in equal percentages (proceed to Step 5)

Take distributions as indicated below (percentage allocations must be set separately below for each distribution type selected in Step 2)

Fund Name	Share Class	Account Number	Dollar Amount or Share Percentage (whole % only)
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____

To list more funds, please attach a separate page.

Important note: If the market value of the fund(s) you selected above is not adequate to satisfy the calculated distribution requirement, Lord Abbett will require, in writing, revised instructions in order to continue satisfying your distribution requirements.

STEP 5: DISTRIBUTION TIMING

Select only one box:

Monthly, beginning with the month of / /
(MM/DD/YYYY)

Quarterly, beginning with the month of / /
(MM/DD/YYYY)

Semiannually, beginning with the month of / /
(MM/DD/YYYY)

Annually, beginning with the month of / /
(MM/DD/YYYY)

Distributions are made on or about the 15th of the month. If you would like a specific date for your withdrawal, please indicate the specific day here: / / .
(MM/DD/YYYY)

Note: We must receive this form three business days before the day you wish your distributions to begin. Otherwise your automatic withdrawal plan will begin the following month. If you do not select a day, we will automatically process your distribution on the 15th day of the month. If that day falls on a weekend or holiday, your distribution will be made on the next business day.

STEP 6: FEDERAL INCOME TAX WITHHOLDING

If you elect not to have federal income tax withheld from the taxable portion of your distribution(s) or if the amount of tax withheld is not enough, you may be required to pay estimated income taxes. You also may be subject to tax penalties if your withholding and estimated tax payments are not adequate.

Check only one box: (If you do not check one of the boxes listed below, federal law requires a 10% tax withholding.)

- Do not withhold federal taxes.
- Withhold federal taxes at the rate of _____% from the distribution (10% or higher in whole percentages).

STEP 7: STATE INCOME TAX WITHHOLDING [optional]

States have varying tax withholding election requirements (the withholding status of each state is subject to change).

Mandatory withholding states:

Arkansas, California, Delaware, Iowa, Kansas, Maine, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia. Lord Abbett will withhold the required amount mandated by your state's income tax bureau automatically.

Optional: I reside in a mandatory withholding state (listed above). Withhold an additional \$ _____ (over the state's withholding requirements) from my distribution.

Voluntary withholding states:

Alabama, Arizona, Colorado, Connecticut, District of Columbia, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, West Virginia, and Wisconsin. If you are a resident in a voluntary withholding state, Lord Abbett will not withhold automatically.

Optional: I reside in a voluntary withholding state (listed above). Withhold \$ _____ from my distribution.

Nonwithholding states:

Alaska, Florida, Hawaii, Nevada, New Hampshire, Puerto Rico, South Dakota, Tennessee, Texas, Washington, and Wyoming. You are not allowed to withhold any state taxes for this distribution.

Mandatory withholding state with exception:

Maryland. Lord Abbett will withhold the required amount mandated by your state's income tax bureau automatically if the distribution is eligible for rollover and the participant chooses not to roll over these funds. If the amount selected by the participant is not eligible for rollover, the participant may elect withholding.

Optional: I reside in a mandatory withholding state with exception. Withhold \$ _____ from my distribution.

STEP 8: DISTRIBUTION SERVICES (Choose either A, B, or C.)

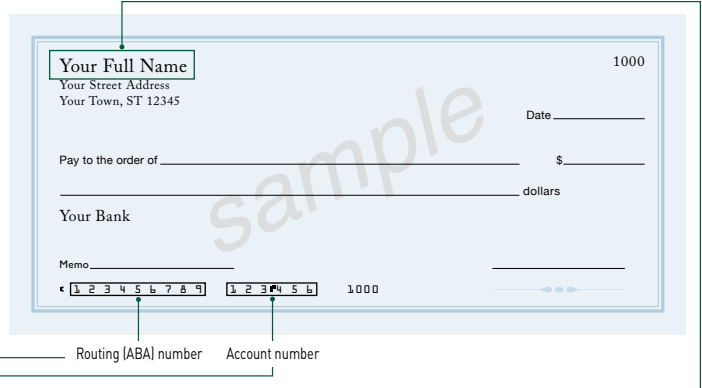
A. Forward a check to the address registered on this account.

B. Forward distribution proceeds directly to my bank through ACH funding in two or three business days. (No fees charged.)

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):

Note: If your banking instructions have changed, this form needs to have a Medallion Signature Guarantee to avoid a 15-day hold on redemptions.



C. Reinvest distribution to the nonretirement account listed below: (Exchanges cannot be made between different classes of shares.)

_____ Fund Name _____ Account Number

D. Forward a check to the following named payee and address (Step 10: Medallion Signature Guarantee required)

_____ Payee Name (First Name, MI, Last Name)

_____ Street Address _____ City _____ State _____ Zip Code

STEP 9: AUTHORIZED SIGNATURE

By signing below, I confirm that the information I have provided to the Lord Abbett funds is true and correct.

Owner Signature

____ / ____ / ____
Date

STEP 10: MEDALLION SIGNATURE GUARANTEE (or Signature Guarantee) IF REQUIRED

A Medallion Signature Guarantee is required only if you:

- had an address change within the last 30 days.
- are requesting a distribution over \$100,000 by fund.
- are requesting a distribution to be deposited to a bank account that does not have one of the account owners in the account registration.
- are requesting a distribution to be deposited to a bank account not currently on file or if the bank account has been updated within the last 15 days.
- are requesting a distribution to be mailed to an address not currently on file.

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.