



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

- General Mutual Fund—Individual, Joint Tenants, or Tenants in Common
- Trust, Estate, or Corporation/Partnership
- Uniform Gifts or Transfers to Minors (UGMA/UTMA)
- Transfer on Death (TOD)

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.

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 8**.

Note: You should be aware that if no activity occurs in your account within the time period specified by state law, your account may be transferred to the appropriate state.

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@dstsyste.ms.com

To open an account on the same day, choose ACH in Step 6. 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 asset value and must be in good order.

STEP 1: REGISTRATION: PLEASE COMPLETE ONE REGISTRATION TYPE. (Choose either A, B, or C.)

A. General Mutual Fund—Individual, Joint Tenants, or Tenants in Common

- Individual
- Joint Tenants with Rights of Survivorship
- Tenants in Common

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

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

To list more tenants, please attach a separate page with full name, SSN, and date of birth for each.

OPTIONAL: ADD TRANSFER ON DEATH (TOD) BENEFICIARY TO ABOVE ACCOUNTS

- Add transfer on death (TOD) to this account. (Only applies to Individual or Joint Tenants with Rights of Survivorship accounts.)
- If you reside in a state that has adopted the Uniform Transfer on Death Registration Act, you may designate a beneficiary who will automatically own the account assets upon your death, outside of probate or other court proceedings. The beneficiary has no rights to the account until after your death.
- If your beneficiary allocation totals at least 99% but less than 100% (e.g., three named beneficiaries are each assigned a 33.33% interest in the account), Lord Abbett will assign the unallocated remainder to the first beneficiary.
- If there is no Primary Beneficiary living at the time of death, the balance is to be distributed to the Contingent Beneficiaries.

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

- If a minor is listed, please also provide a custodian/guardian along with custodian/guardian Social Security number and date of birth.

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

To list more TOD beneficiaries, attach a separate page with full name, SSN, date of birth, and percentage of shares for each.

STEP 1: REGISTRATION: PLEASE COMPLETE ONE REGISTRATION TYPE. (Choose either A, B, or C.) (continued)

B. Uniform Gifts or Transfers to Minors (UGMA/UTMA)

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

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

If applied for, provide copy of application for SSN or TIN.

Please note: Once the UTMA is established, the UTMA reporting state cannot be changed.

C. Corporation, Partnership, Trust, Estate, or Qualified Plan

Corporation (Attach a copy of certified articles of incorporation or business license.) S Corporation C Corporation LLP
 LLC—Please indicate if taxed as a partnership: Yes No

Partnership (A copy of the partnership agreement must be attached.)

Trust (The first and last pages of the trust document must be provided.)

Estate

Qualified Plan. Indicate whether this is a: 401(k) Profit-Sharing Plan Money Purchase Pension Plan Defined Benefit Plan
 Other (specify) _____. For more information, please call Lord Abbett at 800-821-5129.

Corporation, Partnership, Trust, Estate, or Qualified Plan Name _____
Tax ID Number _____ / /
Date of Trust Agreement (MM/DD/YYYY)

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

Co-Trustee Name/Authorized Signer (First Name, MI, Last Name) _____
Social Security Number _____ / /
Date of Birth (MM/DD/YYYY)

To list more trustees or authorizing signatures, please attach a separate page with full name, SSN, and date of birth for each.

STEP 2: REGISTRATION MAILING ADDRESS (Army Post Office and Fleet Post Office will be accepted.)

Permanent Address (**P.O. boxes not accepted**) _____
City _____ State _____ Zip Code

Email Address _____
Daytime Phone Number

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.

Joint Owner Permanent Address (**P.O. boxes not accepted**) _____
City _____ State _____ Zip Code

Email Address _____
Daytime Phone Number

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

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 2) **(required to set up electronic delivery)**

STEP 4: YOUR FINANCIAL ADVISOR'S INFORMATION

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. Please note: effective November 29, 2013, the Lord Abbett Diversified Income Strategy Fund changed its name to Lord Abbett Multi-Asset Income Fund, the Lord Abbett Balanced Strategy Fund changed its name to Lord Abbett Multi-Asset Balanced Opportunity Fund, the Lord Abbett Growth & Income Strategy Fund changed its name to Lord Abbett Multi-Asset Growth Fund, and the Lord Abbett Global Allocation Fund changed its name to Lord Abbett Multi-Asset Global Opportunity Fund.

Fund Name (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.

A 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 on any Lord Abbett mutual fund, please contact your financial advisor or Lord Abbett Distributor LLC at 888-522-2388 or visit us at lordabbett.com. Read the prospectus carefully before investing.

Cost-Basis Method Selection: Please **select one** of the following six cost-basis method options.

- Average Cost Last-In, First-Out Low Cost
- First-In, First-Out High Cost Loss/Gain Utilization

To view definitions for any of the above options, please see our Q&A cost-basis document on our Tax Center page at lordabbett.com. **If you do not choose a method listed above, the fund's default method of average cost will be used.**

Dividend Distributions: Check one box. If you do not check a box, dividends will be reinvested in additional fund shares.

- Reinvest dividends in my account and reinvest all capital gains distributions to my account.
- Electronically transmit all dividends directly to my bank and reinvest all capital gains distributions. (You must complete Step 6, Funding Your Account.)
- Electronically transmit all dividends and capital gains to my bank account. (You must complete Step 6, Funding Your Account.)
- "Div-Move" to another Lord Abbett fund. (See "Services for Fund Investors" in the prospectus.)
- Pay all dividends to me by check at the address I have indicated in Step 2 (Registration Mailing Address) and reinvest all capital gains distributions.
- Pay all dividends and capital gains distributions to me by check at the address I have indicated in Step 2 (Registration Mailing Address).

Reinvest dividends from: _____ to _____
Lord Abbett Fund Lord Abbett Fund/Owner's Account Number

STEP 6: 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.

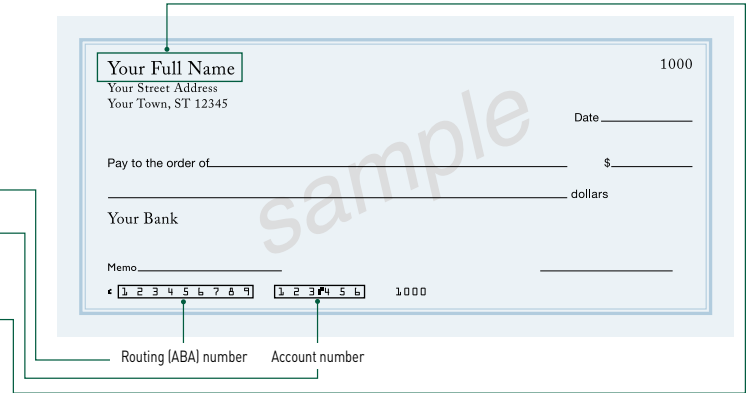
ACH Banking Instructions: Enter your bank information (from your personal checking or savings account):

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.

STEP 7: 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 6 (Funding Your Account), and invest in the Lord Abbett _____ Fund.

Frequency of Purchases:

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

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

B. **Sales Charge Reductions and Waivers:** Please be sure to complete all information requested below if you qualify. In the event 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, C, F, or P shares of any Eligible Fund within a 13-month investment period, you may be eligible for a reduced sales charge on your Class A purchases. The 13-month Letter of Intention period commences on the day that the Letter of Intention is received by the Fund. Please indicate below the aggregate 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.

STEP 7: OPTIONAL ACCOUNT PRIVILEGES (continued)

Redemption/Exchange Options

A. Telephone Exchanges and Redemptions: Call 800-821-5129 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 6, Funding Your Account.

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

B. Check writing: Check writing available only for Money Market Fund Class A shares.

Check here if you want to be able to write checks for \$500 or more against your account.

Check here if only one signature is required on checks for a joint account. If box is not checked, all joint tenants must sign redemption checks. The undersigned agree that neither the Fund nor the shareholder's servicing agent will be held liable for honoring checks signed by only one joint tenant. We agree that this authorization will continue in effect until it is revoked in writing by one joint tenant and such revocation is received and acknowledged by the Fund.

STEP 8: AUTHORIZED SIGNATURE(S)

By signing below I am acknowledging 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 7 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. (Signatures for all registered owners must be included.)

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 I understand that my identity may be verified through the use of a database maintained by a third party or through other means.

_____/_____/_____
Authorized Signature (legal capacity, if needed; for example, trustee, executor) Date

_____/_____/_____
Authorized Signature (Joint tenant[s]) Date