

# IRA Recharacterization Form



LORD ABBETT®

Use this form to recharacterize an IRA contribution.

**Mail completed form to:** Lord Abbett Funds Service Center, P.O. Box 534489, Pittsburgh, PA 15253-4489

**Overnight mail:** Lord Abbett Funds Service Center, Attention: 534489, 500 Ross Street, 154-0520, Pittsburgh, PA 15262

**Fax:** 844-761-0139 (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 8:00 a.m. and 5:30 p.m. ET)

## STEP 1: ACCOUNT REGISTRATION INFORMATION

Owner Name (First Name, MI, Last Name)

Mobile Number

Alternate Phone Number

Date of Birth

Street Address

City

State

Zip Code

Last Four Digits of Your Social Security Number

## RECHARACTERIZATION INSTRUCTIONS

Use this form to recharacterize a Traditional or Roth Individual Retirement Account ("IRA") contribution between Lord Abbett IRAs. If you do not have an existing Traditional IRA or Roth IRA to invest the recharacterized proceeds, you must complete a Traditional or Roth IRA Application and Adoption Agreement ("Application").

All or part of a contribution you make to your IRA, along with allocable earnings or losses, may be recharacterized and treated as if made to another IRA. For the purpose of the recharacterization, we will calculate the net income attributable ("NIA") to the contribution using the method provided for in the IRS Final Regulations for Earnings Calculation for Returned or Recharacterized Contributions. This method calculates the NIA based on the actual earnings and losses of the IRA during the time it held the contribution. Recharacterization of a contribution is irrevocable and must be completed on or before the due date, including extensions, for filing your federal income tax return for the tax year for which the contribution was originally made.

A recharacterized contribution is reported as a distribution from the first IRA (reported on IRS Form 1099-R) and a recharacterization contribution to the second IRA (reported on IRS Form 5498) for the tax year in which the recharacterization occurs. The rules regarding recharacterization are complex and you should consult a professional tax advisor prior to any recharacterization. Please refer to IRS Publication 590-A for more information.

This form is not intended to facilitate Roth IRA conversions.

## STEP 2: RECHARACTERIZATION TRANSACTION TYPE - SELECT ONE OF THE FOLLOWING: (A OR B)

**A** ☐ Recharacterize my **annual contribution** (plus allocable earnings) **from my Traditional IRA to a Roth IRA.**

Date of Contribution: \_\_\_\_\_ Contribution Amount to Recharacterize: \$ \_\_\_\_\_

From: Traditional IRA Account Number: \_\_\_\_\_

To: Roth IRA Account Number: \_\_\_\_\_ or ☐ Application attached

**B** ☐ Recharacterize my **annual contribution** (plus allocable earnings) **from my Roth IRA to a Traditional IRA.**

Date of Contribution: \_\_\_\_\_ Contribution Amount to Recharacterize: \$ \_\_\_\_\_

From: Roth IRA Account Number: \_\_\_\_\_

To: Traditional IRA Account Number: \_\_\_\_\_ or ☐ Application attached

**STEP 3: ALLOCATION: DISTRIBUTE RECHARACTERIZED AMOUNTS FROM THE FOLLOWING FUNDS:**

<b>Fund Name</b>	<b>Percentage</b>
From _____	_____ %
From _____	_____ %
From _____	_____ %
Must equal 100%	

**STEP 4: ALLOCATION: REINVEST RECHARACTERIZED PROCEEDS INTO THE FOLLOWING FUNDS:**

<b>Fund Name</b>	<b>Percentage</b>
Into _____	_____ %
Into _____	_____ %
Into _____	_____ %
Must equal 100%	

**STEP 5: CERTIFICATION AND SIGNATURE**

I authorize Lord Abbett and BNY Mellon Investment Servicing Trust Company ("Custodian") to process this recharacterization request. I certify that I am the Participant authorized to make this election and that all information provided on this form is true and accurate. I further certify that no tax or legal advice has been given to me by the Custodian, Lord Abbett, or any agent of either of them, and that all decisions regarding the elections made on this form are my own. The Custodian may conclusively rely on this certification and authorization without further investigation or inquiry. I expressly assume responsibility for any adverse consequences which may arise from the election and agree that the Custodian, Lord Abbett, and their agents shall in no way be responsible, and shall be indemnified and held harmless, for any tax, legal or other consequences of the election(s) made on this form.

I understand that current account options such as systematic purchases, withdrawals, or beneficiary designations will not carry over to the new account. If this action is being taken on behalf of a minor under the laws of the shareholder's state of residence, a parent or guardian must sign this request form. Until the age of majority is attained, the parent or guardian will exercise the powers and duties of the shareholder.

**I have read and understand and agree to be legally bound by the terms of this form.**

\_\_\_\_\_  
Owner's Signature or Parent Legal Guardian if the owner is a minor under state law.

\_\_\_\_\_  
Date