LORD ABBETT

00082549

Smart Refund—Another Way to Save

Looking to give your investment savings a boost? You can—by depositing your federal tax refund directly into one or more of your Lord Abbett accounts, including a traditional IRA, Roth IRA, SEP IRA, Coverdell ESA, or mutual fund account.

HOW TO DIRECTLY DEPOSIT YOUR TAX REFUND

When filing your 2012 tax return, complete federal IRS Form 8888 to instruct the IRS to deposit all or a portion of your refund directly into a Lord Abbett account of your choice. You may split your tax refund among three accounts and direct any remaining proceeds to a non–Lord Abbett account of your choosing.

GETTING STARTED

IRS Form 8888 may be found in the "Forms" section of the Lord Abbett Website, www.lordabbett.com.

To complete IRS Form 8888, follow the color-coded example below.

A Enter the dollar amount you wish deposited from your refund.

B Enter the routing number for Lord Abbett, which is: **101218856**.

C Select **Checking**.

D Enter your Lord Abbett account information.

- **a** **Lord Abbett identification number:** Enter **81**.
- **b** **Fund number:** Allow five spaces when entering your fund number; use zeros in front of your fund number to fill any gaps. Your fund number can be found on your account statement in the "Account Activity by Fund" section or by calling Lord Abbett at 800-821-5129. For example, if the fund number is two digits, there will be three zeros in front of the fund number.
- **c** **Account number:** Allow 10 spaces when entering your account number; use zeros in front of your account number to fill any gaps. Your account number can be found on your account statement in the "Account Activity by Fund" section or by calling Lord Abbett at 800-821-5129. For example, if the account number is eight digits, there will be two zeros in front of the account number.

E If directing a portion of your tax refund to multiple Lord Abbett accounts, repeat the steps above for each additional account in Form 8888.

Form **8888**

Department of the Treasury
Internal Revenue Service

Allocation of Refund (Including Savings Bond Purchases)

▶ See instructions.

▶ Attach to Form 1040, Form 1040A, Form 1040EZ, Form 1040NR, Form 1040NR-EZ, Form 1040-SS, or Form 1040-PR.

OMB No. 1545-0074

Attachment Sequence No. **56**

Name(s) shown on return | Your social security number

Part I **Direct Deposit**

Complete this part if you want us to directly deposit a portion of your refund to one or more accounts.

1a Amount to be deposited in first account . . . . . (A) 1a

(B) b Routing number 1 0 1 2 1 8 8 5 6 (C) c ☐ Checking ☐ Savings

(D) d Account number 8 1 0 0 0 1 1 0 0 1 2 3 4 5 6 7 8 (a: 81, b: 000, c: 1001234567 8)

(E) 2a Amount to be deposited in second account 2a

b Routing number ▶ c ☐ Checking ☐ Savings

d Account number

(E) 3a Amount to be deposited in third account 3a

b Routing number ▶ c ☐ Checking ☐ Savings

d Account number

NOTE TO TRADITIONAL AND ROTH IRA ACCOUNTHOLDERS:

To ensure that a tax refund direct deposit is credited to your IRA for tax year 2012,

1. the money must be in your Lord Abbett account by April 15, 2013, and
2. you must call Lord Abbett at 800-821-5129 to notify us that the contribution is for 2012.

If you do not indicate the tax year, Lord Abbett will assume that the contribution received is for the year in which it is received.

Contribution limits apply: $5,500 for investors under age 50; $6,500 if age 50 and older.

FOR MORE INFORMATION

Lord Abbett Client Service
800-821-5129

Visit us at:
www.lordabbett.com

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SMARTREFNDFLY
(02/13)

NOT FDIC INSURED—NO BANK GUARANTEE—MAY LOSE VALUE