

# Coverdell Education Savings Account Application and Adoption Agreement



LORD ABBETT®

## OPENING AN ACCOUNT — When you open an account, we will require:

- Name    ▪ Social Security number or tax identification number    ▪ Date of birth
- Address for the Designated Beneficiary, Responsible Individual and Contributor

**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)

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

**Fax:** 844-761-0139 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 Coverdell ESA paperwork. Simply call 888-522-2388 and select option 2 to speak with a Lord Abbett representative to obtain the FedEx information. Send Coverdell ESA paperwork to:

**Lord Abbett Funds Service Center**

**Attention: 534489**

**500 Ross Street, 154-0520**

**Pittsburgh, PA 15262**

*Please select Priority Overnight shipping option.*

## STEP 1: DESIGNATED BENEFICIARY\*

The designated beneficiary is the person for whose benefit the Coverdell ESA Account is established. They must either be under age 18, or a special needs designated beneficiary of any age (check below), for or an annual contributions to be accepted in the Education Savings Account, or under age 30, or a special needs designated beneficiary of any age (check below), for a rollover or transfer from another Education Savings Account.

Name (First Name, MI, Last Name)

Mobile Number

Alternate Phone Number

Date of Birth

Street Address

City

State

Zip Code

Mailing / PO Box Address

City

State

Zip Code

Email Address (optional)

Social Security Number

- ☐ The individual named above is a "special needs" Designated Beneficiary as defined in Code Section 529(e)(3)(A)(iii). You attest that you have consulted with a qualified tax professional, and the individual is a "special needs" Designated Beneficiary, and Lord Abbett and the Custodian may rely on this information without need for further inquiry or investigation. You must check this box for the designation to be valid if the Designated Beneficiary is currently age 30 or over.

\*Under the terms of the Coverdell ESA Custodial Agreement, when the Designated Beneficiary is a minor at the time the account is opened, the Responsible Individual remains the Responsible Individual when the Designated Beneficiary attains the age of majority (see Article V of the Coverdell ESA Custodial Agreement), and the Responsible Individual may designate an eligible Family Member of the original Designated Beneficiary as the new Designated Beneficiary (see Article VI and Article X, Section L. of the Coverdell ESA Custodial Agreement.)

## STEP 2: RESPONSIBLE INDIVIDUAL (PARENT OR GUARDIAN INFORMATION) (only one responsible individual is allowed)

Name (First Name, MI, Last Name)

Mobile Number

Alternate Phone Number

Date of Birth

Street Address

City

State

Zip Code

Mailing / PO Box Address

City

State

Zip Code

Email Address (optional)

Social Security Number

**STEP 3: CONTRIBUTOR (Individual funding the Coverdell ESA Account, if different than Responsible Individual.)**

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Name (First Name, MI, Last Name)

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Date of Birth  
(MM/DD/YYYY)

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Street Address

---

City

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State

---

Zip Code

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Email Address**STEP 4: INITIAL FUNDING AND INVESTMENT SELECTIONS**

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](http://lordabbett.com) to obtain fund information.

Please check the type(s) of contribution(s) and indicate, indicate the source of funding and how to invest - For more information about our funds, visit us at [lordabbett.com](http://lordabbett.com)

☐ Check (make check payable to Lord Abbett Funds.) ACH purchase using the bank information in Step 7 Part C

☐ Prior year contribution \$ \_\_\_\_\_ Current year contribution \$: \_\_\_\_\_

☐ Transfer of Assets: A completed "Coverdell ESA Transfer of Assets Form" providing your investment allocations must be attached.

The initial contribution to this Coverdell ESA Account is a Transfer of Assets from a Coverdell ESA established for the benefit of the Designated Beneficiary named above, or a Family Member of the Designated Beneficiary for which you are listed as the Responsible Individual authorized to act on the Coverdell ESA account.

All Contributions must be received before the Designated Beneficiary's 18th birthday unless the Designated Beneficiary is a "Special Needs Beneficiary." Contributions for the prior year must be made by the tax filing deadline (typically April 15) following the contribution year.

Invest the proceeds in the following funds:

| Lord Abbett Fund Name(s) | Share Class (A or C)<br>(If a share class is not selected, Class A shares will be purchased.) | Dollar Amount or Whole Percentage<br>(Total must equal 100%.) |
|--------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| 1. _____                 | _____                                                                                         | _____                                                         |
| 2. _____                 | _____                                                                                         | _____                                                         |

☐ I have selected more than two investments and have attached additional investment instructions. (Sign and Date any separate pages)

☐ Rollover: \$ \_\_\_\_\_ (Please attach the "Coverdell ESA Certification of Rollover Assets" form.)

☐ Check (make check payable to Lord Abbett Funds.) ACH purchase using the bank information in Step 7 Part C

This contribution is a rollover from another Coverdell ESA. This rollover has been completed within 60 days of the receipt of funds from the other Coverdell ESA. These funds are from a Coverdell ESA established for the benefit of either the Designated Beneficiary named above, or a Family Member of the Designated Beneficiary, as described in Internal Revenue Code Section 529(e)(2), who is under age 30.

Invest the proceeds in the following funds:

| Lord Abbett Fund Name(s) | Share Class (A or C)<br>(If a share class is not selected, Class A shares will be purchased.) | Dollar Amount or Whole Percentage<br>(Total must equal 100%.) |
|--------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| 1. _____                 | _____                                                                                         | _____                                                         |
| 2. _____                 | _____                                                                                         | _____                                                         |

☐ I have selected more than two investments and have attached additional investment instructions. (Sign and Date any separate pages)

**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 Funds Service Center at 888-522-2388 or visit our website at [lordabbett.com](http://lordabbett.com). Read the prospectus carefully before investing.**

## STEP 5: YOUR INVESTMENT PROFESSIONAL'S INFORMATION

### A. Investment Professional

Name (First Name, MI, Last Name)

Phone Number

Identification Number

Email Address

Signature

### B. Investment Dealer Firm

Name

Phone Number *(if different from above)*

Email Address *(if different from above)*

Branch/Agency

Branch Number

Branch Street Address

City

State

Zip Code

Notice to broker/dealer: Do not process through your order room. Mail application and check to the address provided above.

## STEP 6: DESIGNATED DEATH BENEFICIARY

I, the Contributor, designate the following Family Member\* as Designated Death Beneficiary entitled to the assets in this CESA in the event of the death of the Designated Beneficiary. However, I understand if the Designated Death Beneficiary predeceases the Designated Beneficiary or the Designated Death Beneficiary attains age 30 before the date of the Designated Beneficiary's death\*, all assets will be paid to the estate of the Designated Beneficiary.

Name (First Name, MI, Last Name)

Social Security Number

Relationship\*

Date of Birth

Street Address

City

State

Zip Code

Daytime Phone Number

\* Relationship to the Designated Beneficiary.

☐ The individual named above is a special needs Designated Death Beneficiary as defined in Code Section 529(e)(3)(A)(iii). You attest that you have consulted with a qualified tax professional, and the individual is a special needs Designated Death Beneficiary, and Lord Abbett and the Custodian may rely on this information without need for further inquiry or investigation. You must check this box for the designation to be valid if the Designated Death Beneficiary is currently age 30 or over. If you do not check this box, and the named individual reaches age 30, the designation will be invalidated at that time.

## 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 Purchase (ACH)

Please purchase \$\_\_\_\_\_ from the bank account shown in Step 7 part C "ACH Banking Instructions", 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.)

(Minimum investment is \$50 per purchase per fund; maximum annual investment is \$2,000.)

#### Frequency of Purchases:

**Twice a month** (days of month: \_\_\_\_\_) ☐ **Monthly** (day of month: \_\_\_\_\_) ☐ **Every other month** ☐ **Quarterly**

**Amount of each investment:** \$\_\_\_\_\_

## STEP 7: OPTIONAL ACCOUNT PRIVILEGES (continued)

**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 Funds at 888-522-2388 as soon as possible.

**1. Letter of Intention:** If you, the purchaser,<sup>1</sup> intend to buy additional Class A, A1, C, F, F3, I, and 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.

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

**2. Rights of Accumulation (ROA):**<sup>3</sup> 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, A1, C, F, F3, I, and 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:<sup>4</sup>

<sup>1</sup>See "Purchaser" and other relevant definitions and information in the prospectus under "Information for Managing Your Fund Account Sales Charge Reduction Waivers—Reducing Your Class A Share Front-End Sales Charges."

<sup>2</sup>This amount is applicable only to certain funds.

<sup>3</sup>Value of shares determined using current public offering prices.

<sup>4</sup>See the prospectus under "Information for Managing Your Fund Account Sales Charge Reduction Waivers—Front-End Sales Charge Waivers."

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

☐ Purchase by check (Make check payable to Lord Abbett Funds.) \$ \_\_\_\_\_ Initial Investment Amount

☐ Purchase by ACH \$ \_\_\_\_\_

**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: \_\_\_\_\_

A sample check form is shown with a large 'sample' watermark. The form includes fields for 'Your Full Name', 'Your Street Address', 'Your Town, ST 12345', 'Date', 'Pay to the order of', '\$', 'Your Bank', 'Memo', and a MICR line at the bottom. The MICR line contains the routing number '123456789', the account number '123456', and the amount '1000'. Arrows point from the ACH banking instructions on the left to the corresponding fields on the check: 'Routing (ABA) number' points to the routing number, 'Account number' points to the account number, and 'Initial Investment Amount' points to the amount field.

Please Note: If one name on the bank account registration above does not match the Contributor, Responsible Party or Designated Beneficiary on this application, all parties must sign and a Medallion Signature Guarantee is required in Step 10.

## D. 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 Part C ACH Banking Instructions.

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

## STEP 8: CERTIFICATIONS AND SIGNATURES

I hereby establish this Coverdell ESA Account for the benefit of the named Designated Beneficiary under the terms and conditions contained in this Coverdell ESA Application and Adoption Agreement and the Coverdell ESA Custodial Agreement (which constitutes a binding agreement). I agree that the Coverdell ESA Account becomes effective only upon written acceptance by the Custodian and that such written acceptance will consist of a confirmation of transaction statement. I agree that the Custodian may amend (add to, delete from or revise) any term of the Coverdell ESA Custodial Agreement at any time by notice to me and that my sole remedy if I disagree with the amendment is to transfer funds in the Coverdell ESA Account to another custodian. Each contribution to the Coverdell ESA Account will be invested in accordance with the written instructions provided with respect to that contribution. In the event that this is a rollover contribution, the undersigned hereby irrevocably elects to treat the contribution as a rollover contribution.

I acknowledge receiving and reading the following: this Coverdell ESA Application and Adoption Agreement; the Coverdell ESA Custodial Agreement; the Coverdell ESA Summary Disclosure; and the Privacy Policy of the Custodian available on our website at lordabbett.com under Resources, [Forms and Applications](#). I also acknowledge receiving and reading the current prospectus for each Mutual Fund that is an Eligible Investment that I have designated for investment.

**Custodial Fee:** The annual maintenance fee is currently waived. If and when a fee is due to be charged, the fee will be owed and due for each full and partial calendar year that the Coverdell ESA Account is open. The Custodial Fee may be paid by the Contributor or Responsible Individual at account opening or subsequently with respect to any calendar year. If the Custodial Fee is not paid at account opening or if it is not paid by the date in a given calendar year that the Custodian sets for collection of the Custodial Fee, the Custodian is authorized to deduct the Custodial Fee from the Coverdell ESA Account when it is due, or, if earlier in a given calendar year, the date the Coverdell ESA Account is closed. The Custodian reserves the right to change the Custodial Fee but will give at least 30 days written notice to the Responsible Individual. The Custodian will keep records, identify and file returns and provide other information concerning the Coverdell ESA Account as required of custodians by any applicable provisions of the Code and IRS regulations.

## STEP 8: CERTIFICATIONS AND SIGNATURES (continued)

### Telephone Redemptions:

If I elected to have the ability to redeem Investments via telephone, I understand that the telephone redemption privilege will apply to my Custodial ESA Account. If I have telephone redemption privileges, I agree that neither the Custodian, the Sponsor, nor their transfer agent, their agents, officers, trustees, directors or employees will be liable for any loss, liability or expense for acting, or refusing to act on instructions given under the telephone redemption privileges that are reasonably believed to be genuine and I accept the risk of loss.

**Involuntary Liquidations and Distributions:** I have read Article X, Section J. of the Coverdell ESA Custodial Agreement. I acknowledge that certain circumstances beyond the control of the Custodian may occur, which result in a liquidation of Mutual Funds that are Eligible Investment in which the Coverdell ESA Account is invested, or which result in the liquidation of Investments of the Coverdell ESA Account. I acknowledge that at Article X, Section J. of the Coverdell ESA Custodial Agreement, I have authorized the Custodian, following such occurrences, to act in its discretion with regard to the disposition of the liquidation proceeds if it does not receive clear instructions regarding the placement of the liquidation proceeds that it can practically carry out, including distributing the liquidation proceeds to the Designated Beneficiary.

**Certification If Designated Death Beneficiary Has Been Named:** If I have named a Designated Death Beneficiary, the information I furnished in connection with that designation, I furnished in connection with that designation, including in particular but without limitation the Social Security Number, the date of birth, special needs status, and the relationship of the individual to the original Designated Beneficiary, is true, correct, and complete.

**TIN Certification By Contributor and Responsible Individual:** I certify under penalties of perjury that the Designated Beneficiary is a U.S. person (including a US resident alien) and that the Social Security Numbers filled in on this Coverdell ESA Adoption Agreement for myself, the Responsible Individual and the Designated Beneficiary are true, correct and complete and that these numbers are the Taxpayer Identification Numbers of the respective individuals. (Foreign persons must use the appropriate Form W-8.)

**Custodian's Customer Identification Program Statement:** To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions (such as the Custodian) to obtain, verify, and record information that identifies persons opening accounts. To comply, the Custodian requires the name, address, date of birth and government-issued identification number (generally, a Social Security Number) of the Contributor and the Responsible Individual and other information that may help the Custodian to identify the Contributor and the Responsible Individual. The Custodian may ask for copies of related documentation and the Custodian may consult third-party databases to help verify the identity of the Contributor and the Responsible Individual.

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Signature of Contributor

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Date

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Signature of Responsible Individual

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Date

Custodian: BNY Mellon Investment Servicing Trust Company, P.O. Box 534489, Pittsburgh, PA 15253-44896.

## STEP 10: MEDALLION 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.

**Note:** There may be other unique situations that require a Medallion Signature Guarantee. The Lord Abbett Funds and their transfer agent accept Medallion Signature Guarantees executed by an eligible issuer participating in the Securities Transfer Agents Medallion Program 2000 (STAMP2000). Eligible issuers include U.S. domestic banks, credit unions, savings associations (including savings and loan associations), trust companies, national securities exchanges, registered securities associations, and clearing agencies. Also acceptable are broker/dealers, municipal securities broker/dealers, and government securities broker/dealers whose net capital exceeds \$100,000. For your protection, a Medallion Signature Guarantee is required for certain requests. Notarized signatures or signature guarantees from financial institutions that are not participating in one of these programs will not be accepted.

**Provide Medallion Signature Guarantee Here**