

# Lord Abbett Payroll Deduction IRA



## A PLAN FOR EMPLOYERS AND THEIR EMPLOYEES

A Payroll Deduction IRA is an easy way for business owners to give their employees an opportunity to save for retirement. The owner establishes a Payroll Deduction IRA program. Employees then choose the amount they want deducted from their paychecks and deposited into an IRA. Employee contributions can be made to a traditional IRA, Roth IRA, or Coverdell Education Savings Account.

### EASY ON YOUR WALLET



- No annual custodial fees\*
- No account setup charges
- No charges for paper statements
- Free overnight shipping

### FAST ACCOUNT SETUP



- Same day setup using Automatic Clearinghouse (ACH)
- Federal tax refunds direct deposited to IRAs

### SIMPLE INVESTMENT SELECTION



- More than 30 equity, fixed-income, and asset-allocation capabilities to help address a range of investment goals
- Single fund allocation strategies

### OUTSTANDING CLIENT SERVICE



- Website features mobile account access
- Extensive tools and resources to manage your IRA

\*Lord Abbett will waive (or otherwise pay) the yearly \$10.00 custodial fee that would be charged each year on an ongoing basis to every new IRA account and therefore, will not assess a custodial account fee. Fund level fees and expenses are still applicable.

***To set up a Lord Abbett Payroll Deduction IRA, please contact your financial advisor.***



LORD ABBETT®

We aspire to be the most respected asset manager in the world, admired for our people, our performance, our relationships, and our organizational agility.

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FOR MORE INFORMATION:

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NOT FDIC INSURED—NO BANK GUARANTEE—MAY LOSE VALUE

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