



LORD ABBETT®

SUMMARY PROSPECTUS

Lord Abbett International Value Fund

(formerly known as "Lord Abbett International Dividend Income Fund")

MARCH 1, 2019

**CLASS/TICKER**

CLASS A ..... LIDAX  
CLASS C ..... LIDCX  
CLASS F ..... LIDFX  
CLASS F3 ..... LIDOX

CLASS I ..... LAIDX  
CLASS R2 ..... LIDRX  
CLASS R3 ..... LIRRX  
CLASS R4 ..... LIRSX

CLASS R5 ..... LIRTX  
CLASS R6 ..... LIRVX

**Important Information:  
Intent to adopt alternate shareholder report delivery  
option under SEC Rule 30e-3**

*Beginning in February 2021, as permitted by regulations adopted by the Securities and Exchange Commission, paper copies of each Fund's shareholder reports will no longer be sent by mail, unless you specifically request paper copies of the reports from the Fund or from your financial intermediary, such as a broker-dealer, investment advisor or bank. Instead, the reports will be made available on Lord Abbett's website and you will be notified by mail each time a report is posted and provided with a website link to access the report.*

*If you already elected to receive shareholder reports electronically, you will not be affected by this change and you need not take any action. Shareholders who hold accounts directly with a Fund may elect to receive shareholder reports and other communications from the Fund electronically by signing into your Lord Abbett online account at [lordabbett.com](http://lordabbett.com) and selecting "Log In." For further information, you may also contact the Funds at (800) 821-5129. Shareholders who hold accounts through a financial intermediary should contact them directly.*

*You may elect to receive all future reports in paper free of charge by contacting a Fund at (800) 821-5129. Your election to receive reports in paper will apply to all funds held with Lord Abbett. If your fund shares are held through a financial intermediary please contact them directly. Your election applies to all funds held with that intermediary.*

Before you invest, you may want to review the Fund's prospectus and statement of additional information, which contain more information about the Fund and its risks. You can find the Fund's prospectus, statement of additional information and other information about the Fund at [www.lordabbett.com/documentsandliterature](http://www.lordabbett.com/documentsandliterature). You can also get this information at no cost by calling 888-522-2388 (Option #2) or by sending an email request to [literature@lordabbett.com](mailto:literature@lordabbett.com). The current prospectus and statement of additional information dated March 1, 2019, as may be supplemented from time to time, are incorporated by reference into this summary prospectus.

## INVESTMENT OBJECTIVE

The Fund's investment objective is to seek a high level of total return.

## FEES AND EXPENSES

This table describes the fees and expenses that you may pay if you buy and hold shares of the Fund. You may qualify for sales charge discounts if you and certain members of your family invest, or agree to invest in the future, at least \$50,000 in the Lord Abbett Family of Funds. More information about these and other discounts is available from your financial professional and in "Sales Charge Reductions and Waivers" on page 224 of the prospectus, Appendix A to the prospectus, titled "Intermediary-Specific Sales Charge Reductions and Waivers," and "Purchases, Redemptions, Pricing, and Payments to Dealers" on page 9-1 of Part II of the statement of additional information ("SAI").

<b>Shareholder Fees<sup>(1)</sup></b> <i>(Fees paid directly from your investment)</i>					
Class	A	C	F, F3, I, R2, R3, R4, R5, and R6		
Maximum Sales Charge (Load) Imposed on Purchases <i>(as a percentage of offering price)</i>	5.75%	None	None		
Maximum Deferred Sales Charge (Load) <i>(as a percentage of offering price or redemption proceeds, whichever is lower)</i>	None <sup>(2)</sup>	1.00% <sup>(3)</sup>	None		
<b>Annual Fund Operating Expenses</b> <i>(Expenses that you pay each year as a percentage of the value of your investment)</i>					
Class	A	C	F	F3	I
Management Fees	0.70%	0.70%	0.70%	0.70%	0.70%
Distribution and Service (12b-1) Fees	0.25%	1.00%	0.10%	None	None
Other Expenses	0.19%	0.19%	0.19%	0.13%	0.19%
Total Annual Fund Operating Expenses	1.14%	1.89%	0.99%	0.83%	0.89%
Fee Waiver and/or Expense Reimbursement <sup>(4)</sup>	(0.02)%	(0.02)%	(0.07)%	(0.02)%	(0.07)%
Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement <sup>(4)</sup>	1.12%	1.87%	0.92%	0.81%	0.82%

**Annual Fund Operating Expenses (continued)**  
*(Expenses that you pay each year as a percentage of the value of your investment)*

Class	R2	R3	R4	R5	R6
Management Fees	0.70%	0.70%	0.70%	0.70%	0.70%
Distribution and Service (12b-1) Fees	0.60%	0.50%	0.25%	None	None
Other Expenses	0.19%	0.19%	0.19%	0.19%	0.13%
Total Annual Fund Operating Expenses	1.49%	1.39%	1.14%	0.89% <sup>(5)</sup>	0.83%
Fee Waiver and/or Expense Reimbursement <sup>(4)</sup>	(0.02)%	(0.02)%	(0.02)%	(0.02)%	(0.02)%
Total Annual Fund Operating Expenses After Fee Waiver and/or Expense Reimbursement <sup>(4)</sup>	1.47%	1.37%	1.12%	0.87%	0.81%

<sup>(1)</sup> A shareholder transacting in share classes without a front-end sales charge may be required to pay a commission to its financial intermediary. Please contact your financial intermediary for more information about whether such a commission may apply to your transaction.

<sup>(2)</sup> A contingent deferred sales charge ("CDSC") of 1.00% may be assessed on certain Class A shares purchased or acquired without a sales charge if they are redeemed before the first day of the month of the one-year anniversary of the purchase.

<sup>(3)</sup> A CDSC of 1.00% may be assessed on Class C shares if they are redeemed before the first anniversary of their purchase.

<sup>(4)</sup> For the period from March 1, 2019 through February 29, 2020, Lord, Abbett & Co. LLC has contractually agreed to waive its fees and reimburse expenses to the extent necessary to limit total net annual operating expenses, excluding any applicable 12b-1 fees, acquired fund fees and expenses, interest-related expenses, taxes, expenses related to litigation and potential litigation, and extraordinary expenses, to an annual rate of 0.87% for Class A, C, R2, R3, R4 and R5 shares, 0.82% for Class F and I shares, and 0.81% for Class F3 and R6 shares. This agreement may be terminated only by the Fund's Board of Trustees.

<sup>(5)</sup> This amount has been updated from fiscal year amounts to reflect current fees and expenses.

### Example

This Example is intended to help you compare the cost of investing in the Fund with the cost of investing in other mutual funds. The Example assumes that you invest \$10,000 in the Fund for the time periods indicated and then redeem all of your shares at the end of those periods. The Example also assumes that your investment has a 5% return each year and that the Fund's operating expenses remain the same, giving effect to the fee waiver and expense reimbursement arrangement described above. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

Class	If Shares Are Redeemed				If Shares Are Not Redeemed			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
Class A Shares	\$683	\$915	\$1,165	\$1,880	\$683	\$915	\$1,165	\$1,880
Class C Shares	\$290	\$592	\$1,019	\$2,210	\$190	\$592	\$1,019	\$2,210
Class F Shares	\$ 94	\$308	\$ 540	\$1,207	\$ 94	\$308	\$ 540	\$1,207
Class F3 Shares	\$ 83	\$263	\$ 459	\$1,023	\$ 83	\$263	\$ 459	\$1,023
Class I Shares	\$ 84	\$277	\$ 486	\$1,090	\$ 84	\$277	\$ 486	\$1,090
Class R2 Shares	\$150	\$469	\$ 811	\$1,778	\$150	\$469	\$ 811	\$1,778
Class R3 Shares	\$139	\$438	\$ 759	\$1,667	\$139	\$438	\$ 759	\$1,667
Class R4 Shares	\$114	\$360	\$ 626	\$1,384	\$114	\$360	\$ 626	\$1,384
Class R5 Shares	\$ 89	\$282	\$ 491	\$1,094	\$ 89	\$282	\$ 491	\$1,094
Class R6 Shares	\$ 83	\$263	\$ 459	\$1,023	\$ 83	\$263	\$ 459	\$1,023

**Portfolio Turnover.** The Fund pays transaction costs, such as commissions, when it buys and sells securities (or “turns over” its portfolio). A higher portfolio turnover rate may indicate higher transaction costs and may result in higher taxes when Fund shares are held in a taxable account. These costs, which are not reflected in the annual fund operating expenses or in the example, affect the Fund’s performance. During the most recent fiscal year, the Fund’s portfolio turnover rate was 74% of the average value of its portfolio.

## PRINCIPAL INVESTMENT STRATEGIES

To pursue its objective, the Fund invests primarily in a diversified portfolio of equity securities of foreign companies that the Fund believes are undervalued. The Fund’s principal investments include the following types of securities and other financial instruments:

- **Equity securities** of large, mid-sized, and small companies. The Fund may invest in any security that represents equity ownership in a company. Equity securities in which the Fund may invest include common stocks, preferred stocks, equity interests in trusts (including real estate investment trusts (“REITs”) and privately offered trusts), partnerships, joint ventures, limited liability companies and vehicles with similar legal structures, and other instruments with similar economic characteristics. The Fund considers equity securities to include warrants, rights offerings, convertible securities, and other investments that are convertible or exercisable into the equity securities described above.
- **Foreign companies** whose securities may be traded on U.S. or non-U.S. securities exchanges, may be denominated in the U.S. dollar or other currencies, and may include American Depositary Receipts (“ADRs”).

Although the Fund is not required to hedge its exposure to any currency, it may choose to do so. The Fund may invest without limitation in foreign companies organized or operated in emerging market countries.

- **Value stocks** of companies of any size that the Fund's portfolio management team believes to be undervalued according to certain financial measurements of intrinsic worth or business prospects and to have the potential to provide total return.

Consistent with its investment objective and policies, the Fund selectively may invest in derivatives. The Fund may use derivatives for risk management purposes, including to hedge against a decline in the value of certain investments and to adjust the investment characteristics of its portfolio. The Fund also may invest in derivatives for non-hedging purposes to increase its investment return or income. For example, the Fund may manage cash by investing in futures or other derivatives that provide efficient short-term investment exposure to broad equity markets. Some examples of the types of derivatives in which the Fund may invest are forward contracts, futures, options, and swap agreements.

The Fund may sell a security when the Fund believes the security is less likely to benefit from the current market and economic environment, shows signs of deteriorating fundamentals, or has reached its valuation target, among other reasons. The Fund seeks to remain fully invested in accordance with its investment objective; however, in response to adverse economic, market or other unfavorable conditions, the Fund may invest its assets in a temporary defensive manner.

## **PRINCIPAL RISKS**

As with any investment in a mutual fund, investing in the Fund involves risk, including the risk that you may receive little or no return on your investment. When you redeem your shares, they may be worth more or less than what you paid for them, which means that you may lose a portion or all of the money you invested in the Fund. The principal risks of investing in the Fund, which could adversely affect its performance, include:

- **Portfolio Management Risk:** If the strategies used and investments selected by the Fund's portfolio management team fail to produce the intended result, the Fund may not achieve its objective. As a result, the Fund may suffer losses or underperform other funds with the same investment objective or strategies, even in a favorable market.
- **Market Risk:** The market values of securities will fluctuate, sometimes sharply and unpredictably, based on overall economic conditions, governmental actions or intervention, political developments and other factors. Prices of equity securities tend to rise and fall more dramatically than those of debt securities.

- **Equity Securities Risk:** Equity securities, as well as equity-like securities such as convertible debt securities, may experience significant volatility. Such securities may fall sharply in response to adverse events affecting overall markets, a particular industry or sector, or an individual company's financial condition.
- **Industry and Sector Risk:** Although the Fund does not employ an industry or sector focus, its exposure to specific industries or sectors will increase from time to time based on the portfolio management team's perception of investment opportunities. If the Fund overweights a single industry or sector relative to its benchmark index, the Fund will face an increased risk that the value of its portfolio will decrease because of events disproportionately affecting that industry or sector. Furthermore, investments in particular industries or sectors may be more volatile than the broader market as a whole.
- **Value Investing Risk:** The prices of value stocks may lag the stock market for long periods of time if the market fails to recognize the company's intrinsic worth. Value investing also is subject to the risk that a company judged to be undervalued may actually be appropriately priced or even overpriced.
- **Foreign and Emerging Market Company Risk:** Investments in foreign companies and in U.S. companies with economic ties to foreign markets generally involve special risks that can increase the likelihood that the Fund will lose money. For example, as compared with companies organized and operated in the U.S., these companies may be more vulnerable to economic, political, and social instability and subject to less government supervision, lack of transparency, inadequate regulatory and accounting standards, and foreign taxes. In addition, the securities of foreign companies also may be subject to inadequate exchange control regulations, the imposition of economic sanctions or other government restrictions, higher transaction and other costs, reduced liquidity, and delays in settlement to the extent they are traded on non-U.S. exchanges or markets. Foreign company securities also include ADRs. ADRs may be less liquid than the underlying shares in their primary trading market. Foreign securities also may subject the Fund's investments to changes in currency rates. Emerging market securities generally are more volatile than other foreign securities, and are subject to greater liquidity, regulatory, and political risks. Investments in emerging markets may be considered speculative and generally are riskier than investments in more developed markets because such markets tend to develop unevenly and may never fully develop. Emerging markets are more likely to experience hyperinflation and currency devaluations. Securities of emerging market companies may have far lower trading volumes and less

liquidity than securities of issuers in developed markets. Companies with economic ties to emerging markets may be susceptible to the same risks as companies organized in emerging markets.

- **Foreign Currency Risk:** Investments in securities denominated in foreign currencies are subject to the risk that those currencies will decline in value relative to the U.S. dollar, or, in the case of hedged positions, that the U.S. dollar will decline in value relative to the currency being hedged. Foreign currency exchange rates may fluctuate significantly over short periods of time.
- **Geographic Concentration Risk:** To the extent the Fund focuses its investments in a single country or only a few countries in a particular geographic region, economic, political, regulatory or other conditions affecting such region may have a greater impact on Fund performance relative to a more geographically diversified fund.
- **Dividend Risk:** The Fund's investments in equity securities may include equity securities issued by dividend paying companies. Investments in dividend paying companies are subject to the risk that the performance of dividend paying companies may lag the performance of other companies or the broader market as a whole. In addition, the dividend payments may vary over time, and there is no guarantee that a company will pay a dividend at all.
- **Large Company Risk:** As compared to smaller successful companies, larger, more established companies may be less able to respond quickly to certain market developments and may have slower rates of growth. Large companies also may fall out of favor relative to smaller companies in certain market cycles, causing the Fund to incur losses or underperform.
- **Mid-Sized and Small Company Risk:** Investments in mid-sized and small companies may involve greater risks than investments in larger, more established companies. As compared to larger companies, mid-sized and small companies may have limited management experience or depth, limited ability to generate or borrow capital needed for growth, and limited products or services, or operate in less established markets. Accordingly, mid-sized and small company securities tend to be more sensitive to changing economic, market, and industry conditions and tend to be more volatile and less liquid than equity securities of larger companies, especially over the short term. Mid-sized and small companies also may fall out of favor relative to larger companies in certain market cycles, causing the Fund to incur losses or underperform. The shares of mid-sized and small companies tend to trade less frequently than those of larger, more established companies, which can adversely affect the pricing of these securities and the ability to sell these securities in the future.

- **Derivatives Risk:** The risks associated with derivatives may be different from and greater than the risks associated with directly investing in securities and other investments. Derivatives may increase the Fund's volatility and reduce its returns. The risks associated with derivatives include, among other things, the following:

- The risk that the value of a derivative may not correlate with the value of the underlying asset, rate, or index in the manner anticipated by the portfolio management team and may be more sensitive to changes in economic or market conditions than anticipated.
- Derivatives may be difficult to value, especially under stressed or unforeseen market conditions.
- The risk that the counterparty may fail to fulfill its contractual obligations under the derivative contract. Central clearing of derivatives is intended to decrease counterparty risk but does not eliminate it.
- The Fund may be required to segregate permissible liquid assets to cover its obligations under these transactions and may have to liquidate positions before it is desirable to do so to fulfill its segregation requirements.
- The risk that there will not be a liquid secondary trading market for the derivative, or that the Fund will otherwise be unable to sell or otherwise close a derivatives position when desired, exposing the Fund to additional losses.
- Because derivatives generally involve a small initial investment relative to the risk assumed (known as leverage), derivatives can magnify the Fund's losses and increase its volatility.
- The Fund's use of derivatives may affect the amount, timing, and character of distributions, and may cause the Fund to realize more short-term capital gain and ordinary income than if the Fund did not use derivatives.

Derivatives may not perform as expected and the Fund may not realize the intended benefits. Whether the Fund's use of derivatives is successful will depend on, among other things, the portfolio managers' ability to correctly forecast market movements and other factors. If the portfolio managers incorrectly forecast these and other factors, the Fund's performance could suffer. In addition, given their complexity, derivatives are subject to the risk that improper or misunderstood documentation may expose the Fund to losses.

- **Real Estate Risk:** An investment in a REIT generally is subject to the risks that impact the value of the underlying properties or mortgages of the REIT. These risks include loss to casualty or condemnation, and changes in supply and demand, interest rates, zoning laws, regulatory limitations on rents,

property taxes, and operating expenses. Other factors that may adversely affect REITs include poor performance by management of the REIT, changes to the tax laws, or failure by the REIT to qualify for favorable tax treatment under the Internal Revenue Code of 1986, as amended (the “Code”), and changes in local, regional, or general economic conditions.

- **Liquidity/Redemption Risk:** The Fund may lose money when selling securities at inopportune times to fulfill shareholder redemption requests. The risk of loss may increase depending on the size and frequency of redemption requests, whether the redemption requests occur in times of overall market turmoil or declining prices, and whether the securities the Fund intends to sell have decreased in value or are illiquid.
- **High Portfolio Turnover Risk:** High portfolio turnover may result in increased brokerage fees or other transaction costs, reduced investment performance, and higher taxes resulting from increased realized capital gains, including short-term capital gains taxable as ordinary income to shareholders when distributed.

An investment in the Fund is not a deposit of any bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. For more information on the principal risks of the Fund, please see the “More Information About the Funds – Principal Risks” section in the prospectus.

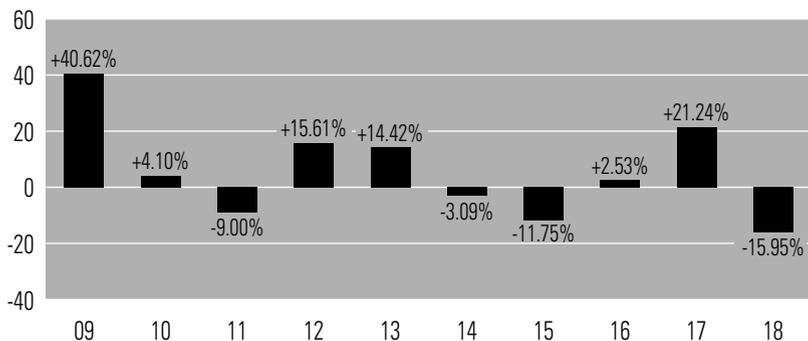
## PERFORMANCE

The bar chart and table below provide some indication of the risks of investing in the Fund by illustrating the variability of the Fund’s returns. Each assumes reinvestment of dividends and distributions. The Fund’s past performance, before and after taxes, is not necessarily an indication of how the Fund will perform in the future.

The bar chart and table below show changes in the performance of the Fund during periods when it operated under the name “Lord Abbett International Dividend Income Fund.” The Fund implemented its current investment strategy effective September 30, 2018. The performance of the Fund for periods prior to September 30, 2018 is not representative of the Fund’s current investment strategy.

The bar chart shows changes in the performance of the Fund’s Class A shares from calendar year to calendar year. This chart does not reflect the sales charge applicable to Class A shares. If the sales charge were reflected, returns would be lower. Performance for the Fund’s other share classes will vary due to the different expenses each class bears. Updated performance information is available at [www.lordabbett.com](http://www.lordabbett.com) or by calling 888-522-2388.

**Bar Chart (per calendar year) — Class A Shares**



**Best Quarter** 2nd Q '09 **+29.03%**

**Worst Quarter** 3rd Q '11 **-19.00%**

The table below shows how the Fund's average annual total returns compare to the returns of securities market indices with investment characteristics similar to those of the Fund. The Fund believes that the MSCI EAFE Value Index is a more appropriate index than the MSCI All Country World Ex-U.S. High Dividend Yield Index in light of the Fund's current investment strategy. The Fund's average annual total returns include applicable sales charges.

The after-tax returns of Class A shares included in the table below are calculated using the historical highest individual federal marginal income tax rates and do not reflect the impact of state and local taxes. In some cases, the return after taxes on distributions and sale of Fund shares may exceed the return before taxes due to a tax benefit resulting from realized losses on a sale of Fund shares at the end of the period that is used to offset other gains. Actual after-tax returns depend on an investor's tax situation and may differ from those shown. The after-tax returns shown are not relevant to investors who hold their Fund shares through tax-advantaged arrangements such as 401(k) plans or Individual Retirement Accounts ("IRAs"). After-tax returns for other share classes are not shown in the table and will vary from those shown for Class A shares.

**Average Annual Total Returns  
(for the periods ended December 31, 2018)**

Class	1 Year	5 Years	10 Years	Life of Class	Inception Date for Performance
Class A Shares					
Before Taxes	-20.78%	-3.38%	4.02%	–	
After Taxes on Distributions	-21.18%	-4.14%	3.40%	–	
After Taxes on Distributions and Sale of Fund Shares	-11.65%	-2.20%	3.65%	–	
Class C Shares					
Class C Shares	-17.43%	-2.92%	3.92%	–	
Class F Shares					
Class F Shares	-15.75%	-1.99%	4.90%	–	
Class F3 Shares					
Class F3 Shares	-15.64%	–	–	-1.66%	4/4/2017
Class I Shares					
Class I Shares	-15.76%	-1.92%	4.99%	–	
Class R2 Shares					
Class R2 Shares	-16.26%	-2.53%	4.51%	–	
Class R3 Shares					
Class R3 Shares	-16.16%	-2.45%	4.50%	–	
Class R4 Shares					
Class R4 Shares	-15.97%	–	–	-2.30%	6/30/2015
Class R5 Shares					
Class R5 Shares	-15.77%	–	–	-2.01%	6/30/2015
Class R6 Shares					
Class R6 Shares	-15.75%	–	–	-1.97%	6/30/2015
<b>Index</b>					
MSCI EAFE Value Index with Net Dividends <i>(reflects no deduction for fees or expenses, but reflects deduction of withholding taxes)</i>	-14.78%	-0.61%	5.50%	-0.44% -0.99%	6/30/2015 4/4/2017
MSCI EAFE Value Index with Gross Dividends <i>(reflects no deduction for fees, expenses, or taxes)</i>	-14.26%	-0.06%	6.10%	0.10% -0.42%	6/30/2015 4/4/2017
MSCI All Country World Ex-U.S. High Dividend Yield with Net Dividends <i>(reflects no deduction for fees or expenses, but reflects deduction of withholding taxes)</i>	-11.10%	-0.55%	6.71%	0.36% 0.20%	6/30/2015 4/4/2017
MSCI All Country World Ex-U.S. High Dividend Yield Index with Gross Dividends <i>(reflects no deduction for fees, expenses or taxes)</i>	-10.44%	0.09%	7.42%	1.01% 0.95%	6/30/2015 4/4/2017

## MANAGEMENT

**Investment Adviser.** The Fund's investment adviser is Lord, Abbett & Co. LLC.

### Portfolio Managers.

<b>Portfolio Manager/Title</b>	<b>Member of the Portfolio Management Team Since</b>
Vincent J. McBride, Partner and Director	2008
Todd D. Jacobson, Partner and Associate Director	2013
Ryan C. Howard, Portfolio Manager	2008

## PURCHASE AND SALE OF FUND SHARES

The minimum initial and additional amounts shown below vary depending on the class of shares you buy and the type of account. Certain financial intermediaries may impose different restrictions than those described below. For Class I shares, the minimum investment shown below applies to certain types of institutional investors, but does not apply to registered investment advisers or retirement and benefit plans otherwise eligible to invest in Class I shares. See "Choosing a Share Class – Investment Minimums" in the prospectus for more information.

<b>Investment Minimums — Initial/Additional Investments</b>				
<b>Class</b>	<b>A and C<sup>(1)</sup></b>	<b>F, R2, R3, R4, R5, and R6</b>	<b>F3</b>	<b>I</b>
General and IRAs without Invest-A-Matic Investments	\$1,500/No minimum	N/A	No minimum	\$1 million/No minimum
Invest-A-Matic Accounts <sup>(2)</sup>	\$250/\$50	N/A	No minimum	N/A
IRAs, SIMPLE and SEP Accounts with Payroll Deductions	No minimum	N/A	N/A	N/A
Fee-Based Advisory Programs and Retirement and Benefit Plans	No minimum	No minimum	No minimum	No minimum

<sup>(1)</sup> There is no investment minimum for Class A shares purchased by investors maintaining an account with a financial intermediary that has entered into an agreement with Lord Abbett Distributor LLC to offer Class A shares through a load-waived network or platform, which may or may not charge transaction fees.

<sup>(2)</sup> There is no minimum initial investment for Invest-A-Matic accounts held directly with the Fund, including IRAs.

You may sell (redeem) shares through your securities broker, financial professional or financial intermediary on any business day the Fund calculates its net asset value. If you have direct account access privileges, you may redeem

your shares by contacting the Fund in writing at P.O. Box 219336, Kansas City, MO 64121, by calling 888-522-2388 or by accessing your account online at [www.lordabbett.com](http://www.lordabbett.com).

#### **TAX INFORMATION**

A Fund's distributions, if any, generally are taxable to you as ordinary income, capital gains or a combination of the two, unless you are a tax-exempt investor or investing through a tax-advantaged arrangement, such as a 401(k) plan or an IRA. Any withdrawals from such a tax-advantaged arrangement may be taxable to you.

#### **PAYMENTS TO BROKER-DEALERS AND OTHER FINANCIAL INTERMEDIARIES**

If you purchase Fund shares through a broker-dealer or other financial intermediary (such as a bank), the Fund and the Fund's distributor or its affiliates may pay the intermediary for the sale of Fund shares and related services. These payments may create a conflict of interest by influencing the broker-dealer or other financial intermediary and your individual financial professional to recommend the Fund over another investment. Ask your individual financial professional or visit your financial intermediary's website for more information.

# NOTES:





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