LORD ABBETT

BARRON'S Best Fund Families 2026 — #5 OVERALL FUND FAMILY — #9 10-YEAR RANKING

Income Fund

FIXED INCOME
CLASS A: LAGVX
FACT SHEET 3Q26

OVERALL MORNINGSTAR RATING‡

★★★★

Morningstar rated the Lord Abbett Income Fund class A share 4, 4 and 4 stars among 155, 151 and 110 Corporate Bond Funds for the overall rating and the 3, 5 and 10 year periods ended 09/30/2026, respectively. Morningstar Rating for other share classes may have different performance characteristics. Morningstar ratings are based on risk-adjusted returns and do not take into account the effect of sales charges and loads. See additional information on next page. © 2026 Morningstar, Inc. All Rights Reserved. The information contained: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

LOWER EXPENSES - CLASS A

Fund Expense Ratio[1]	**0.71%**
Category Average[2]	0.89%

INVESTMENT OBJECTIVE

The Fund's investment objective is to seek a high level of income consistent with preservation of capital.

PORTFOLIO CHARACTERISTICS

Average Effective Duration: 6.3 Years
Average Life: 7.3 Years
Number of Issues: 487

FUND SYMBOLS/CUSIPS

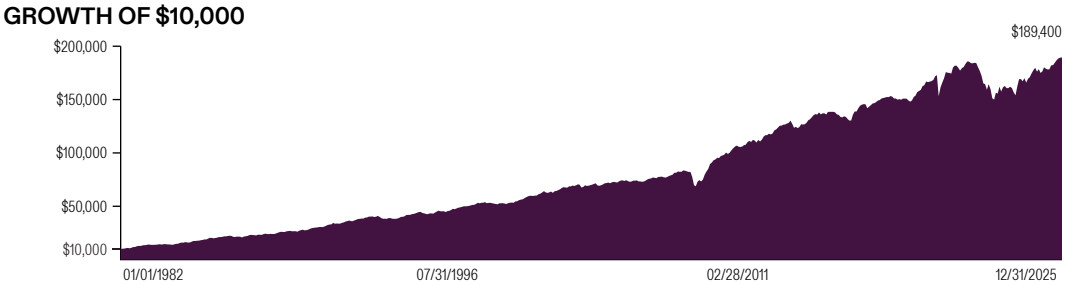
Class A:	LAGVX	543916308
Class C:	LAUSX	543916506
Class F:	LAUFX	543916365
Class F3:	LOGVX	54401E192
Class I:	LAUYX	543916670
Class R2:	LAUQX	543916357
Class R3:	LAURX	543916340
Class R4:	LAUKX	54401E713
Class R5:	LAUTX	54401E697
Class R6:	LAUVX	54401E689

Not all share classes are available to all investors. Please see prospectus for more information.

AVERAGE ANNUAL TOTAL RETURNS (%) AS OF 09/30/2026

CLASS A SHARES	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	EXPENSE RATIOS[1]	
						Gross	Net
Net Asset Value (without sales charge)	-3.12	-1.81	5.41	-0.07	2.33		
Maximum Offering Price (with 2.25% sales charge)	-5.41	-4.14	4.66	-0.53	2.09	0.71%	0.71%

GROWTH OF $10,000



Based on a hypothetical Class A Share investment of $10,000 on 01/01/1982, at net asset value and includes the reinvestment of all distributions. Data as of 12/31/2025. Performance is calculated from 01/01/1982, when the Fund changed its investment strategy. On 12/14/2007, the Fund adopted its current investment strategy.

CALENDAR YEAR TOTAL RETURNS AT NAV (%)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
NAV	8.74	6.93	-2.69	12.92	7.95	1.30	-15.48	8.66	3.43	8.27

Reflects the percent change in net asset value (NAV) of Class A shares and includes the reinvestment of all distributions. Performance is shown for each calendar year. Performance of Class A shares with sales charge reflects the reinvestment of all distributions and includes initial maximum sales charge. Certain purchases of Class A shares without a sales charge are subject to a contingent deferred sales charge (CDSC). The CDSC is not reflected in the performance shown. Returns for less than one year are not annualized. Instances of high double-digit returns were achieved primarily during favorable market conditions and may not be sustainable over time.

Performance data quoted reflect past performance and are no guarantee of future results. Current performance may be higher or lower than the performance quoted. The investment return and principal value of an investment in the Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost. You can obtain performance data current to the most recent month-end by calling Lord Abbett at 888-522-2388 or referring to lordabbett.com.

The Fund implemented its current investment strategy effective December 14, 2007. The performance of the Fund for periods prior to December 14, 2007 is not representative of the Fund's current investment strategy. The change in investment approach may affect the Fund's performance in the future.

Barron's Top Fund Families of 2025, February 26, 2026, Lord Abbett Funds ranked 5 out of 45, 13 out of 42, 9 out of 42 mutual fund families within the overall category for the 1-, 5- and 10-year periods ending 12/31/2025, respectively.

The Income Fund A share rankings within the Lipper Corporate Debt Funds BBB-Rated Average as of 09/30/2026 for the one-year time period was 16% (35/227); five-year, 22% (43/199); and 10-year, 22% (36/165). Source: Lipper Analytical Services. Lipper Funds Average ranking reflect all share classes within the category and are based on total return and do not reflect the effect of sales charges.

[1]Reflects expenses for the Fund's fiscal year end and is subject to change. Fund expenses may fluctuate with market volatility. A substantial reduction in Fund assets (since its most recently completed fiscal year), whether caused by market conditions or significant redemptions or both, will likely cause total operating expenses (as a percentage of Fund assets) to become higher than those shown.

[2]Reflects the average net expenses of Class A shares of all funds within the Lipper Corporate Debt Funds BBB-Rated Category based on Lipper data available.

Risks to Consider: The Fund is subject to the general risks associated with investing in debt securities, including market, credit, liquidity, and interest rate risk. The value of an investment will change as interest rates fluctuate and in response to market movements. When interest rates fall, the prices of debt securities tend to rise, and when interest rates rise, the prices of debt securities are likely to decline. Debt securities are subject to credit risk, which is the risk that the issuer will fail to make timely payments of interest and principal to the Fund. The Fund may invest in high yield, lower-rated debt securities, sometimes called junk bonds, and may involve greater risks than higher-rated debt securities. These securities carry increased risks of price volatility, illiquidity, and the possibility of default in the timely payment of interest and principal. The Fund may invest in foreign or emerging market securities, which may be adversely affected by economic, political, or regulatory factors and subject to currency volatility and greater liquidity risk. The Fund may invest in derivatives, which are subject to greater liquidity, leverage, and counterparty risk. The Fund may also invest in convertible securities and senior loans, which are subject to increased credit and liquidity risks. These factors can affect Fund performance.

Barron's Disclosure: Used with permission. ©2026 Dow Jones & Company, Inc. Source: "Barron's Best Fund Families of 2025," February 26, 2026. Barron's rankings are based on asset weighted returns in funds in five categories: general equity, world equity (including international and global portfolios), mixed asset (which invest in stocks, bonds and other securities), taxable bond, and tax-exempt (each a "Barron's ranking category"). Rankings also take into account an individual fund's performance within its Lipper peer universe. Lipper calculated each fund's net total return for the year ended December 31, 2025, minus the effects of 12b-1 fees and sales charges. Each fund in the survey was given a percentile ranking with 100 the highest and 1 the lowest in its category. That ranking measured how a fund compared with its peer "universe," as tracked by Lipper, not just the funds in the survey. Individual fund scores were then multiplied by the 2025 weighting of their Barron's ranking category as determined by the entire Lipper universe of funds. Those fund scores were then totaled, creating an overall score and ranking for each fund family in the survey in each Barron's ranking category. The process is repeated for the five- and ten-year rankings as well.

The Fund's portfolio is actively managed and is subject to change.

NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE

INVESTMENT TEAM

Team Leader(s):
Andrew H. O'Brien, CFA, Partner
28 Years Industry Experience

Robert A. Lee, Partner & Co-Head
35 Years Industry Experience

Steven F. Rocco, CFA, Partner & Co-Head
25 Years Industry Experience

Yoana N. Koleva, CFA, Partner
23 Years Industry Experience

Ty J. Kern
14 Years Industry Experience

Gregory H. Benz, CFA
15 Years Industry Experience

Supported By:
93 Investment Professionals
16 Years Avg. Industry Experience

FUND BASICS

Total Net Assets ($B):[3] $6.1
Inception Date: 09/19/1932 (Class A)
Capital Gains Distribution: December
Dividend Frequency: Monthly
Minimum Initial Investment: $1,500
[3]Includes all share classes.

EXPENSE RATIOS[1]	GROSS	NET
Class A:	0.71%	0.71%
Class C:	1.37%	1.37%
Class F:	0.61%	0.61%
Class F3:	0.44%	0.44%
Class I:	0.51%	0.51%
Class R2:	1.11%	1.11%
Class R3:	1.01%	1.01%
Class R4:	0.76%	0.76%
Class R5:	0.51%	0.51%
Class R6:	0.44%	0.44%

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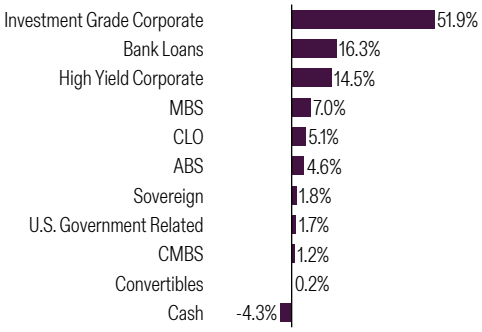
TEN LARGEST HOLDINGS

30-YR UMBS-TBA PROD NOV	2.6%	30-YR UMBS-TBA PROD NOV	0.8%
15-YR UMBS-TBA PROD NOV	1.2%	Discovery Global Holdings Inc	0.8%
Charter Communications Operating LLC	1.0%	Federal Home Loan Bank Discount Notes	0.8%
NRG Energy Inc	1.0%	United States Treasury Note/Bond	0.8%
United States Treasury Note/Bond	1.0%	Flutter Financing BV	0.7%

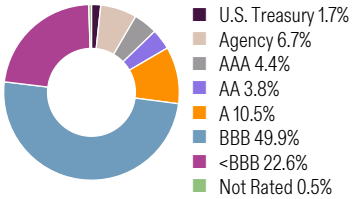
Holdings are for informational purposes only and are not a recommendation to buy, sell, or hold any security.

PORTFOLIO BREAKDOWN



Allocations are reported as of the date a security transaction is initiated; however, certain transactions may not settle until several days later. Accordingly, cash may appear as a negative allocation as a result of unsettled transactions. If applicable, "Other" may include municipal bonds and non-index holdings.

CREDIT QUALITY DISTRIBUTION



Ratings (other than U.S. Treasury securities or securities issued or backed by U.S. agencies) provided by Standard & Poor's, Moody's, and Fitch. For certain securities that are not rated by any of these three agencies, credit ratings from other agencies may be used. Where the rating agencies rate a security differently, Lord Abbett uses the median, but if there are only two ratings, the lower rating is used. Ratings range from AAA (highest) to D (lowest). Bonds rated BBB or above are considered investment grade. Credit ratings BB and below are lower-rated securities (junk bonds). High-yielding, non-investment-grade bonds (junk bonds) involve higher risks than investment-grade bonds. Adverse conditions may affect the issuer's ability to pay interest and principal on these securities. A portion of the portfolio's securities may not be rated. Breakdown is not an S&P credit rating or an opinion of S&P as to the creditworthiness of such portfolio. Ratings apply to the creditworthiness of the issuers of the underlying securities and not the fund or its shares. Ratings may be subject to change.

GLOSSARY OF TERMS

Average Effective Duration is the change in the value of a fixed income security that will result from a 1% change in market interest rates, taking into account anticipated cash flow fluctuations from mortgage prepayments, puts, adjustable coupons, and potential call dates. Duration is expressed as a number of years, and generally, the larger a duration, the greater the interest-rate risk or reward for a portfolio's underlying bond prices. Where applicable, securities, such as common or preferred stock, convertible bonds and convertible preferred stock, ETFs and ADRs, and CPI swaps and related futures, are excluded from these calculations. **Average Life** measures how long it will take, on average, to receive the repayment of the principal amount on a debt security. Average life is often used in connection with mortgage-backed securities as a measurement of the length of time, on average, before the underlying mortgages are paid,refinanced, or otherwise retired. **Lipper Corporate Debt Funds BBB-Rated Average** is based on a universe of funds with similar investment objectives as the Fund. Source: Lipper Analytical Services.

Asset-Backed Security (ABS) is a financial security backed by a loan, lease or receivables against assets other than real estate and mortgage-backed securities. For investors, asset-backed securities are an alternative to investing in corporate debt.

Mortgage-Backed Security (MBS) is a variation of asset-backed securities that are formed by pooling together mortgages exclusively.

Collateral Loan Obligation (CLO) is a special purpose vehicle (SPV) with securitization payments in the form of different tranches. Financial institutions back this security with receivables from loans. Collateralized loan obligations are the same as collateralized mortgage obligations (CMOs) except for the assets securing the obligation. CLOs allow banks to reduce regulatory capital requirements by selling large portions of their commercial loan portfolios to international markets, reducing the risks associated with lending.

Commercial Mortgage-Backed Security (CMBS) is a type of mortgage-backed security that is secured by the loan on a commercial property. A CMBS can provide liquidity to real estate investors and to commercial lenders. As with other types of MBS, the increased use of CMBS can be attributable to the rapid rise in real estate prices over the years.

The information provided is not directed at any investor or category of investors and is provided solely as general information about Lord Abbett's products and services and to otherwise provide general investment education. None of the information provided should be regarded as a suggestion to engage in or refrain from any investment-related course of action as neither Lord Abbett nor its affiliates are undertaking to provide impartial investment advice, act as an impartial adviser, or give advice in a fiduciary capacity. If you are an individual retirement investor, contact your financial professional or other fiduciary about whether any given investment idea, strategy, product or service may be appropriate for your circumstances.

‡The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Ratings do not take into account the effects of sales charges and loads.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the Lord Abbett Funds. This and other important information is contained in the Fund's summary prospectus and/or prospectus. To obtain a prospectus or summary prospectus on any Lord Abbett mutual fund, contact your investment professional, Lord Abbett Distributor LLC at 888-522-2388 or visit us at lordabbett.com. Read the prospectus carefully before you invest.