LORD ABBETT®

Overall Morningstar Rating

★★★★★

Morningstar rated the Lord Abbett Income Fund Class I Share 4, 4 and 5 stars among 155, 159 and 96 Corporate Bond Funds for the 3-, 5- and 10-year periods ended 06/30/2026, respectively. Morningstar ratings for other share classes may have different performance characteristics.

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

LORD ABBETT INCOME FUND

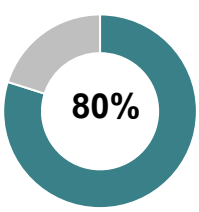
ATTRACTIVE OPPORTUNITY IN INVESTMENT GRADE CORPORATE BONDS

An intermediate-term, investment grade bond fund with a flexible approach: focused on monetizing the attractive risk-return profile of corporate bonds with opportunistic allocations across sectors.

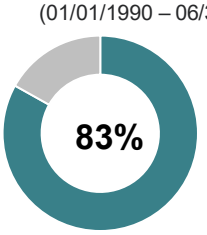
Market Opportunity: Intermediate-Term Investment Grade Corporate Credit

Intermediate Corporate Bonds[1] Outperform U.S Treasuries[2] during:

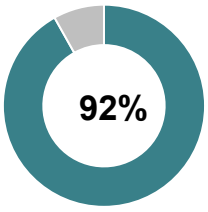
(01/01/1990 – 06/30/2026)



of rolling **3-year** periods average excess return **161bps**



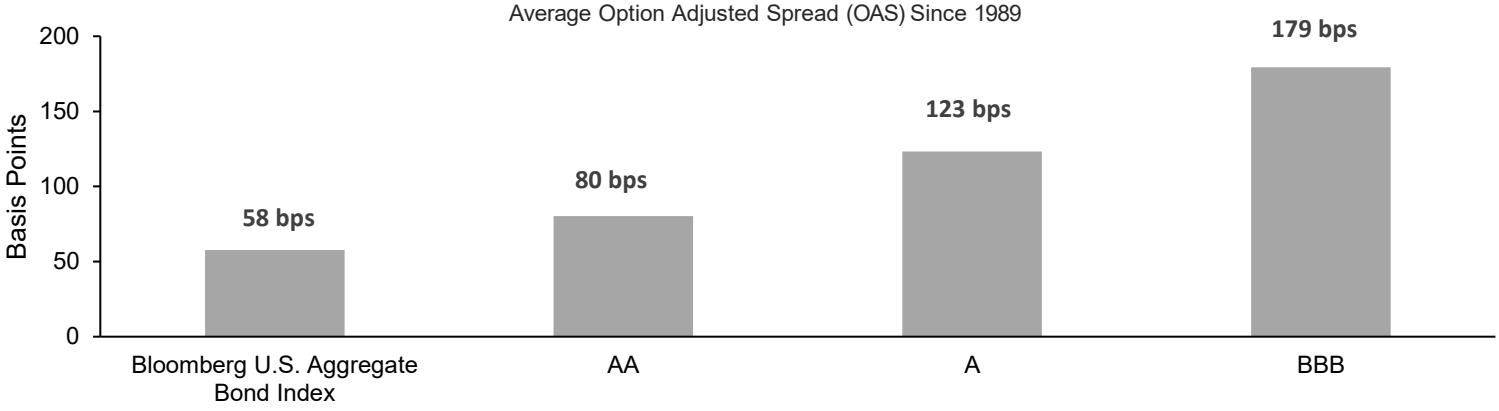
of rolling **5-year** periods average excess return **155bps**



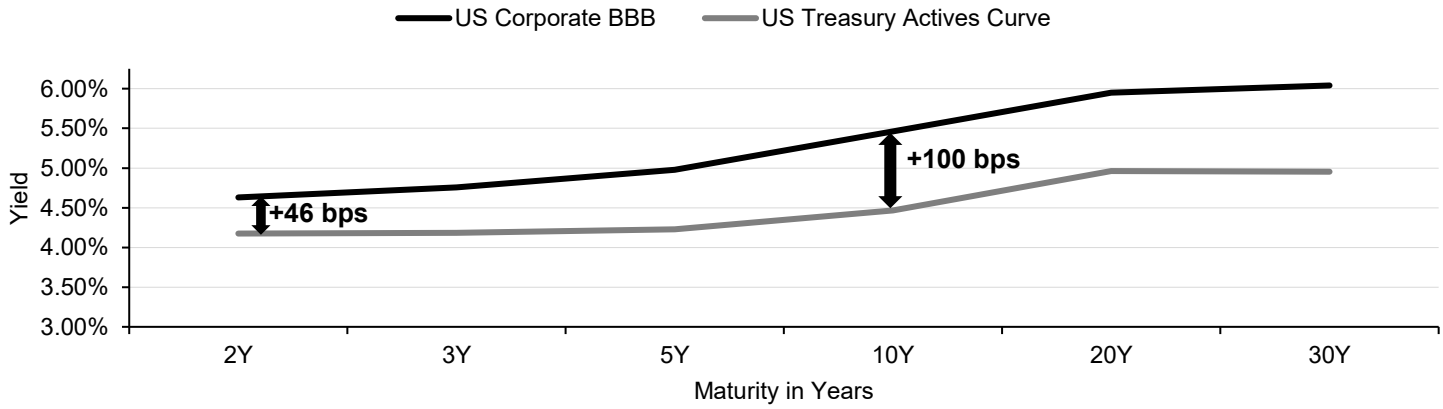
of rolling **10-year** periods average excess return **155bps**

Investment Grade Corporate Bonds Offer Attractive Spread

Average Option Adjusted Spread (OAS) Since 1989



Corporate Curve Compensates Investors For Extending Duration



Sources: Bloomberg. [1]Intermediate Corporate Bonds are represented by the Bloomberg Intermediate Corporate Bond Index. [2]US Treasuries are represented by the 10 Year US Treasury Index. All data as of 06/30/2026 unless otherwise noted. Past performance is not a reliable indicator or guarantee of future results. For illustrative purposes only.

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PRODUCT SOLUTION: LORD ABBETT INCOME FUND

Experienced Team of 99 Investment Professionals with an Average of 16 Years Industry Experience

Portfolio Information

Strategy Inception Date:
December 1st, 2007

AUM: $6.48B

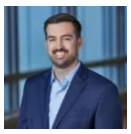
Benchmark: Bloomberg U.S. Credit Bond Index

Yield To Maturity: 5.80%

Duration: 6.59 Years

Lead Portfolio Managers

Andrew O'Brien, CFA,
Partner & Portfolio Manager
28 Years



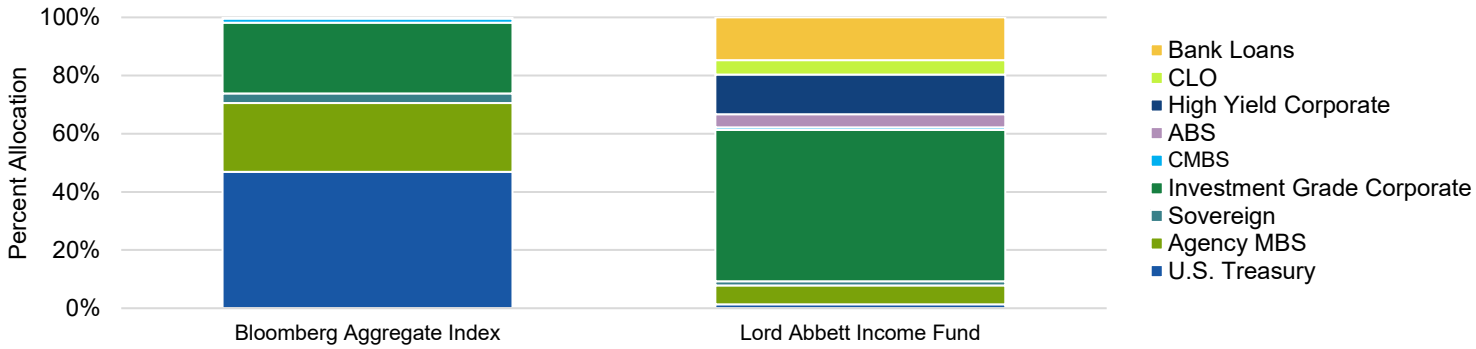
Gregory Benz, CFA
Managing Director & Portfolio Manager
15 Years

Yoana Koleva, CFA,
Partner & Portfolio Manager
23 Years

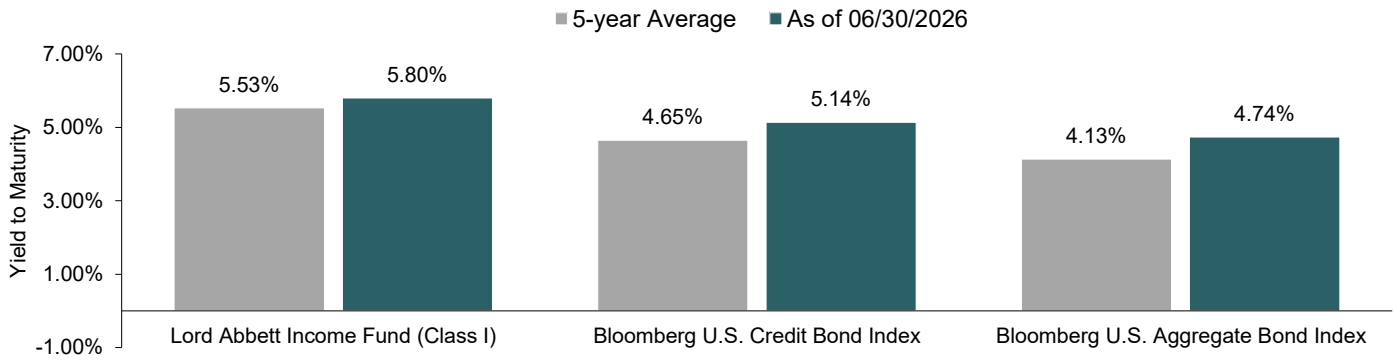
Ty Kern
Managing Director & Portfolio Manager
14 Years

A Product Designed for Income and Total Return

Corporate Credit Focused, Opportunistic Bond Fund

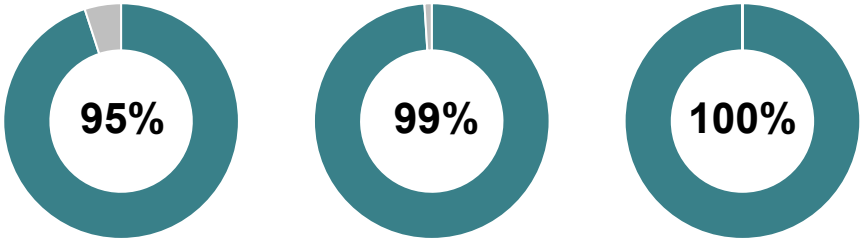


Producing Consistently Higher Yields Compared to Other Intermediate-Term Indices



Lord Abbett Income Fund Outperforms the Aggregate Index during:

(12/01/2007 – 06/30/2026)



All data as of 06/30/2026 unless otherwise noted. Source: Lord Abbett, Morningstar Inc., Bloomberg. Past performance is not a reliable indicator or guarantee of future results. For illustrative purposes only.

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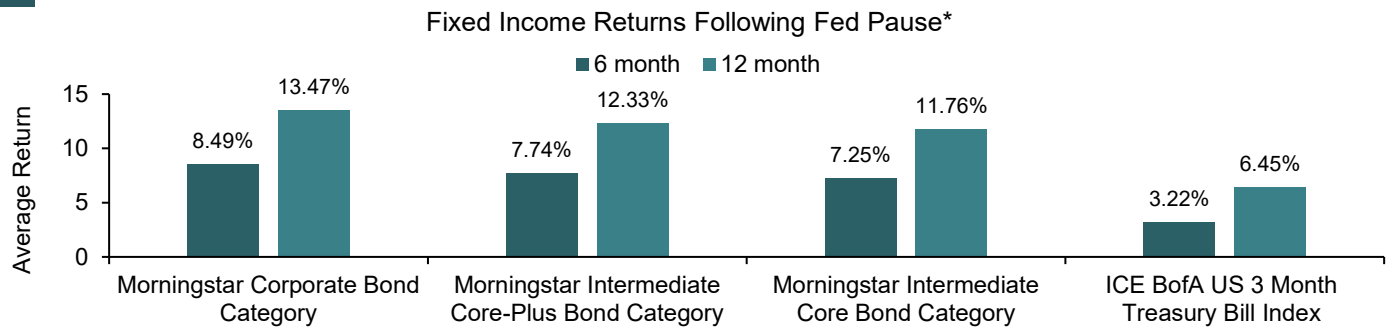
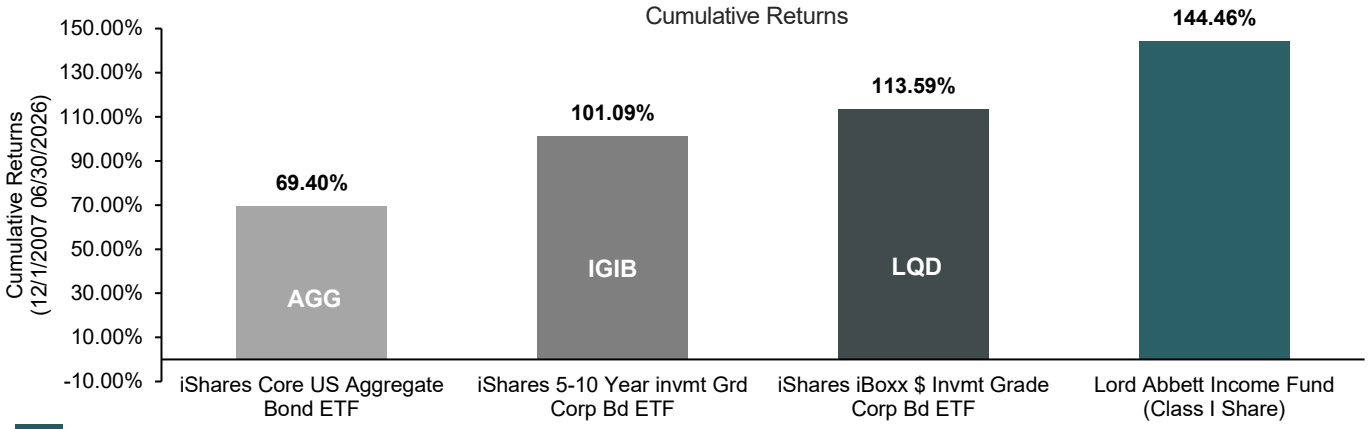
PRODUCT APPLICATION EXAMPLES

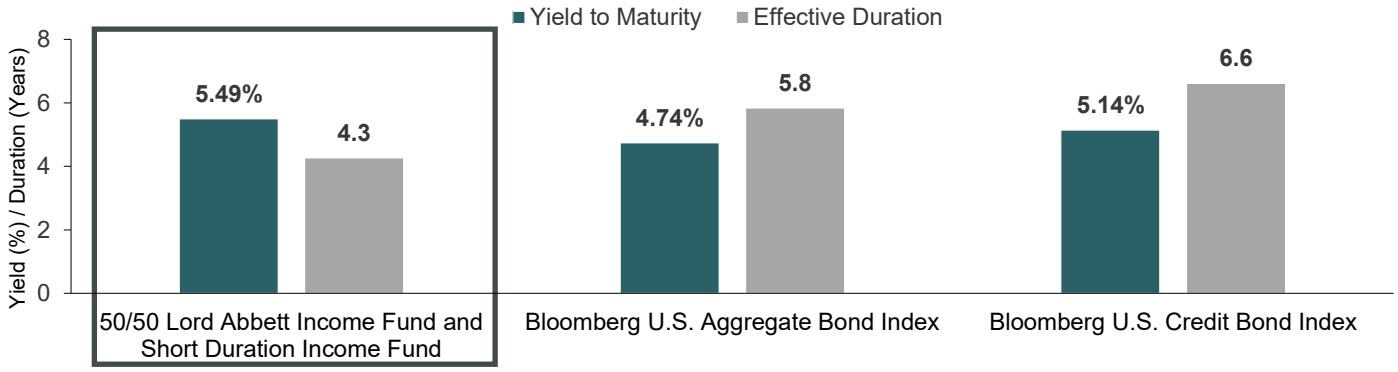
1 Reallocate Fixed Income Allocations After a Fed Pause[1]



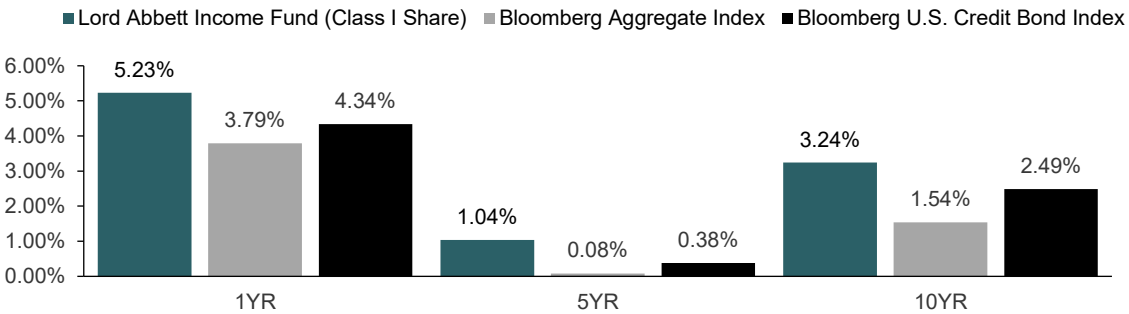
2 Replace Passive: Lord Abbett Income Has Significantly Outperformed Largest Passive ETF's[2]

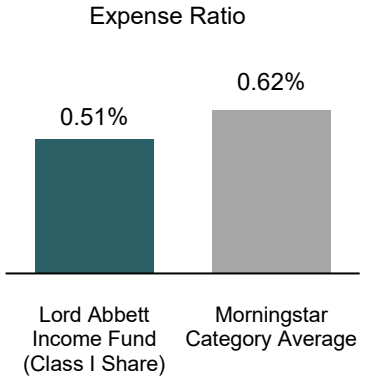


3 Pair Lord Abbett Income & Lord Abbett Short Duration Income: Better Bond Math[2]



Lord Abbett Income Fund[2]





All data as of 06/30/2026 unless otherwise noted. Source 1: Morningstar Inc. *Includes the previous 4 rate hike cycles ending in 1995, 2000, 2006, and 2019. Source 2: Bloomberg.

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INDEX INFORMATION

Indexes are unmanaged, do not reflect the deduction of fees or expenses, and an investor cannot invest directly in an index.

The **Bloomberg U.S. Aggregate Bond Index** is an unmanaged index composed of securities from the Bloomberg Government/Corporate Bond Index, Mortgage-Backed Securities Index and the Asset-Backed Securities Index. Total return comprises price appreciation/ depreciation and income as a percentage of the original investment. Indexes are rebalanced monthly by market capitalization.

The **Bloomberg Corporate Bond Index** includes all publicly held issued, fixed-rate, nonconvertilbe investment-grade corporate debt. The index is composed of both U.S. and Brady Bonds.

The **Bloomberg US Government Bond Index** includes Public obligations of the U.S. Treasury with a remaining maturity of one year or more.

Publicly issued debt of U.S. Government agencies, quasi-federal corporations, and corporate or foreign debt guaranteed by the U.S. Government.

The **Bloomberg US Credit Bond Index** includes publicly issued U.S. corporate and specified foreign debentures and secured notes that meet the specified maturity, liquidity, and quality requirements. To qualify, bonds must be SEC-registered.

The **ICE BofA US 3 Month Treasury Bill TR** Index is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. The issue selected at each month-end rebalancing is the outstanding Treasury bill that matures closest to, but not beyond, three months from the rebalancing date. To qualify for selection, an issue must have settled on or before the month-end rebalancing date.

Bond Index: The Bloomberg Corporate Bond Index includes all publicly held issued, fixed-rate, nonconvertilbe investment-grade corporate debt. The index is composed of both U.S. and Brady Bonds

The **Morningstar Corporate Bond Category** concentrate on investment-grade bonds issued by corporations in U.S. dollars, which tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of their assets in corporate debt, less than 40% of their assets in non-U.S. debt, less than 35% in below-investment-grade debt.

The **Morningstar Intermediate Core Bond Category** invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures.

The **Morningstar Intermediate Core Plus Bond Category** invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures.

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The Income Fund I share rankings within the Lipper Corporate Debt Funds BBB-Rated Average as of 06/30/2026 for the one-year time period was 24% (53/227); five-year, 22% (42/197); and 10-year, 21% (31/151). Source: Lipper Analytical Services. Lipper Funds Average ranking reflect all share classes within the category and are based on total return anddo not reflect the effect of sales charges.

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 Morningstar Rating does not include any adjustment for sales loads. 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.

A Note about Risk: The Fund is subject to the general risks associated with investing in debt securities, including market, credit, liquidity, and interest rate risk. The Fund may invest in high-yield, lower-rated securities, sometimes called junk bonds. 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 debt securities of stressed and distressed issuers as well as in defaulted securities and debtor-in-possession financings. Distressed and defaulted instruments generally present the same risks as investment in below investment grade instruments. However, in most cases, these risks are of a greater magnitude because of the uncertainties of investing in an issuer undergoing financial distress. 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.These factors can affect Fund performance.

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