



LORD ABBETT®

LORD ABBETT INCOME FUND

BARRON'S
Best
Fund
Families
2025

#1
OVERALL
FUND FAMILY

TAXABLE BOND CATEGORY
#2 FOR 2024
Barron's Best Fund
Families Rankings

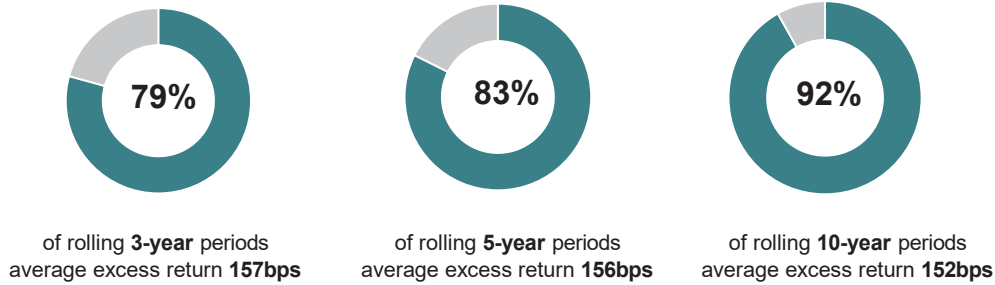
ATTRACTIVE OPPORTUNITY IN INVESTMENT GRADE CORPORATE BONDS

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

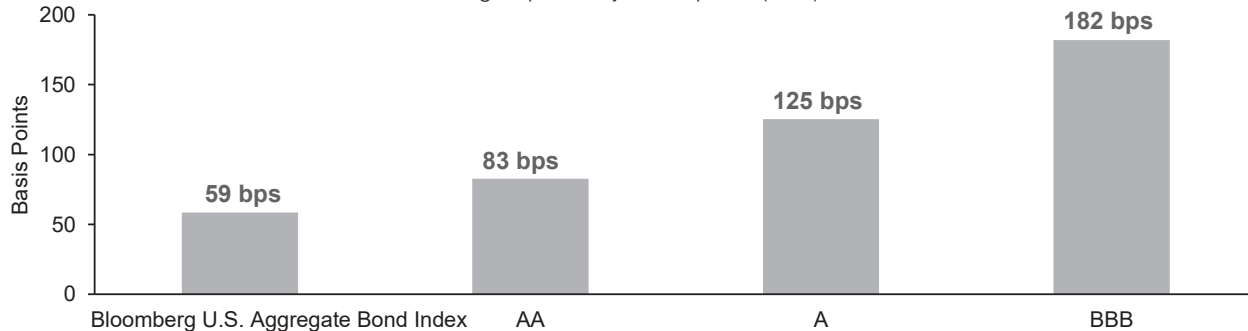
Intermediate Corporate Bonds¹ Outperform U.S. Treasuries² during:

(01/01/1990 – 09/30/2025)

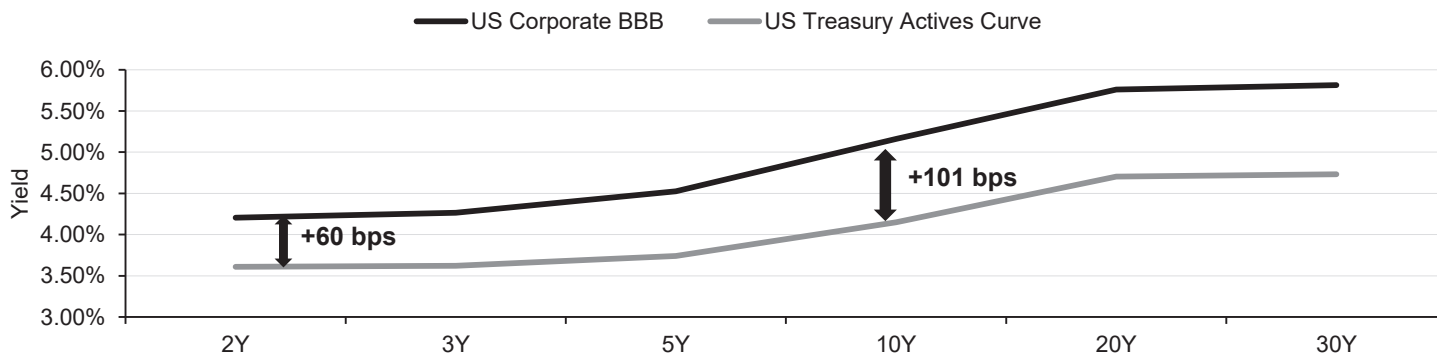


Investment Grade Corporate Bonds Offer Attractive Spread

Average Option Adjusted Spread (OAS) Since 1989



Corporate Curve Compensates Investors For Extending Duration



Sources: Bloomberg. ¹Intermediate Corporate Bonds are represented by the Bloomberg Intermediate Corporate Bond Index. ²US Treasuries are represented by the 10 Year US Treasury Index. All data as of 09/30/2025 unless otherwise noted. Past performance is not a reliable indicator or guarantee of future results. For illustrative purposes only.



PRODUCT SOLUTION: LORD ABBETT INCOME FUND

Experienced Team of 102 Investment Professionals with an Average of 17 Years Industry Experience

Portfolio Information

Strategy Inception Date:

December 1st, 2007

AUM: \$5.80B

Benchmark: Bloomberg U.S.

Credit Bond Index

Yield To Maturity: 5.48%

Duration: 6.95 Years

Lead Portfolio Managers



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



Yoana Koleva, CFA,
Partner & Portfolio Manager
22 Years

Specialized Resources

6 Portfolio Managers

34 Credit Research Analysts

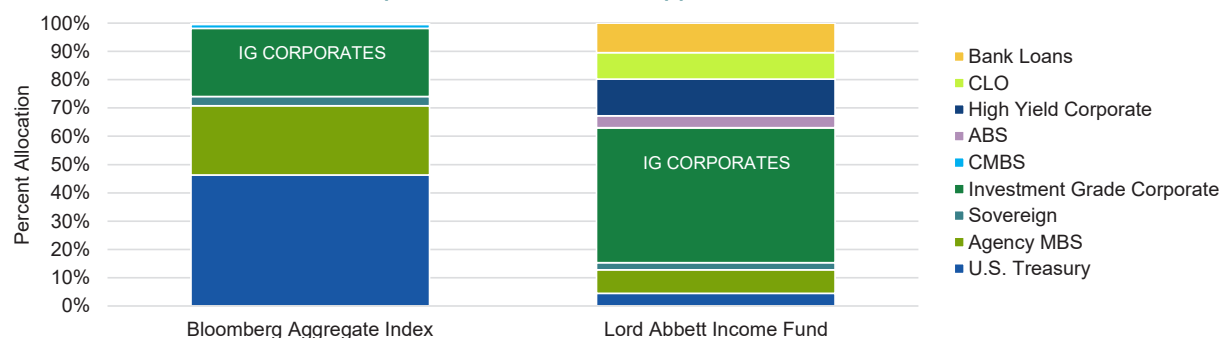
10 Securitized Specialists

12 Traders

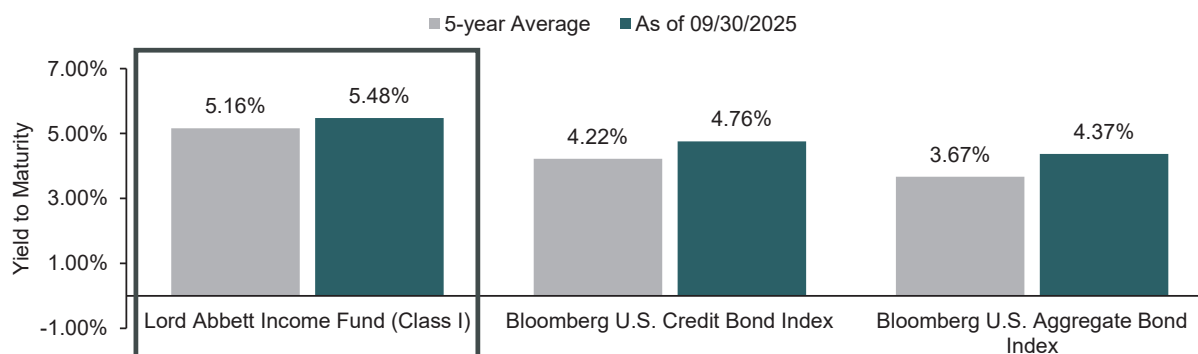
40 Additional Investors

A Product Designed for Income and Total Return

Corporate Credit Focused, Opportunistic Bond Fund

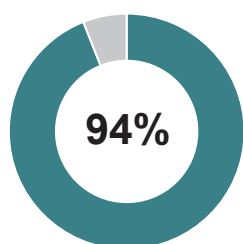


Producing Consistently Higher Yields Compared to Other Intermediate-Term Indices

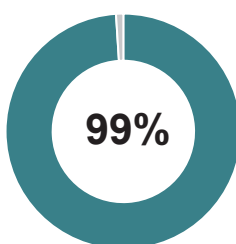


Lord Abbett Income Fund Outperforms the Aggregate Index during:

(12/01/2007 – 09/30/2025)



of rolling
3-year periods



of rolling
5-year periods

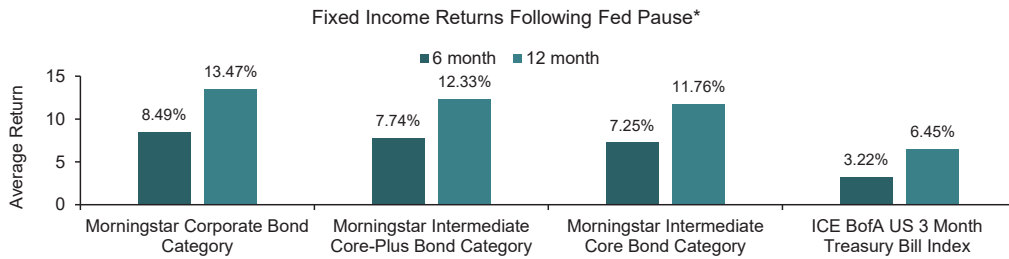


of rolling
10-year periods

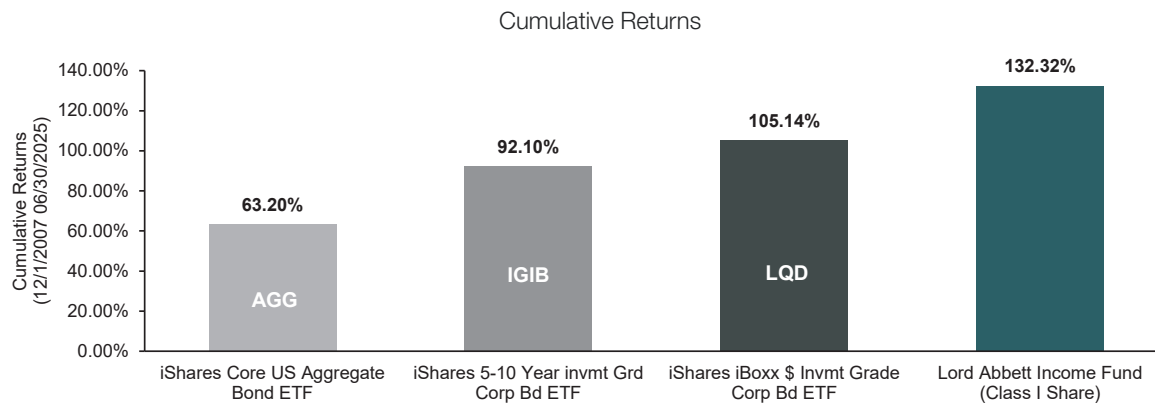


PRODUCT APPLICATION EXAMPLES

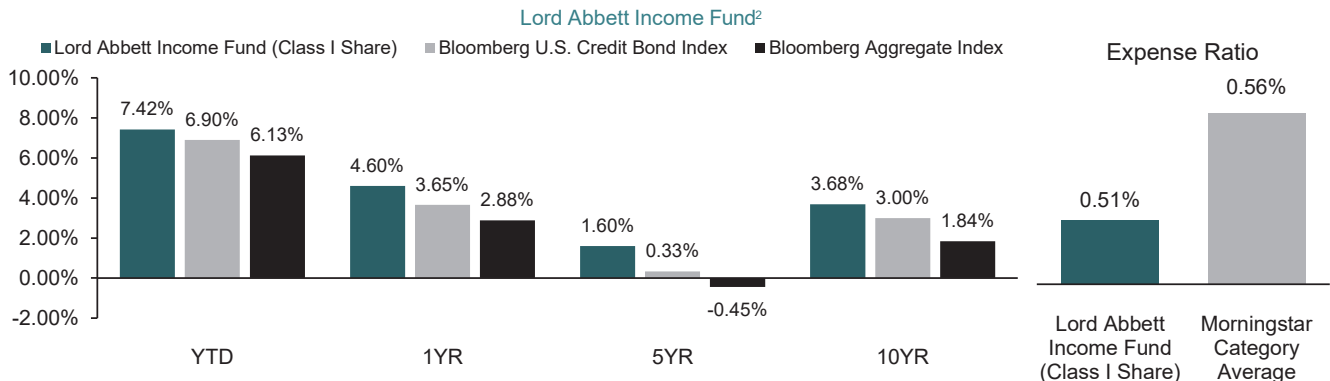
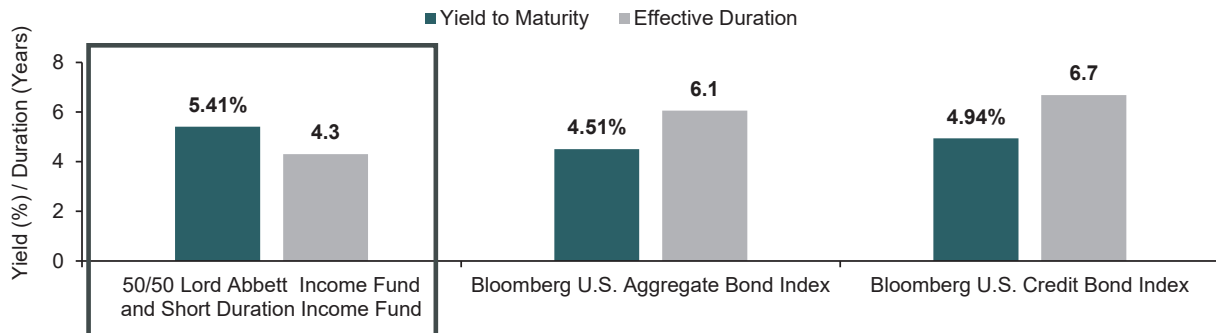
1 Reallocate Fixed Income Allocations After a Fed Pause¹



2 Replace Passive: Lord Abbett Income Has Significantly Outperformed Largest Passive ETF's²



3 Pair Lord Abbett Income & Lord Abbett Short Duration Income: Better Bond Math²





Bloomberg Index Information:

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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, nonconvertible 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, nonconvertible 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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Barron's Disclosure: Used with permission. ©2025 Dow Jones & Company, Inc. Source: "Barron's Best Fund Families of 2024," February 27, 2025. 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").

The Income Fund I share rankings within the Lipper Corporate Debt Funds BBB-Rated Average as of 09/30/2025 for the one-year time period was 33% (81/245); five-year, 15% (29/206); and 10-year, 24% (34/145). 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.

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.

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 advisor or other fiduciary about whether any given investment idea, strategy, product or service may be appropriate for your circumstances.

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.

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INCOME-FLY
(09-25)