LORD ABBETT®

Investing in INNOVATION

Lord Abbett's time-tested approach

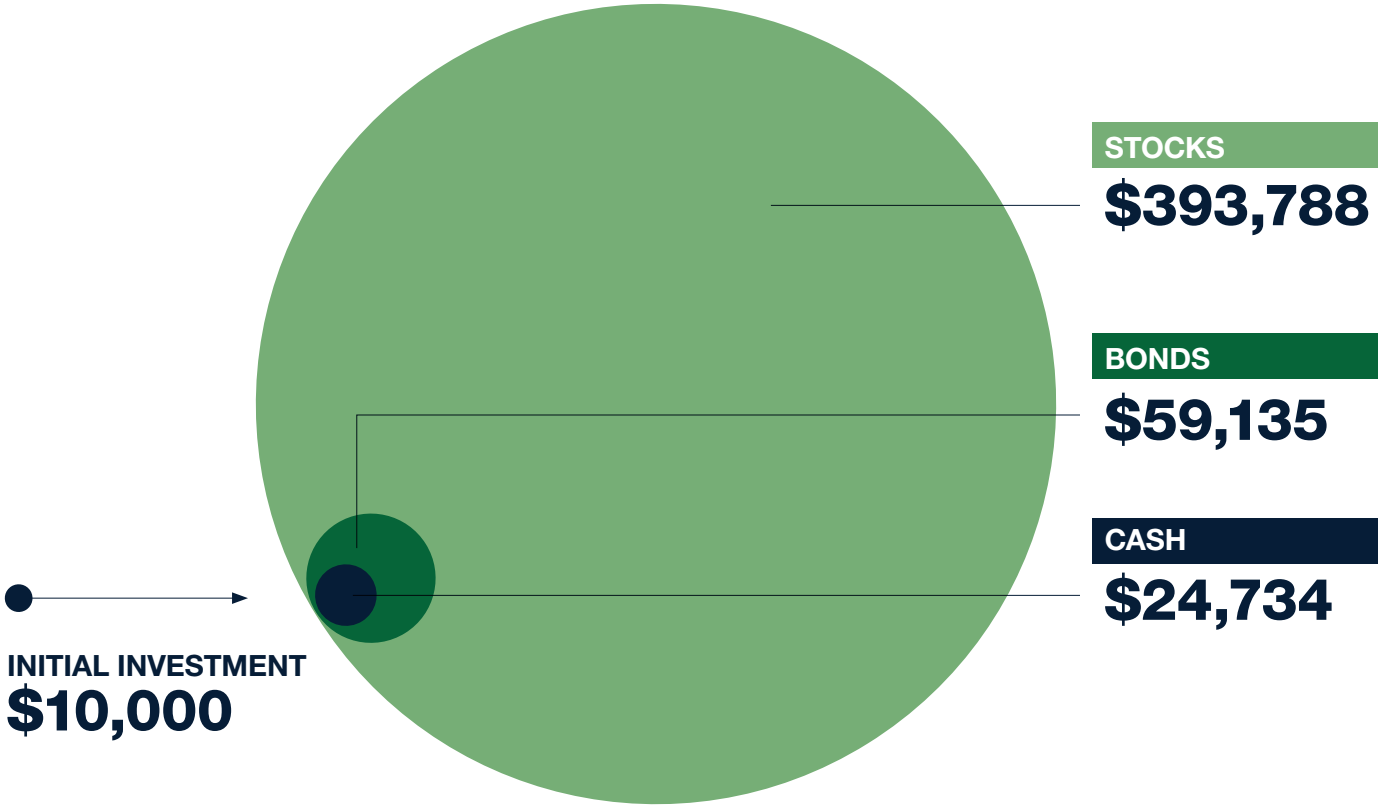
NOT FDIC INSURED–NO BANK GUARANTEE–MAY LOSE VALUE

The Wealth-Building Potential of Stocks

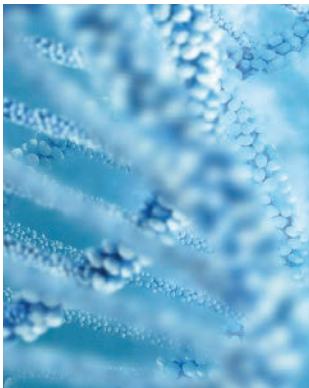
Depending on an investor's time horizon and risk tolerance, stocks have historically offered the potential for significantly higher wealth creation over time versus other asset classes.

Growth of a $10,000 Investment[1]

(12/31/1989 – 12/31/2025)



[1]Source: Morningstar. Stocks represented by the Russell 3000® Index. Bonds represented by the Bloomberg U.S. Aggregate Bond Index. Cash represented by the Bloomberg U.S. Treasury Bill Index.



Growth Stocks Have Historically Generated Attractive Returns

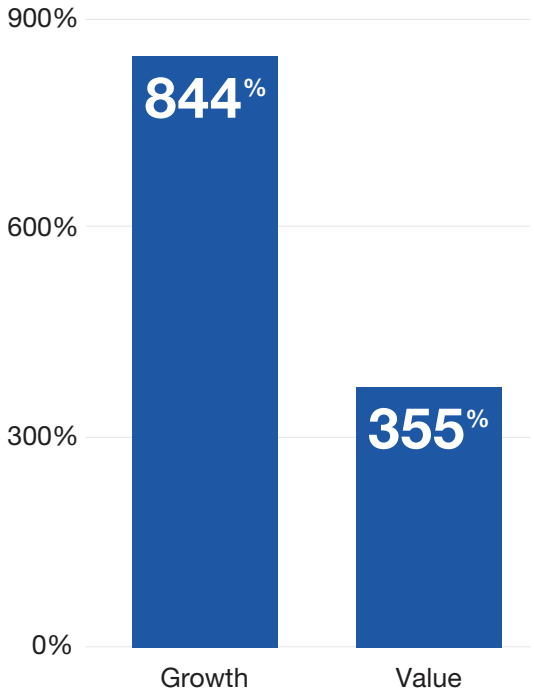
Key Characteristics

Growth stocks possess the ability to build wealth over time. This stems from several potential factors:

1. **Focus on Capital Appreciation**
2. **Ownership of Market-Leading Businesses**
3. **Exposure to Innovation Megatrends**

Performance

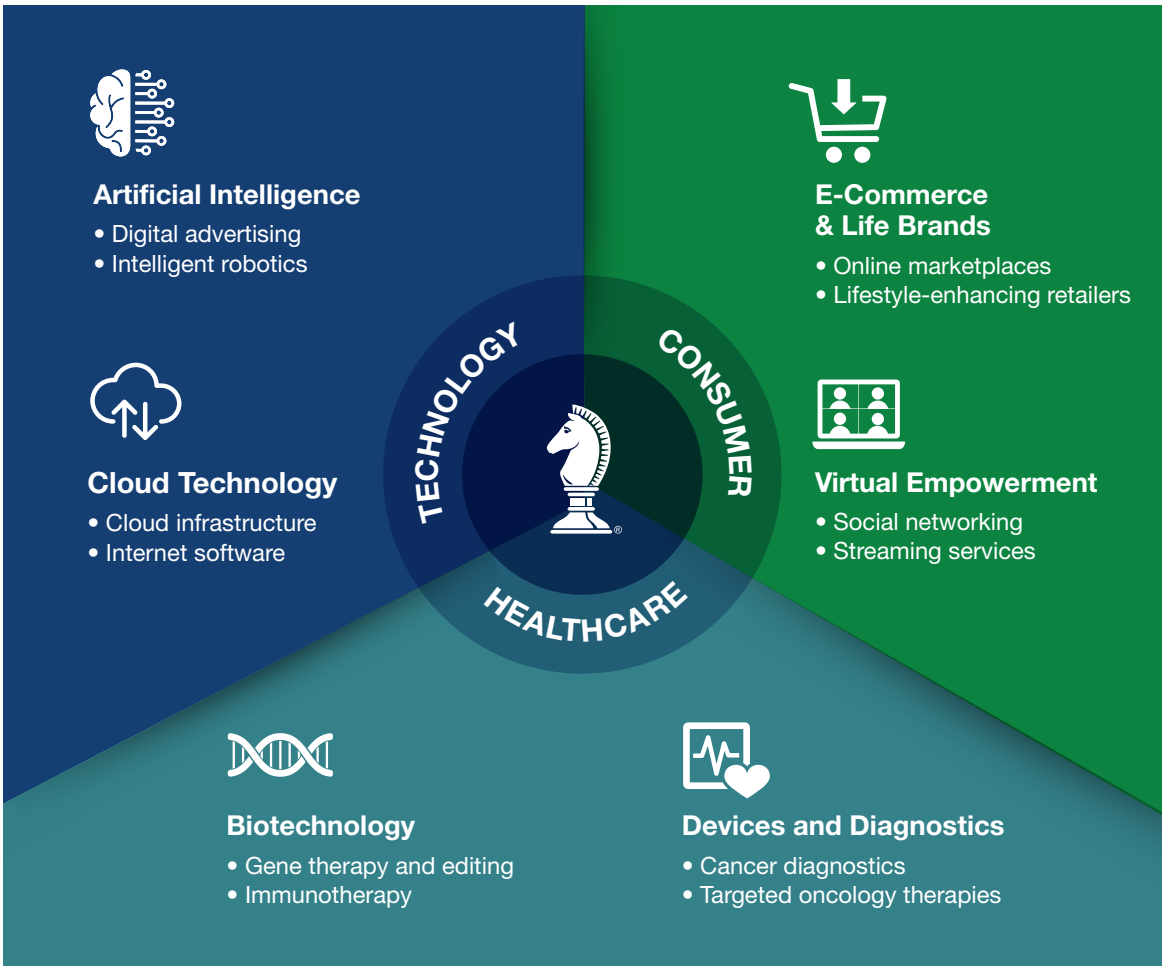
TOTAL RETURN - 15 YEARS[2]
(12/31/2010 - 12/31/2025)

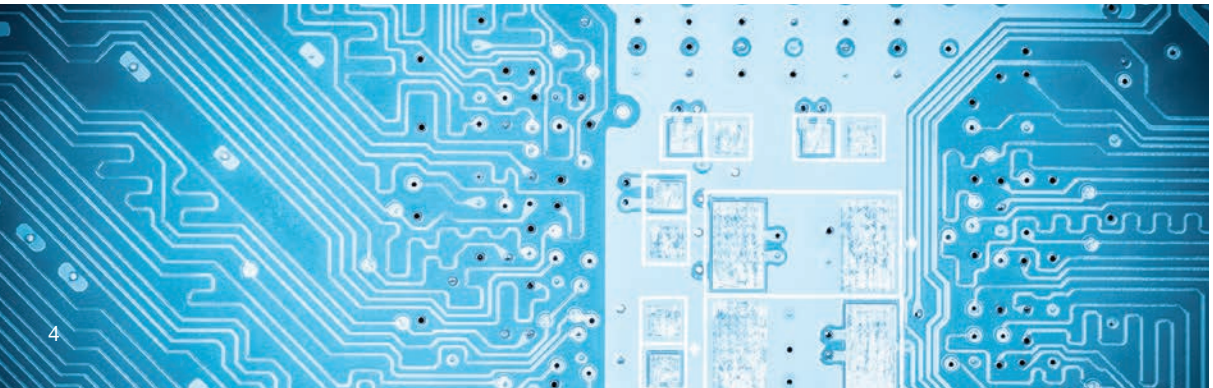


[2]Source: Morningstar. The **Russell 3000® Growth Index** measures the performance of those Russell 3000 Index companies with higher price-to-book ratios and higher forecasted growth values. The **Russell 3000® Value Index** measures the performance of those Russell 3000 Index companies with lower price-to-book ratios and lower forecasted growth values. Past performance is not a reliable indicator or guarantee of future results. For illustrative purposes only and does not represent any specific portfolio managed by Lord Abbett or any particular investment. Indexes are unmanaged, do not reflect the deduction of fees and expenses, and are not available for direct investment.

Growth Stocks Offer Exposure to Innovation Megatrends

Many companies can be found at the forefront of innovation, technological advancements, and disruptive trends. By investing in stocks of these companies, investors can align their portfolios with the potential for significant growth driven by new ideas and technologies.

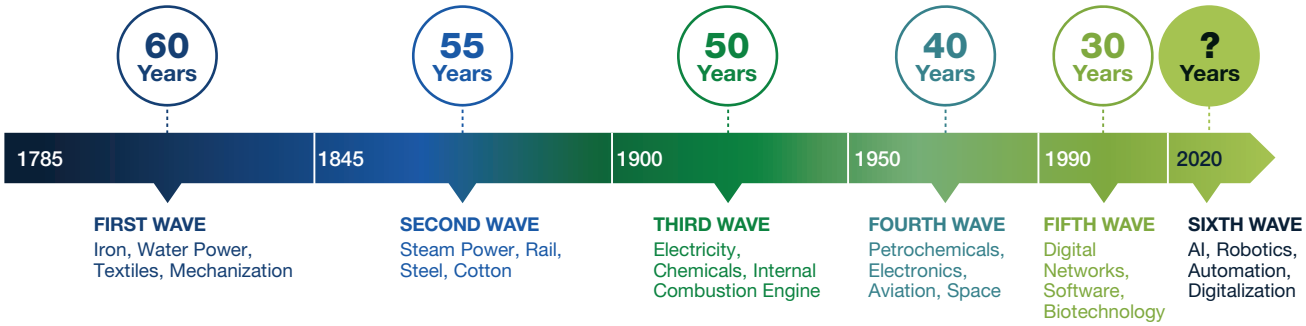




Innovation Is Accelerating, Increasing the Need to Be Active

Innovation megatrends are reshaping our world at an increasingly rapid pace, unlocking new potential investment opportunities. Companies that innovate and embrace new technologies are poised to thrive, while others may get disrupted and fail.

Innovation Waves[3]



Stock leadership tends to change with
each wave of innovation

An active money manager can help differentiate the
potential winners from the losers

[3]Dorothy Neufeld, "Long Waves: The History of Innovation Cycles," visualcapitalist.com, June 30, 2021.

Lord Abbett:
An Experienced Active Money Manager

Lord Abbett is an independent, privately held global asset management firm founded in 1929.

Our Firm Beliefs

- The interests of our clients always come first
- We have a singular focus on the management of money
- Independent thinking shapes our perspective

Our Investment Approach

- Active managers committed to generating alpha
- Collaborative teams utilizing disciplined, risk-informed processes
- Forward-looking, data-driven analysis fueling actionable insights

Why Lord Abbett Innovation Growth:

HISTORY

A firm with over **50 years of history** managing growth equity portfolios

TEAM

An experienced team of **over 50 investment professionals** working in collaboration

PROCESS

A highly **active approach** combining fundamental research & technical analysis

A Suite of Innovation Growth Strategies

Lord Abbett offers a range of strategies that invest in today's most innovative companies.

DEVELOPING GROWTH FUND A: LAGWX F3: LOGWX	GROWTH OPPORTUNITIES FUND A: LMGAX F3: LOMGX	GROWTH LEADERS FUND A: LGLAX F3: LGLOX
Invests primarily in **small-cap stocks** of U.S. companies	Invests primarily in **mid-cap stocks** of U.S. companies	Invests primarily in **large-cap stocks** of U.S. companies
SMALL-CAP	**MID-CAP**	**LARGE-CAP**
Range of Fund Holdings & Market Capitalization[4]		
• # Holdings: **70-110 stocks** • Market Cap: **$1B-~$25B**	• # Holdings: **60-90 stocks** • Market Cap: **$1B-$100B**	• # Holdings: **50-80 stocks** • Market Cap: **$1B-$4T-plus**

Take the Next Step

Speak with your financial advisor to determine how to incorporate Lord Abbett's innovation growth strategies into your overall investment portfolio.

[4]An active management strategy may result in the Funds engaging in active and frequent trading of their portfolio securities, which may result in a portfolio turnover rate of over 100% annually.

Important Information

The **Russell 3000® Index** measures the performance of the largest 3000 U.S. companies representing approximately 98% of the investable U.S. equity market.

The **Russell 3000® Growth Index** measures the performance of those Russell 3000 Index companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell 3000® Value Index** measures the performance of those Russell 3000 Index companies with lower price-to-book ratios and lower forecasted growth values.

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The **Bloomberg U.S. Aggregate Bond Index** represents securities that are SEC-registered, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

The **Bloomberg U.S. Treasury Index** measures US dollar-denominated, fixed-rate, nominal debt issued by the US Treasury.

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

A Note About Risk:

Developing Growth Fund-The value of investments in equity securities will fluctuate in response to general economic conditions and to changes in the prospects of particular companies, including market, liquidity, currency, and political risks. Small cap company stocks tend to be more volatile and may be less liquid than other types of stocks. Small cap companies may also have more limited product lines, markets, or financial resources and typically experience a higher risk of failure than large cap companies. Investments in growth companies can be more sensitive to the company's earnings and more volatile than the stock market in general. The Fund engages in active and frequent trading of its securities, which may result in increased transaction fees, reduced investment performance, and higher taxes. These factors can adversely affect Fund performance.

Growth Opportunities Fund-The value of investments in equity securities will fluctuate in response to general economic conditions and to changes in the prospects of particular companies, including market, liquidity, currency, and political risks. Mid cap company stocks tend to be more volatile and may be less liquid than large cap company stocks. Mid cap companies typically experience a higher risk of failure than large cap companies. Investments in growth companies can be more sensitive to the company's earnings and more volatile than the stock market in general. These factors can adversely affect Fund performance.

Growth Leaders Fund-The value of investments in equity securities will fluctuate in response to general economic conditions and to changes in the prospects of particular companies, including market, liquidity, currency, and political risks. Mid and small cap company stocks tend to be more volatile and may be less liquid than large cap company stocks. Mid and small cap companies also may have more limited product lines, markets, or financial resources and typically experience a higher risk of failure than large companies. However, larger companies may have slower rates of growth than smaller successful companies. Investments in growth companies can be more sensitive to the company's earnings and more volatile than the stock market in general. The Fund engages in active and frequent trading of its securities, which may result in increased transaction fees, reduced investment performance, and higher taxes. These factors can adversely affect Fund performance.

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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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