



LORD ABBETT'S PAYROLL DEDUCTION IRA: AN **EASY** PLAN FOR EMPLOYERS AND THEIR EMPLOYEES

A Payroll Deduction IRA is an easy way for businesses to give their employees an opportunity to save for retirement. The employer establishes a Payroll Deduction IRA program. Employees then choose the amount they want deducted from their paychecks and deposited into an IRA. Contributions can be made to a full range of IRA types, including traditional IRAs, Roth IRAs, and Coverdell Education Savings Accounts.

EASY ON YOUR WALLET



- No annual custodial fees*
- No account setup charges
- No charges for paper statements
- Free overnight shipping*

FAST ACCOUNT SETUP



- User-friendly electronic applications
- Same-day setup using Automated Clearing House (ACH) electronic funding
- Tax refunds directly deposited to IRAs

SIMPLE INVESTMENT SELECTION



- More than 30 equity, fixed-income, and asset-allocation capabilities to help address a range of investment goals
- Single-fund allocation strategies

OUTSTANDING CLIENT SERVICE



- Dedicated IRA specialists
- Award-winning account statements[†]
- A new website featuring streamlined and mobile account access and extensive tools and resources to manage your IRA

*Lord Abbett will waive (or otherwise pay) the yearly \$10.00 custodial fee that would be charged each year on an ongoing basis to every new IRA account and therefore will not assess a custodial account fee in 2019 or any year afterward. Additionally, the Federal Express (FedEx) charges are currently absorbed by the broker/dealer to submit paperwork to DST to open a Lord Abbett IRA account. Fund-level fees and expenses are still applicable. Please see the current prospectus.

To set up a Lord Abbett Payroll Deduction IRA, please contact your financial advisor.

INVESTMENT-LED. INVESTOR-FOCUSED.

As an investment-led firm, we evaluate every decision from an investment perspective in an effort to achieve superior long-term investment performance. Our approach is based on a philosophical belief in active management characterized by teamwork and collaboration, a commitment to research—both fundamental and quantitative—and an adherence to risk management.

As an investor-focused firm, we evaluate every decision from an investor perspective to ensure that we act in the best interest of our clients. We are committed to providing every client with our independent perspective, our breadth of resources, and our range of intelligently designed investment strategies.

We are successful when a strategy is well-designed, process is well-defined,
and our investors are well-served.

To comply with Treasury Department regulations, we inform you that, unless otherwise expressly indicated, any tax information contained herein is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties that may be imposed under the Internal Revenue Code or any other applicable tax law, or (ii) promoting, marketing, or recommending to another party any transaction, arrangement, or other matter.

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FOR MORE INFORMATION:

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