



# ROLLOVERS MADE **EASY**

## LORD ABBETT IRA FEATURES INCLUDE:

### 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
- Federal 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<sup>†</sup>
- A new website featuring streamlined and mobile account access and extensive tools and resources to manage your IRA

## ROLLOVER TO

ROLLOVER FROM	ROLLOVER TO									
	IRA	Roth IRA	SIMPLE IRA	SEP/SAR-SEP	Money Purchase/Profit Sharing	401(k) or Safe Harbor 401(k)	403(b)	Gov't 457(b)	SIMPLE 401(k)	
Qualified plan (e.g., 401(k), Money Purchase, Profit Sharing)	YES	YES	YES <sup>1</sup>	YES	YES	YES	YES	YES	YES	
Qualified plan (aftertax contributions)	YES	YES	NO	YES	YES <sup>3</sup>	YES <sup>3</sup>	NO	NO	YES	
403(b) (ERISA and non-ERISA)	YES	YES	YES <sup>1</sup>	YES	YES	YES	YES <sup>6</sup>	YES	YES	
Governmental 457(b)	YES	YES	YES <sup>1</sup>	YES	YES	YES	YES	YES	YES	
SIMPLE IRA	YES <sup>1</sup>	YES <sup>1</sup>	YES	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES <sup>1</sup>	YES	
SEP IRA and SAR-SEP IRA	YES	YES	YES <sup>1</sup>	YES	YES	YES	YES	YES	YES	
SIMPLE 401(k)	YES	YES <sup>1</sup>	YES <sup>1</sup>	YES	YES	YES	YES	YES	YES	
Traditional IRA (deductible)	YES	YES	YES <sup>1</sup>	YES	YES	YES	YES	YES	YES	
Traditional IRA (nondeductible)	YES	YES	YES <sup>1</sup>	YES	YES <sup>4</sup>	YES <sup>4</sup>	YES <sup>4</sup>	YES <sup>4</sup>	YES	
Roth IRA	NO	YES	NO	NO	NO	NO	NO	NO	YES	
401(k) \ 403(b) \ 457(b) Roth account	NO	YES <sup>2</sup>	NO	NO	NO	YES <sup>5</sup>	YES <sup>5</sup>	NO	YES	

\* 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.

<sup>†</sup> In 2014, Lord Abbett was recognized as a leader in customer service by Dalbar.

<sup>1</sup> An individual must have participated in the SIMPLE plan for a minimum of two years.

<sup>2</sup> A rollover from a designated Roth 401(k) or Roth 403(b) account to a Roth IRA can be done either through a direct rollover or an indirect (e.g., "60-day") rollover. The five-year tracking period start date is not retained upon completion of the rollover unless the individual has a preexisting Roth IRA account. All individuals are currently eligible to complete a Roth IRA rollover as an income limit does not apply.

<sup>3</sup> Many plans do not accept aftertax employee contributions.

<sup>4</sup> Partial rollover permitted as long as no aftertax dollars are transferred. The rollover must come from the earnings portion of the account.

<sup>5</sup> A rollover between Roth 401(k) plans or Roth 403(b) plans must be processed via a direct rollover. Additionally, the receiving plan must allow for Roth designated accounts. In the case of an indirect (e.g., "60-day") rollover, only the taxable portion is eligible for rollover treatment. The transferring plan must provide documentation within 30 days to the new plan, indicating either of the following: the rollover qualified as a qualified distribution or the first year of the five-year tracking period and the portion of the balance that constitutes basis. An individual retains his or her original five-year tracking start date.

<sup>6</sup> 403(b) plan sponsors must limit in-service transfers to (1) same-plan transfers where transfers occur only among the approved investment providers listed within the written plan, (2) a 403(b) account outside the plan, provided that the employer has entered into an Information Sharing Agreement with the receiving provider, (3) plan-to-plan transfers where the transferring participant is an employee or former employee of the employer maintaining the receiving plan, or (4) make a repayment of a "cash-out" in a governmental defined benefit plan.

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. Please consult your tax advisor concerning your particular situation.

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.

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## ROLLOVER DEFINITIONS

**Traditional IRA**—Individual retirement account (IRA) that allows individuals to direct income, up to specific annual limits, toward investments that accumulate tax-deferred. Contributions to the traditional IRA may be tax-deductible depending on the taxpayer's income, tax-filing status, and other factors.

**Roth IRA**—Individual retirement account that bears many similarities to the traditional IRA, but contributions are not tax-deductible and qualified distributions are tax-free. Similar to other retirement accounts, nonqualified distributions from a Roth IRA may be subject to income tax and penalty upon withdrawal.

**SIMPLE IRA**—Retirement plan that may be established by employers, including self-employed individuals. The employer is allowed a tax deduction for contributions made to the SIMPLE. The employer makes either matching or nonelective contributions to each eligible employee's SIMPLE IRA, and employees may make salary deferral contributions.

**SEP IRA (Simplified Employee Pension)**—Retirement plan that an employer or self-employed individuals can establish. The employer is allowed a tax deduction for contributions made to the SEP IRA and makes contributions to each eligible employee's SEP IRA on a discretionary basis.

**SAR SEP IRA**—Retirement plan offered by small companies (typically those with fewer than 25 employees) that allows employees to make pretax contributions to their IRAs through salary reduction.

**Money Purchase Plan**—Pension plan to which employers are required to make contributions based on a percentage of employees annual earnings, in accordance with the terms of the plan.

**Profit Sharing Plan**—Retirement plan that gives employees a share in the profits of the company.

**401(k) Plan**—Qualified plan established by employers to which eligible employees may make salary deferral (salary reduction) contributions. Employers offering a 401(k) plan may make matching or profit sharing contributions to the plan on behalf of eligible employees. Earnings accrue on a tax-deferred basis.

**403(b) Plan**—Retirement plan for certain employees of public schools and certain tax-exempt organizations. Generally, 403(b) accounts can invest in either annuities or mutual funds.

**Government 457(b) Plan**—Nonqualified deferred compensation plan established by state and local governments. Eligible employees are allowed to make salary deferral contributions to the 457 plan. Earnings grow on a tax-deferred basis, and contributions are not taxed until the assets are distributed from the plan.

**SIMPLE 401(k) Plan**—Retirement plan sponsored by employers that is attractive for employers because it avoids some of the administrative fees and paperwork of plans such as a 401(k) plan. Employers benefit from the tax-deductible contributions made to the plan, and employees may elect to have salary deferrals in order to contribute to the plan. The employer has the option of matching a certain portion of the employee's deferrals or making nonelective contributions to all eligible employees.

### FOR MORE INFORMATION:

Lord Abbett Client Service 888-522-2388 | Visit us at: [lordabbett.com](http://lordabbett.com)

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