IRA Application

LORD ABBETT®

OPENING AN ACCOUNT — When you open an account, we will require:

- Name
- Social Security number or tax identification number
- Date of birth
- Address

Mail completed form to: Lord Abbett Funds Service Center, P.O. Box 534489, Pittsburgh, PA 15253-4489

Overnight mail: Lord Abbett Funds Service Center, Attention: 534489, 500 Ross Street, 154-0520, Pittsburgh, PA 15262

Fax: 844-761-0139 (Advisors are permitted to fax in paperwork provided the Medallion Signature Guarantee is legible. Shareholders are permitted to fax in paperwork provided a Medallion Signature Guarantee is not required.)

Call Lord Abbett for assistance:
888-522-2388 (Monday – Friday between 8:00 a.m. and 5:30 p.m. ET)

OPENING AN ACCOUNT WITH AUTOMATED CLEARING HOUSE (ACH) FUNDING—SAME-DAY SERVICE

Fax: 844-761-0139

To open an account on the same day, choose ACH in Step 7.
An application must be received by Lord Abbett before the New York Stock Exchange closes (generally 4:00 p.m. ET) in order to receive that day's net asset value and must be in good order.

FREE FEDEX SHIPPING

We are offering FREE FedEx overnight shipping for your IRA paperwork. Simply call 888-522-2388 and select option 2 to speak with a Lord Abbett representative to obtain the FedEx information. Send IRA paperwork to:

Lord Abbett Funds Service Center
Attention: 534489
500 Ross Street, 154-0520
Pittsburgh, PA 15262

Please select Priority Overnight shipping option.

Use this form to establish one of the following IRA accounts with Lord Abbett:

- Traditional IRA
- Roth IRA
- SEP IRA
- Rollover IRA

Please complete this application to establish your IRA account. The applicant's name must be that of an individual, not a business or trust. If you are opening an IRA for your spouse, your spouse must complete a separate Application. Please read the Traditional IRA or Roth IRA Disclosure Statement carefully or consult IRS Publication 590-A or a qualified tax professional for IRA eligibility requirements and contribution restrictions.

References to the "Custodian", "we" or "us" mean BNY Mellon Investment Servicing Trust Company.

The maximum allowable contribution to your IRAs (deductible, non-deductible and Roth) for each tax year is the lesser of (a) the contribution limit for the given tax year* or (b) 100% of your earned income. For those who have attained the age of 50 before the close of the taxable year, the annual IRA contribution limit increases by $1,000 known as a "catch-up contribution".

Making an IRA contribution on behalf of your spouse - If you have earned compensation, are married and file a joint federal income tax return, you may make an IRA contribution on behalf of your working or nonworking spouse. The total annual contribution limit for both IRAs may not exceed the lesser of the combined compensation of both spouses or the annual IRA contribution limits as set forth by the IRS. Contributions made on behalf of a spouse must be made to a separate IRA account established by your spouse.

Any contribution made to your IRA will be treated as a contribution for the year it is received, unless the contribution is made by the tax filing deadling date, typically April 15 and you have identified the contribution as a prior year contribution. Contribution limits may be subject to IRS cost-of-living adjustments. *Please read the Traditional and Roth Individual Retirement Account Combined Disclosure Statement (the "Combined Disclosure Statement") and any supplements attached carefully or consult IRS Publication 590-A or a qualified tax professional for more information about eligibility requirements and contribution restrictions.

The minimum initial investment to establish a Lord Abbett IRA is generally $1,500. The minimum is reduced to $50 if you are establishing a Systematic Purchase. For specific fund minimums, please go to lordabbett.com/investor to obtain fund information.

Please make checks payable to Lord Abbett.

Contributions to your IRA may be invested in mutual funds pursuant to the Mutual Fund Option. (See "Description of Available Options for Your Contributions" in the Combined Disclosure Statement).

Prospectuses for the mutual funds available through the Mutual Fund Option (the "Funds") may be obtained by calling 888-522-2388. Before investing in a Fund, please be sure to read the prospectus for that Fund carefully.

All portions of this application and the Lord Abbett IRA Custodial document are binding on you so you are encouraged to read all portions of it, in particular the "Description of Available Options for Your Contributions", the applicable Custodial Account Agreement and "Terms and Conditions" on the signature page of the Application.

Trustee to Trustee Transfers and Rollovers

If you are establishing an IRA account to accept a transfer or rollover, be sure to check the appropriate box on the Application. To transfer your current IRA directly to your Lord Abbett IRA, please complete an IRA "Transfer of Assets/Direct Rollover Form." To certify a rollover from an IRA or a qualified retirement plan, please complete the "IRA Certification of Rollover Assets Form." Participant directed rollovers must be completed within 60 calendar days.

STEP 1: ACCOUNT REGISTRATION INFORMATION (Army Post Office or Fleet Post Office will be accepted.)

Owner Name (First Name, MI, Last Name) | Social Security Number | Date of Birth (MM/DD/YYYY)

Street Address **(P.O. boxes not accepted)** | City | State | Zip Code

Email Address | Phone Number

Are you a: ☐ U.S. Citizen ☐ Resident Alien

If you would like account statements and other materials mailed to a different address (such as a P.O. box), please provide that address below.

Street Address | City | State | Zip Code

☐ Check this box if applicant is a minor.

Name of guardian for minor (First Name, MI, Last Name) | Relationship of guardian to minor (parent, grandparent, etc.) | Guardian Social Security Number | Guardian Date of Birth (MM/DD/YYYY)

STEP 2: TYPE OF IRA

Please check one: ☐ Traditional IRA ☐ Rollover IRA ☐ Roth IRA: __________ Date Established ☐ SEP IRA

Employer Name | Contact Information

Address

STEP 3: ELECTRONIC DELIVERY

Lord Abbett is pleased to offer electronic delivery of fund documents. If you consent, an email will be sent notifying you when your fund materials are available for viewing online. Instructions for accessing your materials will be provided in the email. Please note that no confidential information will be sent via email. You may revoke e-delivery consent at any time, allowing you to receive printed materials.

I elect to receive notification of the following checked fund documents electronically to the email address provided below:

☐ Account Statements ☐ Prospectuses, Annual and Semiannual Reports ☐ Tax Forms ☐ Trade Confirmations

Email Address (if different from Step 1) **(Required to set up electronic delivery)**

STEP 4: YOUR FINANCIAL ADVISOR'S INFORMATION (This section to be completed by the broker/dealer.)

Advisor Name (First Name, MI, Last Name) | Representative ID Number | Branch ID Number

Phone Number | Street Address | City | State | Zip Code

Dealer Firm Name | Email Address

Please note should this section remain blank the account will be defaulted to the Lord Abbett dealer.

STEP 5: INVESTMENT SELECTIONS (For more information about our funds, visit us at lordabbett.com.)

Please indicate the fund name, share class, and dollar amount or percentage to be allocated to each fund.

Please note that each fund minimum is generally $1,500 per fund.

	Lord Abbett Fund Name(s) (If no investment elections are selected, any contributions will be invested in the Lord Abbett U.S. Government & Government Sponsored Enterprises Money Market Fund.)	Share Class (A or C) (If a share class is not selected, Class A shares will be purchased.)	Dollar Amount or Whole Percentage (Total must equal 100%.)
1.			
2.			
3.			
4.			
5.			

☐ I have selected more than five investments and have attached additional investment instructions.

All distributions will be reinvested. Exchange privilege is offered within the same class of shares.

Under the provisions of my IRA account, I have the right to direct the investments. I understand, however, that the investment options selected may not be available to me and are governed by the terms of the current prospectus for the funds.

Investment decisions should always be made based on an investor's specific financial needs, objectives, goals, time horizon, and risk tolerance. Consult with your financial advisor before making any investment decisions.

A prospectus or summary prospectus contains important information about a fund, including investment objectives, risks, charges, and ongoing expenses, which an investor should carefully consider before investing. To obtain a prospectus or summary prospectus on any Lord Abbett mutual fund, please contact your financial advisor or Lord Abbett Distributor LLC at 888-522-2388 or visit our website at lordabbett.com. Read the prospectus carefully before investing.

STEP 6: BENEFICIARY DESIGNATION

Note the share percentage must equal 100% for all Primary and all Contingent Beneficiaries. If a trust is designated as a Beneficiary, please provide both the date of the trust and the name(s) of the trustee(s).

In the event of my death, the balance in the account shall be paid to the Primary Beneficiaries who survive me in equal shares (or in the specified shares, if indicated). If none of the Primary Beneficiaries survive me, the balance in the account shall be paid to the Contingent Beneficiaries who survive me in equal shares (or in the specified shares, if indicated). I understand that, unless I have specified otherwise, if I name multiple Primary Beneficiaries and a beneficiary does not survive me, such interest is terminated and that percentage will be divided proportionately among the remaining Primary Beneficiaries. Similarly, unless I have specified otherwise, if no Primary Beneficiary survives me and I have named multiple Contingent Beneficiaries and a beneficiary does not survive me, such interest is terminated and that percentage will be divided proportionately among the remaining Contingent Beneficiaries. I understand that I may change my beneficiaries at any time by giving written notice to the Custodian. If I do not designate a beneficiary, or if all designated beneficiaries predecease me, my surviving spouse will become the beneficiary of my IRA. If I do not have a surviving spouse at the time of my death, my estate will become the beneficiary of my IRA.

Per Stirpes Beneficiary Designations: The Custodian shall accept as complete and accurate all written instructions provided in good order by the estate/executor with regard to the identification of the beneficiaries and the allocations thereto.

Participant's Designation: In the event of my death, I hereby designate the following individuals as the Primary and Contingent Beneficiary(ies) to receive all benefits that may become due and payable under my IRA. If I name a beneficiary that is a Trust, I understand that I must provide certain information concerning the Trust to the Custodian.

Primary Beneficiary(ies) If there is no Primary Beneficiary living at the time of my death, the balance is to be distributed to the Contingent Beneficiaries I designate.

Beneficiary Name (First Name, MI, Last Name), Name of Trust	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share % **(Total Must Equal 100%)**	Relationship or Trust
			Total = 100%	

Contingent Beneficiary(ies)

Beneficiary Name (First Name, MI, Last Name), Name of Trust	Social Security or Tax ID Number	Date of Birth (MM/DD/YYYY)	Share % **(Total Must Equal 100%)**	Relationship or Trust
			Total = 100%	

Custodian – Disclaimer: The Participant's spouse may have a property interest in the account, and may also have a right to dispose of that property interest by will. Therefore, the Custodian, together with any sponsors, issuers, depositories and other persons or entities associated with the investments, specifically disclaim any warranty as to the effectiveness of the Participant's beneficiary designation, or any warranty as to the ownership of the account after the death of the Participant or the Participant's spouse. For additional information, a qualified tax or legal professional should be consulted.

STEP 7: INITIAL FUNDING FOR YOUR ACCOUNT (Choose either A, B, or C.)

Our fund minimums are generally $1,500.00 or $50 per fund when establishing a Systematic Purchase. For specific fund minimums, please go to www.lordabbett.com to obtain fund information.

☐ Prior Year Contribution $__________________ ☐ Current Year Contribution $__________________

If no selection is made the default is Current Year Contribution. Prior Year Contributions must be postmarked by the tax filing deadline date.

If SEP IRA, Employer Contribution: $____________

Other Source (Check One):

☐ **Rollover – (Please attach the IRA Certification of Rollover Assets Form)**

- ☐ 60 Day Rollover Check. Type of IRA or Qualified Plan being rolled over:____
- ☐ Direct Rollover from 401(k), 403(b), 457 Plan or other Qualified Plan (excluding a Designated Roth Contribution Account) to a traditional IRA
- ☐ Direct Rollover from a Designated Roth Contribution Account to a Roth IRA
- ☐ Qualified Rollover Contribution (conversion) into a Roth IRA from a 401(k), 403(b), 457 Plan or other Qualified Plan

☐ **Transfer of Assets – (Please attach the IRA Transfer of Assets/Direct Rollover Form)**

- ☐ Traditional or SEP IRA transfer of assets held at another institution
- ☐ Roth IRA transfer of assets held at another institution

☐ **Conversions or Recharacterizations** Enclosed is a: ☐ check or ☐ Roth IRA Conversion Form or IRA Recharacterization Form

- ☐ Roth conversion rollover from an IRA
- ☐ Recharacterization contribution (the proceeds of a distribution from a traditional IRA or Roth IRA at another institution)

A. ☐ **Purchase by Check** (Make check payable to Lord Abbett Funds.) $ _________________________ Initial Investment Amount

B. ☐ **Purchase by ACH** $__________________

Initiate a one-time investment from your bank account via Automated Clearing House (ACH). Please complete the ACH banking instructions section below.

ACH Banking Instructions: Enter your bank information (from your personal checking or savings account):

Bank account type: ☐ Checking ☐ Savings

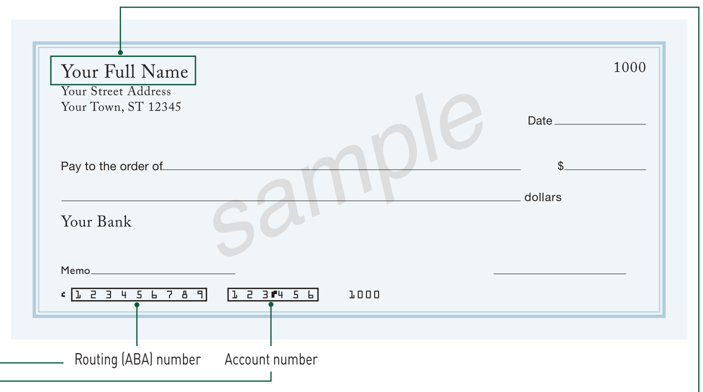
Nine-digit routing (ABA) number: ____________________________

Bank account number: ____________________________

Name(s) listed on bank account:

____

____



C. ☐ **Systematic Purchase** – Initial investment by systematic purchase plan (Please complete step 7 and Step 8A). When establishing an account with a systematic purchase, the minimum initial investment is $50 per fund.

Note: All future contributions will be allocated as noted by you in Step 5 of the application.

STEP 8: OPTIONAL ACCOUNT PRIVILEGES

FUNDING OPTIONS (When establishing an account with a systematic purchase, the minimum initial investment is $50 per fund.)

A. Systematic Purchases (ACH):

Please purchase $________________ ($50 per fund minimum) from the bank account shown in Step 7 (Initial Funding for Your Account), and invest in the Lord Abbett ____ Fund.

Start Date: ________________ **(If you have more than one fund, please provide information on a separate sheet of paper.)**

Frequency of Purchases:

☐ Twice a month (days of month: ______________) ☐ Monthly (day of month: __________) ☐ Every other month ☐ Quarterly

B. Sales Charge Reductions and Waivers: Please be sure to complete all information requested below if you qualify. In the event that you qualify subsequent to your completing this account application, please discuss your eligibility with your financial advisor or Lord Abbett Distributor LLC as soon as possible.

1. Letter of Intention: If you, the purchaser,[1] intend to buy additional Class A, A1, C, F, F3, I or P shares of any Eligible Fund within a 13-month investment period, you may be eligible for a reduced sales charge. Indicate below the total amount of the planned investment.

☐ $50,000[2] ☐ $100,000 ☐ $250,000 ☐ $500,000 ☐ $1,000,000

2. Rights of Accumulation (ROA):[3] Whenever you buy Class A shares of any eligible fund, you may combine the value of those shares with the value of any Class A, A1, C, F, F3, I or P shares of any eligible fund that you already own. (Attach document with accounts for purposes of ROA.)

3. Class A Share Purchases without a Front-End Sales Charge: If you so qualify, please indicate under which exemption you qualify:[4]

[1] See "Purchaser" and other relevant definitions and information in the prospectus under "Information for Managing Your Fund Account Sales Charge Reduction Waivers—Reducing Your Class A Share Front-End Sales Charges."
[2] This amount is applicable only to certain funds.
[3] Value of shares determined using current public offering prices.
[4] See the prospectus under "Information for Managing Your Fund Account Sales Charge Reduction Waivers — Front End Sales Charge Waivers."

STEP 8: OPTIONAL ACCOUNT PRIVILEGES CONTINUED

C. ☐ I would like to add banking instructions to my account. (Please complete the ACH banking instructions.)
☐ Please use banking information from attached check.

ACH Banking Instructions: Enter your bank information (from your personal checking or savings account):

Bank account type: ☐ Checking ☐ Savings

Nine-digit routing (ABA) number: ____________________ Bank account number: ____________________

Bank account registration name (include all registration names): ____________________

Please Note: If one name on the bank account registration above does not match the registration of the Lord Abbett Mutual Fund account, a Medallion Signature Guarantee is required.

DISTRIBUTION OPTIONS

Telephone Exchanges and Redemptions: Call 888-522-2388 to exchange shares of the same class from one Lord Abbett fund to another. If you do not check below, the convenience of our telephone exchange and redemption privilege will be added to your account. If you would like to make redemptions to a bank, please complete Step 7 (Funding Your Account).

☐ I do not want the telephone exchange or redemption privilege added to my fund account.

STEP 9: TERMS AND CONDITIONS AND AUTHORIZED SIGNATURE

I, the Participant, acknowledge that I obtained and read this application and its instructions, the Traditional IRA and Roth IRA Combined Disclosure Statement, the Traditional IRA Custodial Account Agreement, the Roth IRA Custodial Account Agreement and the Privacy Notice (the "Account Documents") available on our website lordabbett.com under Resources, Forms and Aplications. I acknowledge receiving and reading the current prospectus for each Mutual Fund I may have designated for investment. The Custodian, upon proper instructions from me, is authorized to exchange units of one Eligible Asset for units of any other Eligible Asset and to purchase units of any Eligible Asset (As defined in the custodial agreement) with the proceeds of any redemption.

Article VIII, Section 23 of the Traditional IRA Custodial Account Agreement and Article IX, Section 23 of the Roth IRA Custodial Account Agreement authorize the Custodian to take or to omit to take certain actions in the event assets or property in my IRA Account are liquidated and the Custodian does not receive timely instructions it can reasonably or practicably carry out and I agree to the terms of both Sections 23.

I hereby establish an IRA in accordance with instructions provided on these pages entitled Traditional and Roth Individual Retirement Account (IRA) Application and Adoption Agreement and agree to participate under the terms and conditions contained in the Account Documents and on the aforementioned pages (the "Full Agreement"). (My IRA account with the Custodian is called the "IRA Account" on this page).

I agree that this IRA becomes effective only upon written acceptance by the Custodian and that such written acceptance will consist of a confirmation of transaction statement.

I agree that the Custodian may amend (add to, delete from or revise) any term of the Full Agreement at any time by notice to me and that my sole remedy if I disagree with the amendment is to transfer funds in the IRA Account to another custodian. I agree that the Full Agreement is binding on me and on my successors in interest.

Each contribution to my IRA will be invested in accordance with the written instructions I provide with respect to that contribution. In the event that this is a rollover contribution, the undersigned hereby irrevocably elects, pursuant to the requirements of Section 1.402(a)(5)-1T of the IRS regulations, to treat this contribution as a rollover contribution.

Custodial Fees: The annual maintenance fee is currently waived. If and when a fee is due to be charged, this fee is owed and due for each full and partial calendar year that the IRA Account is open. The participant may pay the fee with funds other than those in the IRA Account ("non-custodial funds"). If the fee for a calendar year is not paid by the participant from non-custodial funds by the date reasonably designated by the Custodian or prior to closing the IRA Account, the Custodian is authorized to deduct the fee from funds in the IRA Account at any time immediately after such payment due date or immediately after receiving instructions to close the IRA Account. The Custodian is authorized to change the fee but will give at least 30 days written notice to the participant of any fee change. The Custodian will keep those records, identify and file returns and provide other information concerning the IRA as required of custodians by the Internal Revenue Code and any regulations issued or forms adopted by the IRS or U.S. Treasury Department

Telephone Transaction Privileges: I understand that the telephone transaction privileges will apply to my account. If I have telephone transaction privileges, I agree that neither the Custodian, Lord Abbett, nor their transfer agent, their agents, officers, trustees, directors or employees will be liable for any loss, liability or expense for acting, or refusing to act on instructions given under the telephone transaction privileges that are reasonably believed to be genuine and I accept the risk of loss.

CONTINUED ON NEXT PAGE

STEP 9: TERMS AND CONDITIONS AND AUTHORIZED SIGNATURE (CONTINUED)

Tax Certification: Under penalties of perjury, I certify that: (1) the Social Security or tax identification number (TIN) shown on this application is correct.

I direct that all benefits upon my death be paid as indicated on the beneficiary designation. If I named a beneficiary that is a Trust, I understand I must provide certain information concerning such Trust to the Custodian. I understand that, if I am subject to community property or marital property state requirements, my spouse may be required to consent to any beneficiary I designate who is not my spouse, or who is in addition to my spouse. I also understand that any beneficiary designation I make, other than my spouse, may not be effective without my spouse's consent. I certify, under penalty of perjury, if I am married and have not named my spouse as my sole Primary Beneficiary, I have consulted a qualified tax or legal professional about the need to document spousal consent, and about the consequences of not obtaining my spouse's consent.

I (the Participant) certify under penalties of perjury that (i) all information I have provided on this form or otherwise in connection with establishing my IRA is true, correct, and complete, and (ii) I am a US person (including a US resident alien) and that my Social Security Number is true, correct and complete and that this number is my Taxpayer Identification Number. (Foreign persons must use appropriate Form W-8)

To help the U.S. Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies persons opening accounts. To comply, the Custodian requires the participant's name, address, date of birth and government-issued identification number (generally, a Social Security Number) and other information that may help the Custodian identify the participant; and the Custodian may ask for copies of related documentation and may consult third-party databases to help verify the participant's identity. I have read and I understand the Disclosure Statement which explains the risks of opening this account if I do not provide all requested identification materials or if my identity cannot be adequately verified in accordance with U.S. Government requirements.

Authorized Signature ______________________ Date ____________

IRA Custodian: BNY Mellon Investment Servicing Trust Company, 500 Ross Street, 154-0520, Pittsburgh, PA 15262

STEP 10: MEDALLION SIGNATURE GUARANTEE (if required)

A Medallion Signature Guarantee is required only if you:

- had an address change within the last 30 days.
- are requesting a distribution over $100,000 by fund.
- are requesting a distribution to be deposited to a bank account that does not have one of the account owners in the account registration.
- are requesting a distribution to be deposited to a bank account not currently on file or if the bank account has been updated within the last 15 days.
- are requesting a distribution to be mailed to an address not currently on file.

Note: There may be other unique situations that require a Medallion Signature Guarantee. The Lord Abbett Funds and their transfer agent accept Medallion Signature Guarantees executed by an eligible issuer participating in the Securities Transfer Agents Medallion Program 2000 (STAMP2000). Eligible issuers include U.S. domestic banks, credit unions, savings associations (including savings and loan associations), trust companies, national securities exchanges, registered securities associations, and clearing agencies. Also acceptable are broker/dealers, municipal securities broker/dealers, and government securities broker/dealers whose net capital exceeds $100,000. For your protection, a Medallion Signature Guarantee is required for certain requests. Notarized signatures or signature guarantees from financial institutions that are not participating in one of these programs will not be accepted.

Provide Medallion Signature Guarantee Here