



A plan sponsor should assist a participant when completing this form to request a one-time full or partial distribution from a 401(k), 403(b), or governmental 457(b) plan. Please contact your tax advisor regarding your specific tax obligation or potential IRS penalties that may apply to your distribution and read and retain for your records the **Special Tax Notice Regarding Plan Payments** accompanying this form.

Mail completed application to: Lord Abbett Service Center, PO Box 219198, Kansas City, MO 64121-9198
Overnight mail: Lord Abbett Distributor LLC, 330 West 9th Street, Kansas City, MO 64105-1514
Fax: 816-218-0072 | Email: laretirementservices@dtsystems.com (Fax and email form only when Medallion Signature Guarantee is **not** required.)
Call Lord Abbett for assistance: 888-223-0020 (Monday–Friday between 8:30 a.m. and 6:00 p.m. Eastern Time)

STEP 1: ACCOUNT REGISTRATION INFORMATION

Owner Name (First Name, MI, Last Name) _____ Social Security Number _____ Date of Birth (MM/DD/YYYY) ____/____/____
Daytime Phone Number _____ Plan ID Number _____

STEP 2: DISTRIBUTION TYPE

Request a systematic distribution from one of the following Lord Abbett account(s).

- 403(b) 457(b) Profit Sharing Money Purchase SERP 401(k)

STEP 3: DISTRIBUTION REASON (Complete either A, B, or C.)

A. Normal and Early Distribution

Select one of the following ages that apply:

- Over age 59½
- Under age 59½ (early withdrawal penalties may apply)

Select one of the following fixed-dollar-amount methods for distribution:

- Distributions should be a fixed dollar amount of \$ _____ every period. (See Step 5.)
- Distribute _____% (choose a percentage between 1% and 100%) of the account’s value and indicate in Step 4 from which funds the payments will be made. The payments will vary based on net asset value at the time of the withdrawal and the annual percentage divided by the number of payments, as selected in Step 5. (If you choose this method, Lord Abbett is not responsible for the minimum required distribution calculation.)

B. Required Minimum Distribution (RMD)

Select one of the following calculation methods:

- Calculations will be based on the Uniform Distribution Table promulgated in the IRS minimum distribution regulations based on a shareholder’s age, a named beneficiary (spouse or nonspouse) who is not more than 10 years younger than the shareholder, or no beneficiary at all. It is understood that only a spouse beneficiary 10 years younger than the shareholder will affect the calculation.
- Calculations will be based on joint life expectancy. The spouse is the primary beneficiary and is more than 10 years younger than the shareholder. Distributions should be made to pay out the entire account over the joint life expectancy of the named spouse and will be calculated by Lord Abbett based on the information provided.

Spouse’s date of birth is ____/____/____.
(MM/DD/YYYY)

For either calculation selected, the RMD will be taken from all Lord Abbett IRA accounts.

Important information regarding transferred assets only: If shareholder has transferred an IRA account from another custodian during the current calendar year, please provide the preceding year-end market value of the account: \$ _____.

Optional selection if this age applies:

- Just age 70½

Note: The first minimum distribution must be taken at any time during the calendar year the shareholder attains age 70½, or the distribution can be deferred until April 1 of the following year. Subsequent minimum distributions must be taken by December 31 of each year thereafter.

- Defer the first distribution until the following year and distribute on ____/____/____ (prior to April 1).
(MM/DD/YYYY)

STEP 3: DISTRIBUTION REASON (continued)

C Decedent IRA (for beneficiaries receiving RMDs after the shareholder’s death)

Select either the spouse or nonspouse option:

Spouse beneficiaries

Elect to leave assets in the decedent IRA and receive a minimum distribution after the spouse’s death. Calculations will be based on spouse’s life expectancy or the decedent’s RMD schedule if the decedent had been over age 70½.

Nonspouse beneficiaries

Receive a minimum distribution after the shareholder’s death. Calculations will be based on single life expectancy determined in the year following the shareholder’s death, reduced by 1 (one) for each subsequent year. Any beneficiary named may continue to receive payments based on remaining life expectancy or may accelerate distributions as desired.

STEP 4: DISTRIBUTION TIMING

Select only one box:

Monthly, beginning with the month of / / .
(MM/DD/YYYY)

Quarterly, beginning with the month of / / .
(MM/DD/YYYY)

Semiannually, beginning with the month of / / .
(MM/DD/YYYY)

Annually, beginning with the month of / / .
(MM/DD/YYYY)

Distributions are made on or about the 15th of the month. If you would like a specific date for your withdrawal, please indicate the specific day here: / / .
(MM/DD/YYYY)

STEP 5: DISTRIBUTION INFORMATION

Take my distribution as follows:

All my Lord Abbett funds Specific funds as listed below *(Please see Important Note below)*.

Leave the amount field blank if you wish us to calculate your required minimum distributions or other distributions based on life expectancy.

Name of Fund	Share Class	Account Number	Amount
_____	_____	_____	\$ _____ or _____ %
_____	_____	_____	\$ _____ or _____ %
_____	_____	_____	\$ _____ or _____ %
_____	_____	_____	\$ _____ or _____ %

Important Note: If you request that Lord Abbett calculate your distribution in Step 3 and the market value of the fund(s) you selected in Step 5 above is not adequate to satisfy the calculated distribution requirement, we will **not** distribute any additional funds. Lord Abbett will require revised distribution instructions to continue satisfying your distribution requirement.

Note: If you are a participant in more than one qualified employer plan (Profit Sharing, Money Purchase, 403(b), or 457(b)), you are required to take a minimum distribution from each plan when you attain age 70½. Please make sure you list each account and complete all information for each of your retirement plans.

STEP 6: FEDERAL INCOME TAX WITHHOLDING

Tax Withholding Election Information: Distributions from 403(b), Profit Sharing, Money Purchase, and 457(b) plans are subject to mandatory 20% withholding unless transferred directly by Lord Abbett to your IRA Rollover Account.

Note: Once taxes are withheld, the withholding will not be returned to you by Lord Abbett.

We are required to inform you that if you elect not to have federal income tax withheld from your distribution(s), or if the amount of tax withheld is not enough, you may be required to pay estimated income taxes. You may be subject to tax penalties if your withholding and estimated tax payments are not adequate. You should consult with your tax advisor to determine how much to withhold.

Check only one box:

Do not withhold federal taxes.

Withhold federal taxes at the rate of _____% from the distribution (20% or higher in whole percentages).

Note: Penalties apply.

For a 403(b) plan, Profit-Sharing plan, Money Purchase plan, or 457(b) plan: If this is not a hardship distribution or a transfer to a qualified plan, a 20% mandatory withholding will apply, regardless of which box you check from the list above.

STEP 7: STATE INCOME TAX WITHHOLDING (optional)

States have varying tax withholding election requirements (the withholding status of each state is subject to change).

Mandatory withholding states:

Arkansas, California, Delaware, Iowa, Kansas, Maine, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia. Lord Abbett will withhold the required amount mandated by your state's income tax bureau automatically.

Optional: I reside in a mandatory withholding state (listed above). Withhold an additional \$ _____ (over the state's withholding requirements) from my distribution.

Voluntary withholding states:

Alabama, Arizona, Colorado, Connecticut, District of Columbia, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, West Virginia, and Wisconsin. If you are a resident in a voluntary withholding state, Lord Abbett will not withhold automatically.

Optional: I reside in a voluntary withholding state (listed above). Withhold \$ _____ from my distribution.

Nonwithholding states:

Alaska, Florida, Hawaii, Nevada, New Hampshire, Puerto Rico, South Dakota, Tennessee, Texas, Washington, and Wyoming. You are not allowed to withhold any state taxes for this distribution.

Mandatory withholding state with exception:

Maryland. Lord Abbett will withhold the required amount mandated by your state's income tax bureau automatically if the distribution is eligible for rollover and you choose not to roll over these funds. If the amount you select is not eligible for rollover, you may elect withholding.

Optional: I reside in a mandatory withholding state with exception. Withhold \$ _____ from my distribution.

STEP 8: DISTRIBUTION SERVICES (Choose either A or B.)

A. Forward distribution proceeds directly to my bank through ACH funding in two or three business days. (No fees charged.)

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

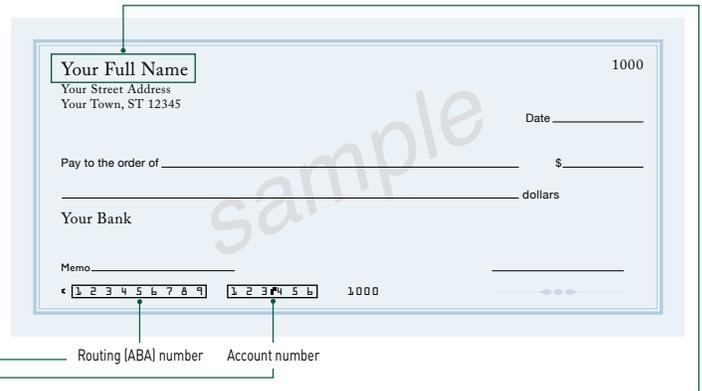
Bank account type: Checking Savings

Nine-digit routing (ABA) number: _____

Bank account number: _____

Bank account registration name (include all registration names):

Distribution checks from a 457(b), 401(k), Profit Sharing plan, or Money Purchase plan are automatically sent to the plan. If proceeds are to be sent elsewhere, a Medallion Signature Guarantee stamp is required for the plan trustee's signature.



B. Forward a check to the following named payee and address.

Payee Name (First Name, MI, Last Name) _____

Street Address _____ City _____ State _____ Zip Code _____

STEP 9: REINVEST DISTRIBUTION IN THE FOLLOWING EXISTING LORD ABBETT FUND ACCOUNT

(Exchanges cannot be made between different classes of shares.) A Medallion Signature Guarantee will be required.

Name of Fund _____ Account Number _____

STEP 10: SHAREHOLDER SIGNATURE

I hereby attest that the preceding facts and declarations are correct.

_____/_____/_____
Shareholder Signature Date

STEP 11: PLAN ADMINISTRATOR/TRUSTEE SIGNATURE

I hereby attest that the preceding facts and declarations are correct.

_____/_____/_____
The Plan Administrator/Trustee must sign in his/her capacity. Date

STEP 12: MEDALLION SIGNATURE GUARANTEE

<p>Signature guarantee required for:</p> <ul style="list-style-type: none"> ▪ When the shareholder within a 403(b) updates his or her address in the last 30 days. ▪ When distributions are over \$100,000. ▪ Distributions from a 457(b), 401(k), Money Purchase plan, or Profit Sharing plan that are not being sent to the plan address. (The Plan Trustee signature requires the Medallion Signature Guarantee.) <p>To have your signature guaranteed, sign this form in the presence of an authorized person at a broker/dealer firm or other financial institution, such as a bank, savings and loan, or trust company. A notarization from a notary public does not meet signature guarantee requirements.</p>	<p>Signature Guarantee (Authorized Stamp and Signature).</p>
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