

# Transfer on Death Form



LORD ABBETT®

Use this form for transfer on death (TOD) account registration.

**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)

## THE ADVANTAGES OF TRANSFER ON DEATH REGISTRATION

**Efficient Transfers with Cost Savings:** Ownership of your account is transferred to your beneficiary without the costs or delays of a probate proceeding.

**Control:** You control the account during your lifetime and can change your beneficiary at any time.

**Stepped-Up Cost Basis:** The value of the account at the time of your death becomes your beneficiary's "cost basis." There are no income taxes for your beneficiary on the unrealized gains (there may be estate taxes due). **Example:** You invest \$10,000 in a Lord Abbett fund. At your death, the value of your account is \$20,000. The cost basis for your beneficiary is \$20,000. If your beneficiary sells the shares for \$20,000, there are no income taxes due.

## PLEASE REVIEW THE FOLLOWING BEFORE COMPLETING THIS FORM

**Eligible and Noneligible Accounts:** Single accounts and joint accounts with rights of survivorship are eligible. Fiduciary, retirement, tenants-in-common, institutional, corporate, or gift-to-minor accounts are not eligible.

**Multiple Beneficiaries:** Account owners may register the TOD account to multiple beneficiaries in unequal or fractional shares, provided that the individual designations in total are equal to 100%.

**Minor Beneficiary:** You may name a minor as your beneficiary only if a custodian, trustee, or guardian for the minor is also named.

**Primary and Contingent Beneficiaries:** A primary beneficiary will receive your account upon your death. A contingent beneficiary will receive your account only if there is no primary beneficiary alive at the time of your death.

**Note:** You should consult with your attorney to make sure that your beneficiary designations are consistent with your estate and tax-planning goals.

Please check only one box as authorization to:

- Update an existing beneficiary designation (Medallion Signature Guarantee is **not** required)
- Transfer existing account to a transfer on death account (all current account options will carry over) (Medallion Signature Guarantee **is** required)

## STEP 1: ACCOUNT REGISTRATION INFORMATION

Owner Name (First Name, MI, Last Name)

Joint Owner Name (First Name, MI, Last Name) (if applicable)

Street Address

City

State

Zip Code

Account Number

Social Security Number

Daytime Phone Number

Email Address

## STEP 2: TRANSFER ON DEATH DESIGNATION (CONTINUED ON NEXT PAGE)

- If you reside in a state that has adopted the Uniform Transfer on Death Registration Act, you may designate a beneficiary who will automatically own the account assets upon your death, outside of probate or other court proceedings. The beneficiary has no right to the account until after your death.
- If there is no primary beneficiary living at the time of death, the balance is to be distributed to the contingent beneficiaries.
- If your beneficiary allocation totals at least 99%, but less than 100% (e.g., three named beneficiaries are each assigned a 33.33% interest in the account), Lord Abbett will assign the unallocated remainder to the first beneficiary.

**STEP 2: TRANSFER ON DEATH DESIGNATION (CONTINUED)**

**Primary 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 = 100%

Should a trust be named as the primary beneficiary a secondary beneficiary would only receive the assets if the trust is dissolved.

**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 = 100%

To list more TOD beneficiaries, attach a separate page with full name, SSN, date of birth, and percentage of shares for each.

**STEP 3: AUTHORIZED SIGNATURE**

All registered owners named in Section 1 must sign this form. By signing this form, I acknowledge that I have received and read the current Lord Abbett Funds prospectus. I agree to all its terms and I authorize the instructions in this form. I hold harmless and indemnify Lord Abbett and/or its administrator or sub-administrator; any of its affiliates; and each of their respective directors, trustees, officers, employees, and agents from any losses, expenses, costs, or liability (including attorney fees) that may be incurred in connection with these instructions. I certify that all of the information I have provided in this form is true, complete, and correct. Designating a TOD beneficiary on your Lord Abbett mutual fund account(s) may have certain tax and/or legal consequences. By signing below, the undersigned hereby agrees that neither the Lord Abbett mutual funds nor their transfer agent, Bank of New York Mellon, is responsible for determining any tax and/or legal consequences concerning his/her decision to designate a TOD beneficiary on his/her Lord Abbett mutual fund account(s). The undersigned also understands he/she should consult with his/her attorney and financial advisor prior to completing this Transfer on Death Registration Form to ensure a TOD registration meets his/her specific estate planning requirements.

\_\_\_\_\_  
Authorized Owner Signature (legal capacity, if needed) Date

\_\_\_\_\_  
Authorized Joint Account Owner Signature (if applicable) Date

**STEP 4: MEDALLION SIGNATURE GUARANTEE (if required)**

A Medallion Signature Guarantee is required on the Transfer on Death Registration Form when adding a beneficiary. To obtain a Medallion Signature Guarantee, sign this form in the presence of an authorized person at a broker/dealer firm or at another financial institution, such as a bank or trust company. A notarization from a notary public does not meet Medallion Signature Guarantee requirements.

**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**