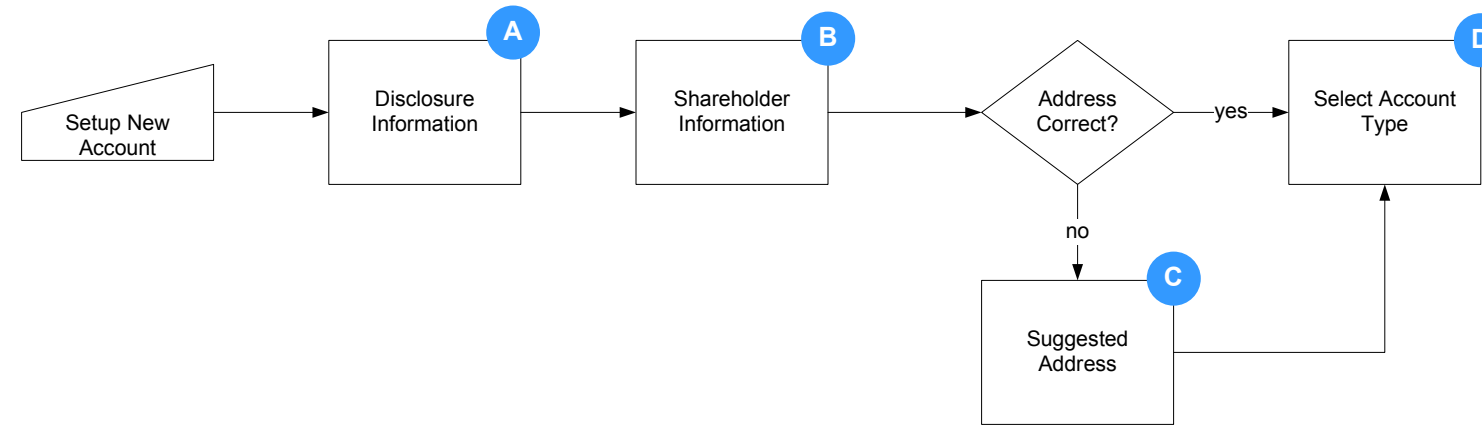
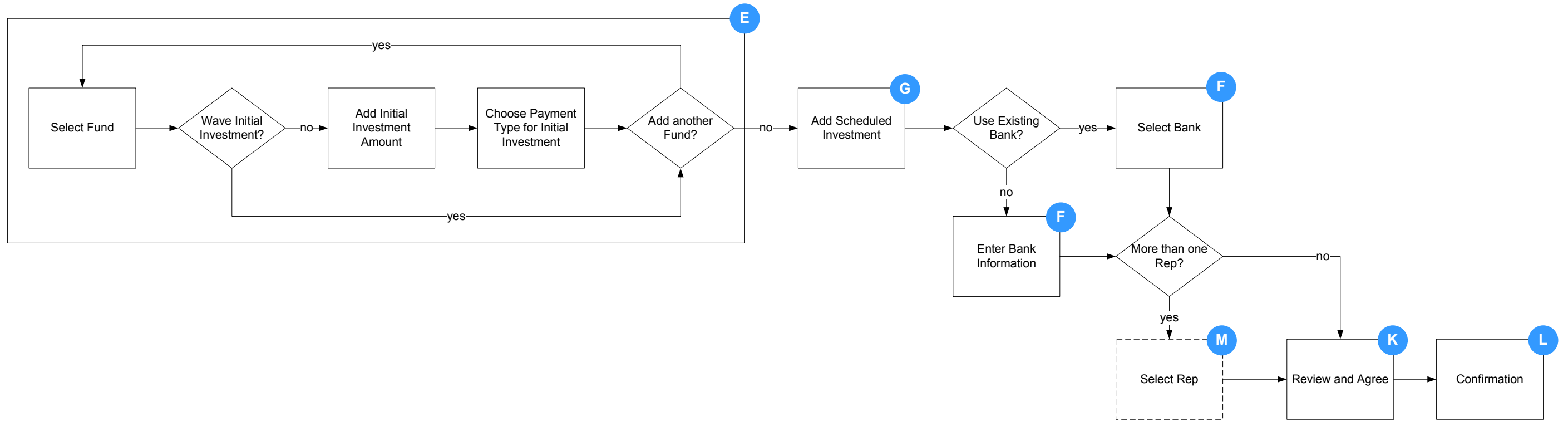


# Setup

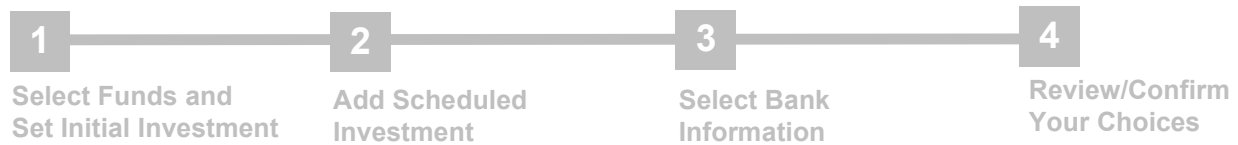


- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
- G**. Open Account - Set Automatic Investment
- H**. Open Account - Add Beneficiaries
- I**. Open Account - Add Secondary Befeficiaries
- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account – Confirmation
- M**. Select Rep

Individual



Path A

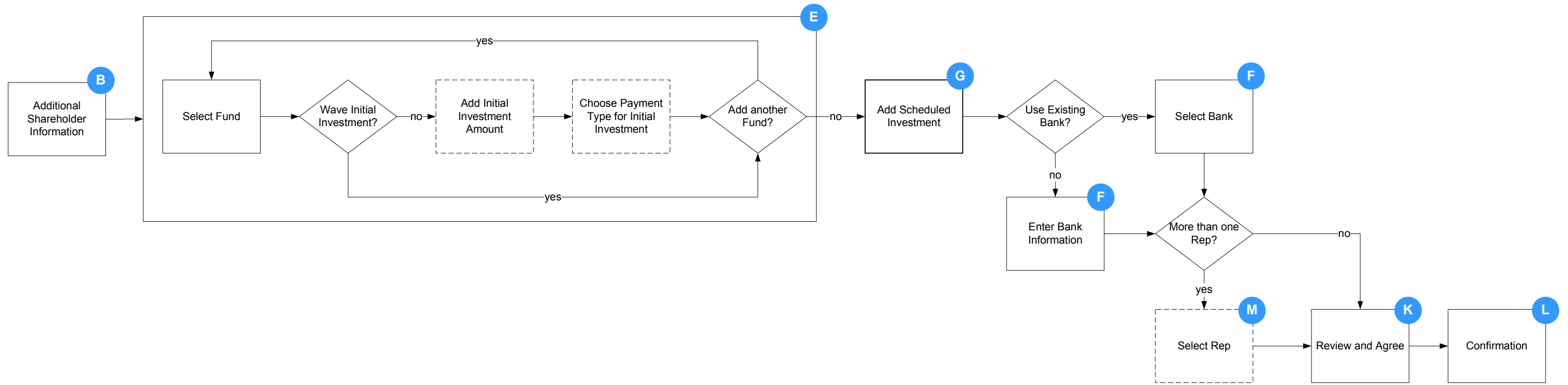


Path B

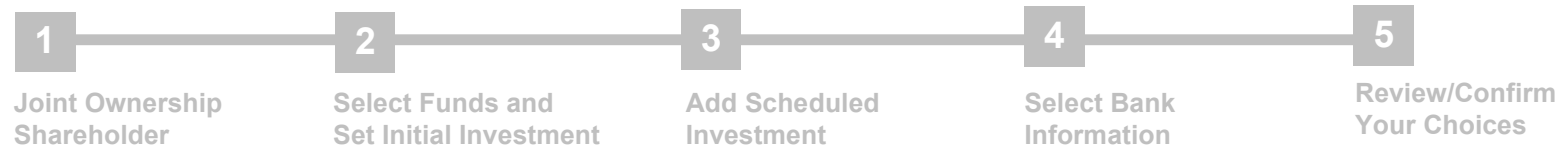


- A** Open Account - Disclosure
- B** Open Account - Shareholder Information
- C** Open Account - Address Verification
- D** Open Account - Select Registration Type
- E** Open Account - Initial Investment
- F** Open Account - Select Bank
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- I** Open Account - Add Secondary Beficiaries
- J** Open Account - W9 Certification
- K** Open Account - Review/Confirm Choices
- L** Open Account - Confirmation
- M** Select Rep

# Joint Ownership



## Path A

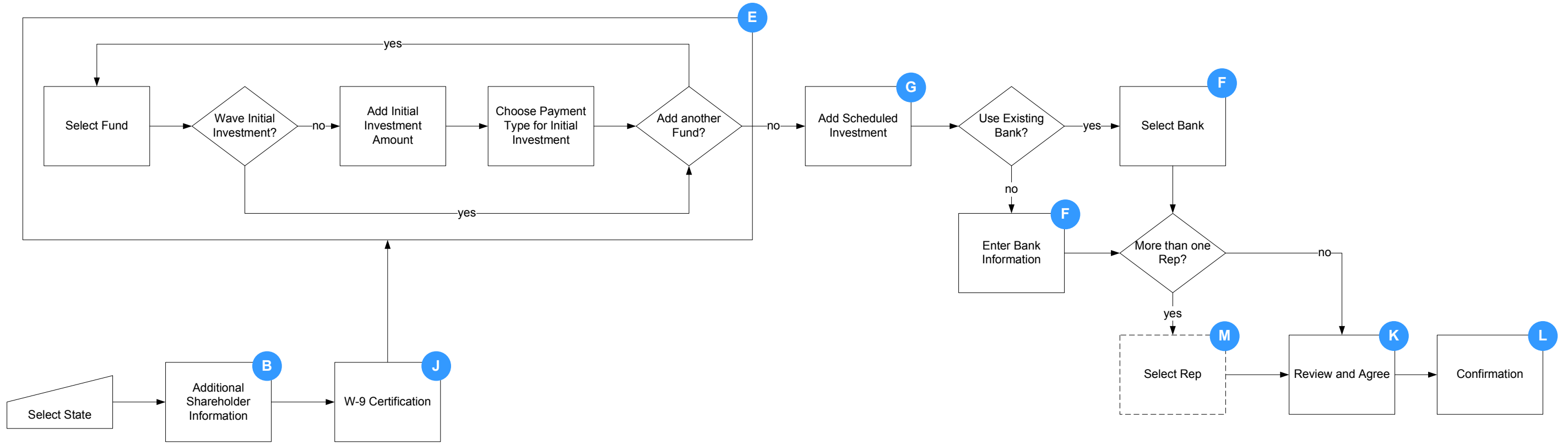


## Path B



- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
- G**. Open Account - Set Automatic Investment
- H**. Open Account - Add Beneficiaries
- I**. Open Account - Add Secondary Befeficiaries
- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account - Confirmation
- M**. Select Rep

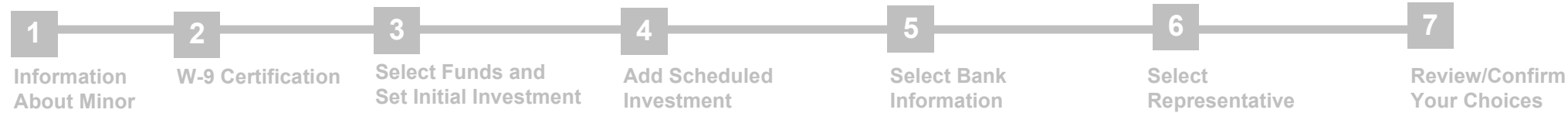
# Uniform Gifts - Transfer to Minor



**Path A**

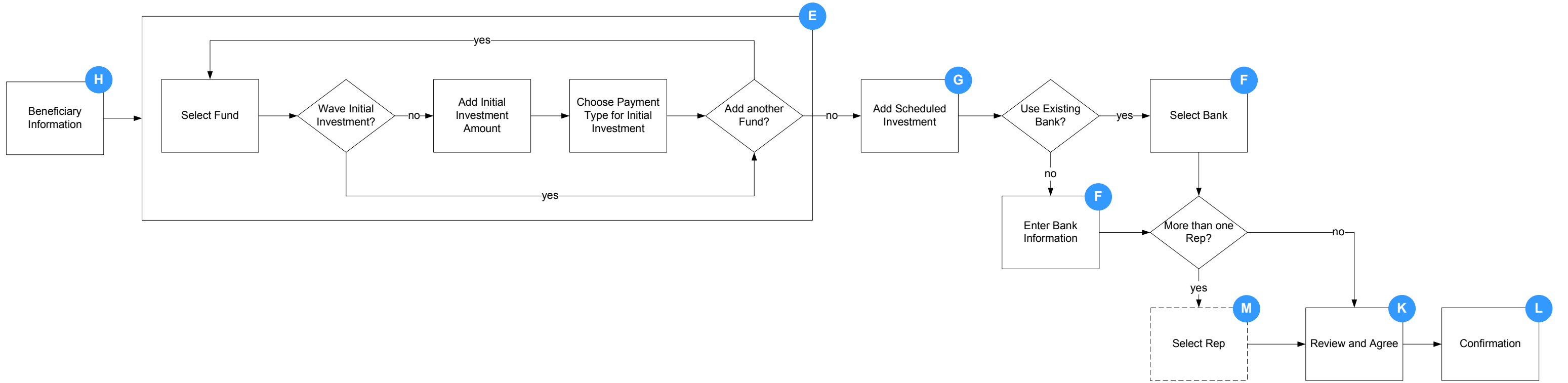


**Path B**

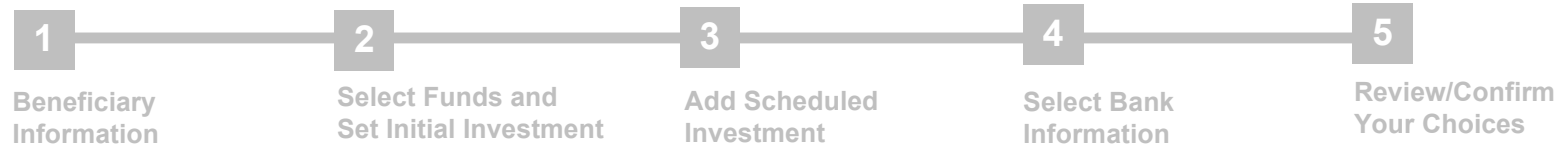


- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
- G**. Open Account - Set Automatic Investment
- H**. Open Account - Add Beneficiaries
- I**. Open Account - Add Secondary Befeciaries
- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account – Confirmation
- M**. Select Rep

# Individual Transfer on Death



**Path A**

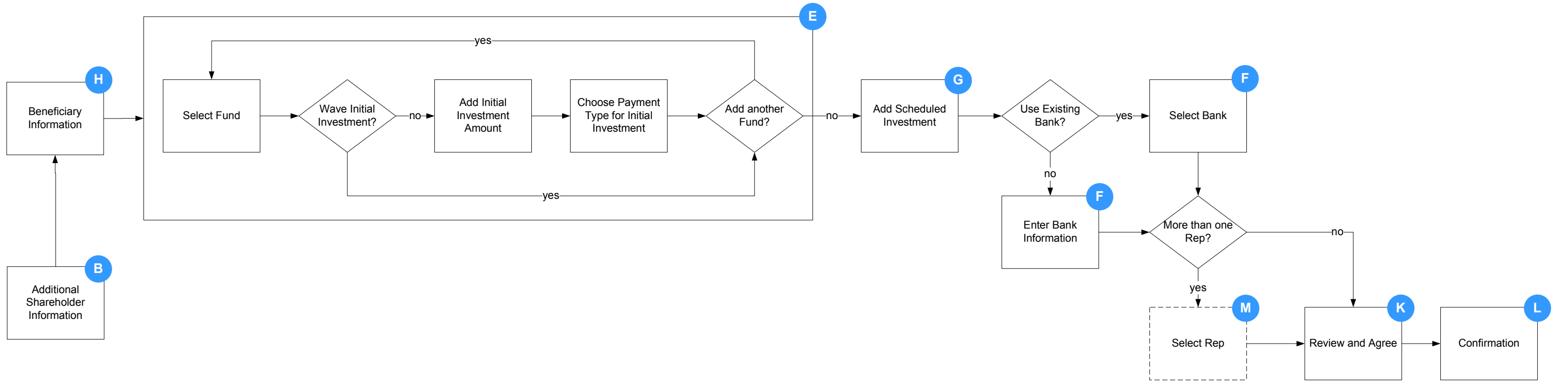


**Path B**



- A** Open Account - Disclosure
- B** Open Account - Shareholder Information
- C** Open Account - Address Verification
- D** Open Account - Select Registration Type
- E** Open Account - Initial Investment
- F** Open Account - Select Bank
- G** Open Account - Set Automatic Investment
- H** Open Account - Add Beneficiaries
- I** Open Account - Add Secondary Befeciaries
- J** Open Account - W9 Certification
- K** Open Account - Review/Confirm Choices
- L** Open Account – Confirmation
- M** Select Rep

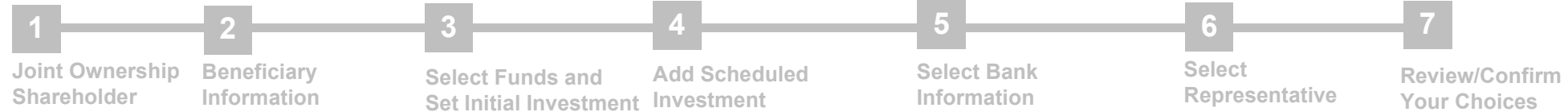
# Joint Ownership Transfer on Death



## Path A

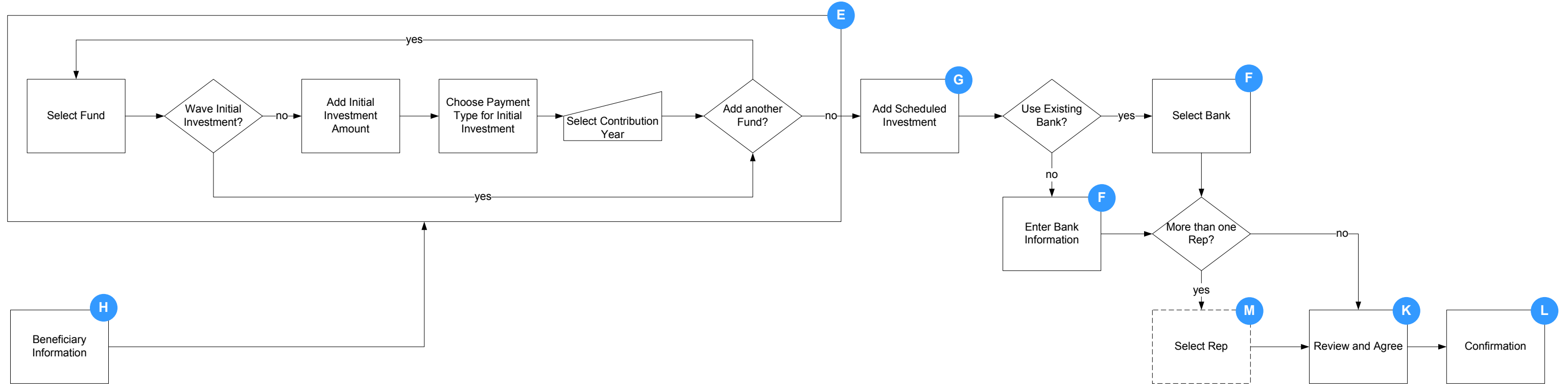


## Path B

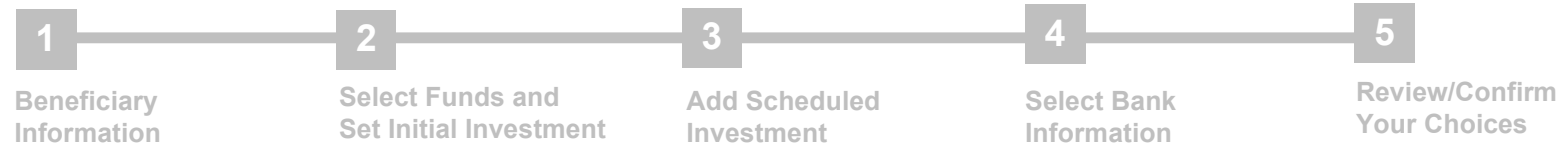


- A** Open Account - Disclosure
- B** Open Account - Shareholder Information
- C** Open Account - Address Verification
- D** Open Account - Select Registration Type
- E** Open Account - Initial Investment
- F** Open Account - Select Bank
- G** Open Account - Set Automatic Investment
- H** Open Account - Add Beneficiaries
- I** Open Account - Add Secondary Beneficiaries
- J** Open Account - W9 Certification
- K** Open Account - Review/Confirm Choices
- L** Open Account - Confirmation
- M** Select Rep

# Individual Retirement Account



## Path A

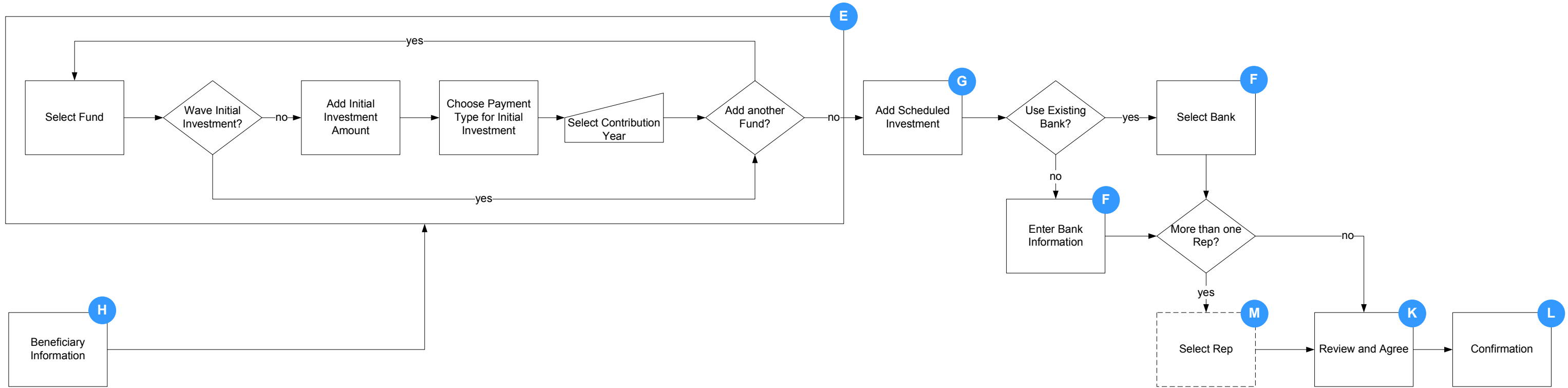


## Path B

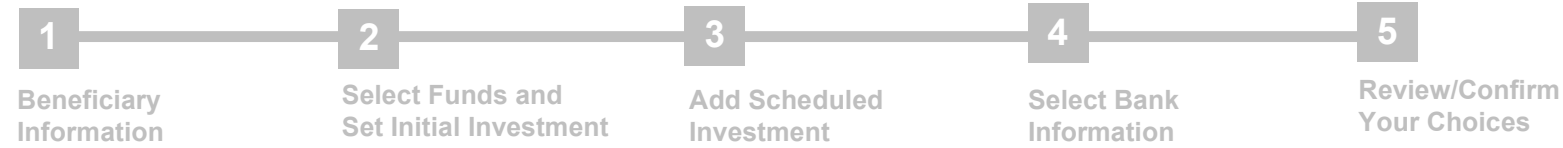


- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
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- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account – Confirmation
- M**. Select Rep

Sep IRA



Path A

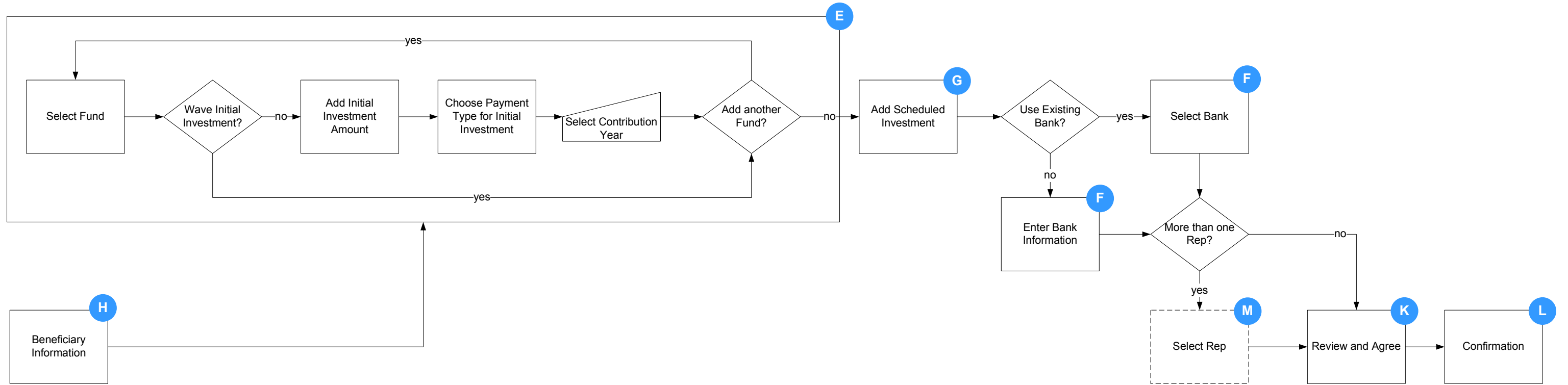


Path B

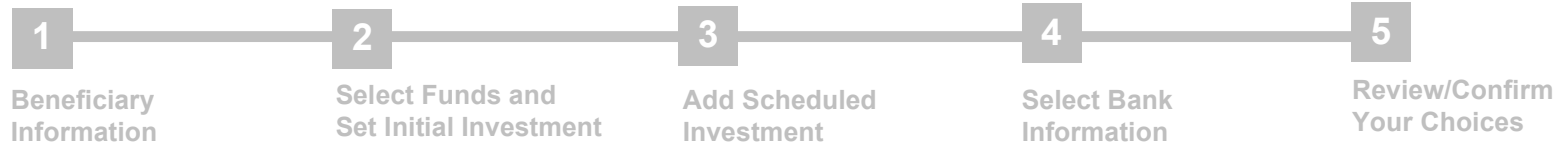


- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
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- I**. Open Account - Add Secondary Befeciaries
- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account - Confirmation
- M**. Select Rep

# Individual Retirement Account - R/O



**Path A**

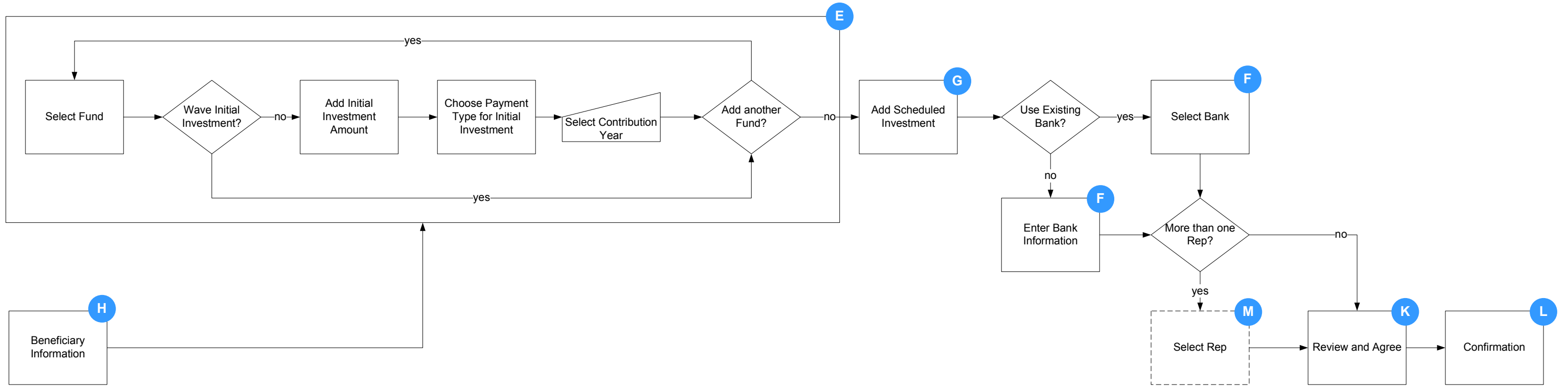


**Path B**



- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
- G**. Open Account - Set Automatic Investment
- H**. Open Account - Add Beneficiaries
- I**. Open Account - Add Secondary Beneficiaries
- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account - Confirmation
- M**. Select Rep

State Street BK & TR IRA Minor



Path A

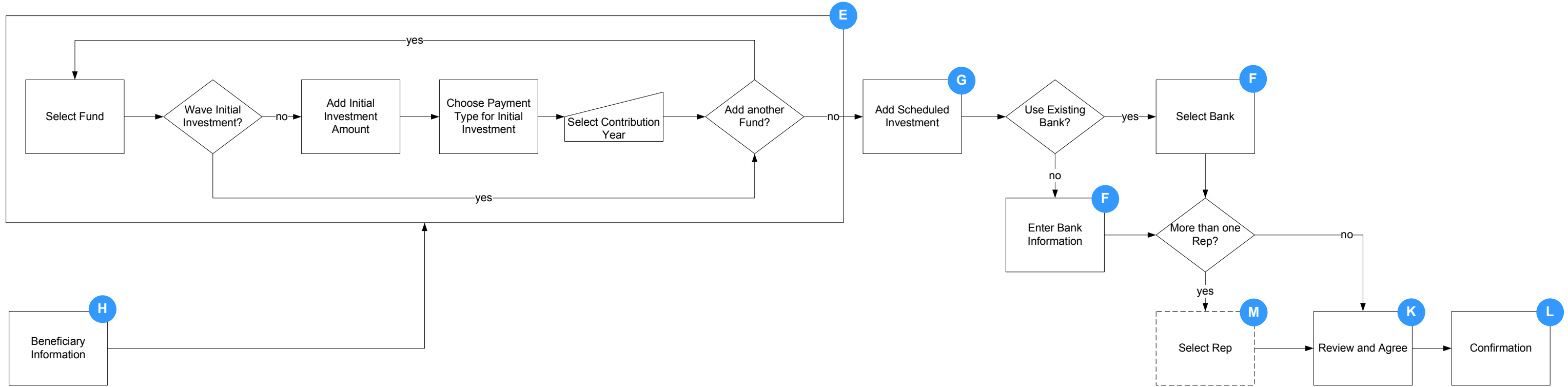


Path B

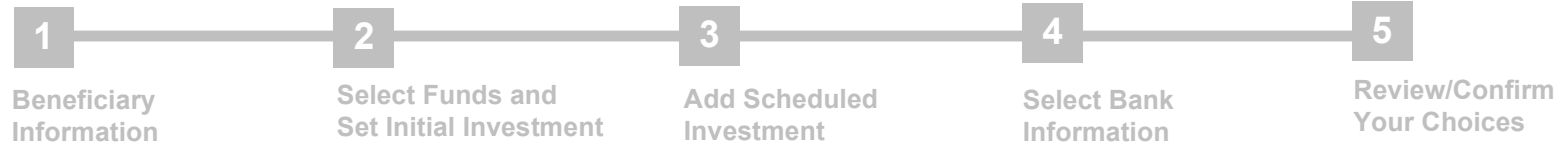


- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
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- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account – Confirmation
- M**. Select Rep

# Roth Contribution IRA



## Path A

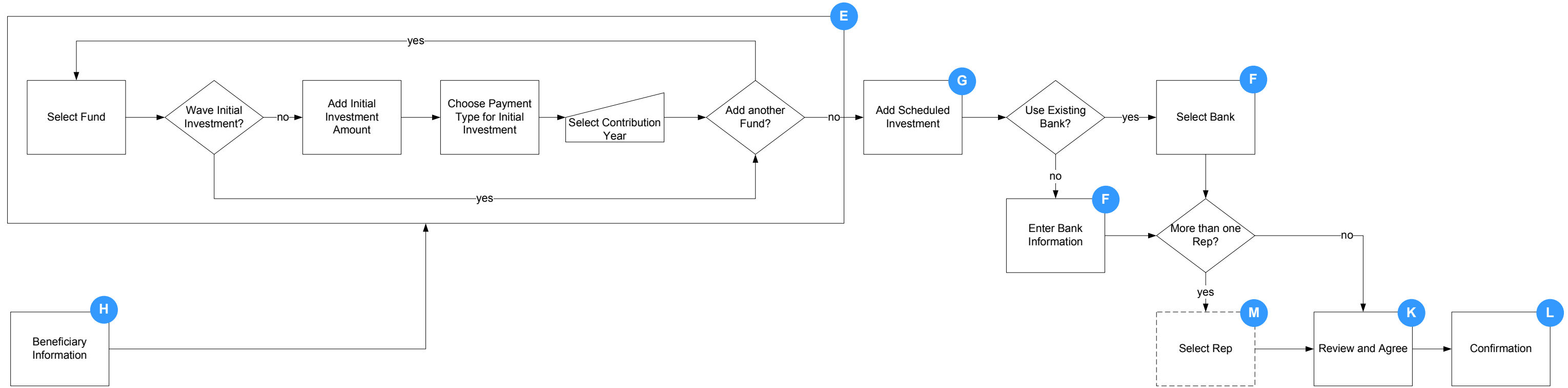


## Path B



- A**: Open Account - Disclosure
- B**: Open Account - Shareholder Information
- C**: Open Account - Address Verification
- D**: Open Account - Select Registration Type
- E**: Open Account - Initial Investment
- F**: Open Account - Select Bank
- G**: Open Account - Set Automatic Investment
- H**: Open Account - Add Beneficiaries
- I**: Open Account - Add Secondary Befeciaries
- J**: Open Account - W9 Certification
- K**: Open Account - Review/Confirm Choices
- L**: Open Account - Confirmation
- M**: Select Rep

# Roth Contribution IRA Minor



## Path A

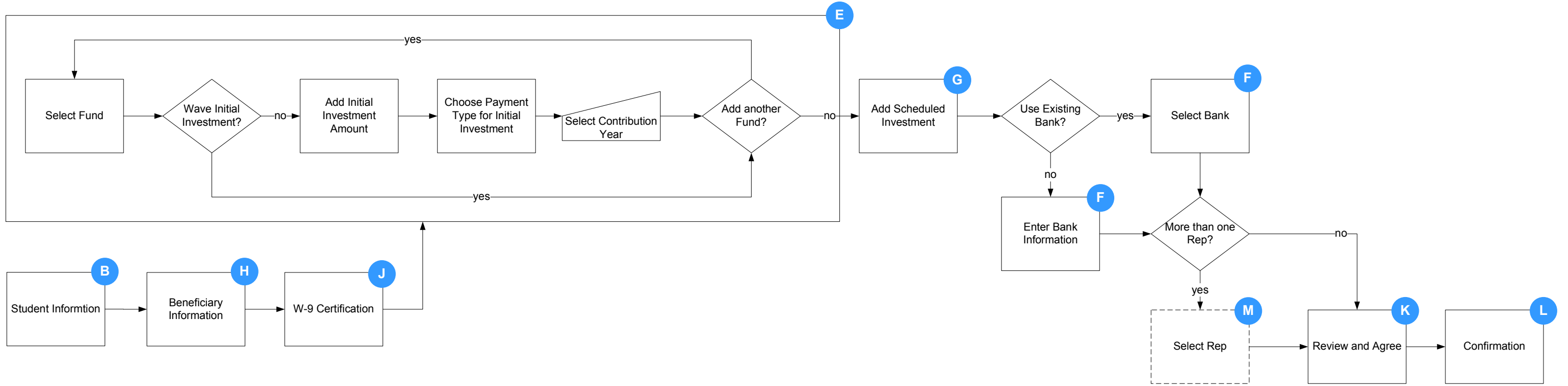


## Path B

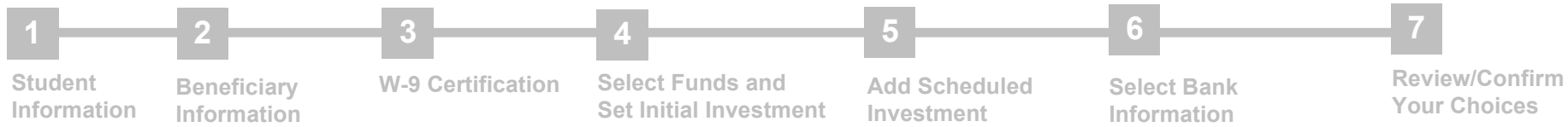


- A**: Open Account - Disclosure
- B**: Open Account - Shareholder Information
- C**: Open Account - Address Verification
- D**: Open Account - Select Registration Type
- E**: Open Account - Initial Investment
- F**: Open Account - Select Bank
- G**: Open Account - Set Automatic Investment
- H**: Open Account - Add Beneficiaries
- I**: Open Account - Add Secondary Befeficiaries
- J**: Open Account - W9 Certification
- K**: Open Account - Review/Confirm Choices
- L**: Open Account - Confirmation
- M**: Select Rep

# Coverdell Education Savings



**Path A**

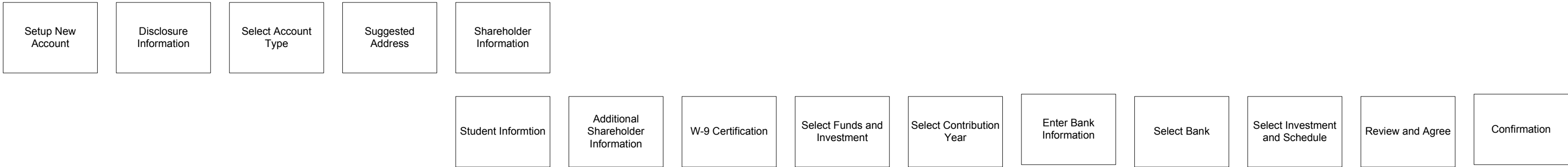


**Path B**



- A**. Open Account - Disclosure
- B**. Open Account - Shareholder Information
- C**. Open Account - Address Verification
- D**. Open Account - Select Registration Type
- E**. Open Account - Initial Investment
- F**. Open Account - Select Bank
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- H**. Open Account - Add Beneficiaries
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- J**. Open Account - W9 Certification
- K**. Open Account - Review/Confirm Choices
- L**. Open Account – Confirmation
- M**. Select Rep

# Unique Pages



**LORD ABBETT**

**Disclosure Information**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to identify each person who opens an account.

What this means to you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We appreciate your understanding and cooperation in this request.

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Disclosure Information

**LORD ABBETT**

**Address Verification**

The US Postal Service suggests the edited address displayed below. Please select the Accept Address button to accept the suggested address. Keep Entered button to keep the address as you entered it.

<b>Entered Address</b> 21 EAST 33RD NEW YORK NY 10016-5002	<b>US Postal Service Suggested Address</b> 21 E. 33RD ST NEW YORK NY 10016-5002
--	---

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Suggested Address

**LORD ABBETT**

**Initial Investment**

New accounts will be established for the fund(s) that have dollar amounts entered. Distribution options will be available once the account has been established.

**WARNING: Initial purchases processed by electronically debiting your bank account after the mutual fund's next business day's trade date.**

Fund Name	Amount	Waive Initial Investment
Select Fund	\$	<input type="checkbox"/>
Select Fund	\$	<input type="checkbox"/>
Select Fund	\$	<input type="checkbox"/>
Select Fund	\$	<input type="checkbox"/>
Select Fund	\$	<input type="checkbox"/>

Payment Type — Applies to all funds selected  
 Debit payment from my bank account via ACH.  
 Payment will be provided with a check.

I agree I have read the prospectus for the funds in which I am investing. (Must be selected to continue.)

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Select Account Type

**LORD ABBETT**

**Shareholder Registration**

To establish an account, provide the following information

First Name:

Middle Initial:

Last Name:

Suffix:

Marital Status:

Date of Birth:  (MM/DD/YYYY format)

Address line 1:

Address line 2:

City:

State:

ZIP Code:

Home Phone #:  -  -  (include area code)

Business Phone #:  -  -  (include area code) ext.:

Customer is an Employee:  No  Yes

E-Mail Address:

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Shareholder Information

Student Information

**LORD ABBETT**

**New Account Application Select Registration Type**

Select the type of account to be established

Account Type:

INDIVIDUAL  
 JOINT OWNERSHIP  
 UNIFORM GIFTS/TRANS TO MINOR  
 INDIVIDUAL TRANSFER ON DEATH  
 JOINT OWNERSHIP TRANSFER ON DEATH  
 IND RETIREMENT ACCOUNT

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Select Account Type

**LORD ABBETT**

**New Account Application Bank Information**

[Establish a new bank account payment](#)

Please make a choice

JPMORGAN CHASE BANK, NA  
 NEW YORK CITY, NY 10005  
 Checking Account #: 001449494  
 WEBSITE ACCOUNT

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Select Bank

# Unique Pages Continued

**LORD ABBETT**

### New Account Application Automatic Investment Plan - (Optional Feature)

You have been approved to set up an Automatic Investment Plan. You can set this up now or set this up at a later date. If you enter this information now, you can make changes to this information at any time you wish after the fact.

To set up an Automatic Investment Plan now, complete the following fields:

If you want the automatic investment to occur every month, click the Monthly check box.  Monthly  
OR  
If there are only certain months each year you want the automatic investment to occur, check the months that apply.  
 January  February  March  April  May  June  
 July  August  September  October  November  December

Enter Automatic Investment  
Enter an investment amount and select a maximum of two investment days per month.

Funds Selected Today	Amount	Minimum Investment	Investment Days
AFFILIATED FUND CLASS A	\$ <input type="text"/>	\$ 50.00	<input type="text"/> <input type="text"/>

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Select Funds and Investment

**LORD ABBETT**

### New Account Verification

Review the information below and use the "Back" button to return to the appropriate page to make any changes.

Registration Information

Registration: WEBSITE TEST ACCOUNT

Address of Record: 330 W 9TH ST, KANSAS CITY MO 64105-1514

Tax Responsible SSN: XXXXXX4124  
E-Mail Address: hmokim@hna.com  
Home Phone: --  
Business Phone: --  
Marital Status: MARRIED  
Date of Birth: 01/01/1975  
Employee Status: NON-EMPLOYEE

Investment Selection(s)

Fund Name	Initial Investment Amount
AFFILIATED FUND CLASS A	\$ 100.00

Payment Information

Payment Type: You have requested that payment be made by ACH. Total: \$ 100.00

Initial Investment Bank Information

Bank Name: JPMORGAN CHASE BANK, NA  
Bank Address: 1 CHASE MANHATTAN PLZ, NEW YORK CITY, NY 10005  
Checking Account Number: 001448494  
Name(s) On Account: WEBSITE ACCOUNT  
ABA Routing #: 021000021

Automatic Investment

Frequency: Monthly

Funds Selected	Amount	Investment Day(s)
AFFILIATED FUND CLASS A	\$ 100.00	5

Dealer Information

Dealer Name: DST INC DEALER AUDIT ACCOUNT  
Dealer Branch: 000  
Branch Address: ATTN : CORPORATE ACTIONS, 330 W 9TH ST, KANSAS CITY, MO 64105-1514

Review and Agree

**LORD ABBETT**

### New Account Confirmation

[Print this page](#)

You have approved a request to establish the new accounts listed below with a total investment of \$100.00. This amount is displayed below.

Keep this page as it contains your account number(s).

Registration Information

Registration: WEBSITE TEST ACCOUNT

Address of Record: 330 W 9TH ST, KANSAS CITY MO 64105-1514

Tax Responsible SSN: XXXXXX4124  
E-Mail Address: hmokim@hna.com  
Home Phone: --  
Business Phone: --  
Marital Status: MARRIED  
Date of Birth: 01/01/1975  
Employee Status: NON-EMPLOYEE

Investment Selection(s)

Fund Name	Account Number	Initial Investment Amount
AFFILIATED FUND CLASS A	9999920202	\$ 100.00

Payment Information

Payment Type: You have requested that payment be made by ACH. Total: \$ 100.00

Initial Investment Bank Information

Bank Name: JPMORGAN CHASE BANK, NA  
Bank Address: 1 CHASE MANHATTAN PLZ, NEW YORK CITY, NY 10005  
Checking Account Number: 001448494  
Name(s) On Account: WEBSITE ACCOUNT  
ABA Routing #: 021000021

Automatic Investment

Frequency: February, October

Funds Selected	Amount	Investment Day(s)
AFFILIATED FUND CLASS A	\$ 100.00	5

Dealer Information

Dealer Name: DST INC DEALER AUDIT ACCOUNT  
Dealer Branch: 000  
Branch Address: ATTN : CORPORATE ACTIONS, 330 W 9TH ST, KANSAS CITY, MO 64105-1514

Confirmation

**LORD ABBETT**

### New Account Application W-9 Certification

I certify, under penalties of perjury, that

- The taxpayer identification number supplied in this application is correct; and
- I am NOT currently under IRS notification that part of my dividend and interest income is to be withheld as a result of my failure to report all dividends and interest income on my income tax return--i.e., backup withholding.

I have read, understand and accept the terms and conditions described above.

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W-9 Certification

**LORD ABBETT**

### New Account Application Transfer on Death (TOD) Beneficiary Information

Primary TOD Beneficiary  
Required field\*  
The following individual(s) designated as primary TOD beneficiary(ies) will act as beneficiary(ies) in the event of the shareowner's death.

First Name\* MI Last Name\* Relationship\*

OR Entity Name\* Relationship if Other

% of Account\*  SSN Tax ID Date of Birth (mm/dd/yyyy) Custodian Name (if beneficiary is minor)  
 %

Use Address of Record  
Address

City State ZIP Code

\* Click here to add an additional Primary Beneficiary

Secondary TOD Beneficiary (optional)  
If no primary TOD beneficiaries are living at the time of the shareowner's death, the account will be transferred to the secondary TOD beneficiary(ies) below.

First Name\* MI Last Name\* Relationship\*

OR Entity Name\* Relationship if Other

% of Account\*  SSN Tax ID Date of Birth (mm/dd/yyyy) Custodian Name (if beneficiary is minor)  
 %

Use Address of Record  
Address

City State ZIP Code

If you wish to designate additional TOD beneficiaries, please contact Lord Abbett. "% of Account" must total 100% for all primary TOD beneficiaries and 100% for all secondary TOD beneficiaries.

Additional Shareholder Information

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### Select Account Type

Accounts List	Account Description based on the account selected from the list
---------------	---

What you will need in order to create this particular account

### Disclaimer and About You

Disclaimer

Information about you we have on file

Cancel Edit Accept

### Add funds to your account

Fund List	Information about selected fund
-----------	---------------------------------

Add selected fund to account

Funds in the account

1. Set payment method
2. Set initial investment
3. Set scheduled investment

Cancel Continue

### Shareholder Information

Personal Information	Contact Information
----------------------	---------------------

Cancel Continue

### Beneficiaries

Existing Beneficiaries	New Beneficiaries
------------------------	-------------------

Cancel Continue

### Review your choices

Primary Shareholders	Beneficiaries	
Funds in the account	Initial Investment	Scheduled Investment
Payment Information		

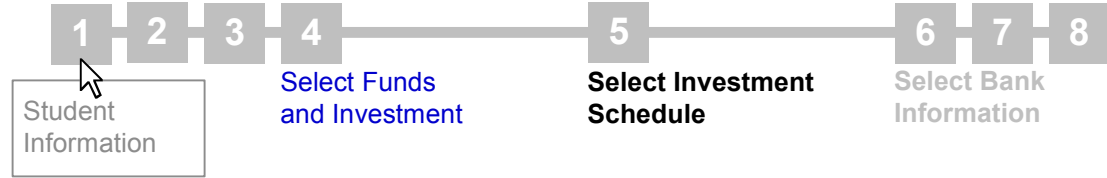
Cancel Continue

modified process treatment

Existing



Proposed 1



Proposed 2

