

# Lord Abbett IRA Financial Disclosure for SIMPLE IRAs



The value of your IRA will be dependent solely upon the performance of any investment instrument used to fund your IRA. Therefore, no projection of the growth of your IRA can reasonably be shown or guaranteed.

Terms and conditions of the IRA that affect your investment are listed below.

## INVESTMENT OPTIONS

Your IRA will be invested in products that we offer directly or those we offer through a relationship with a registered securities broker-dealer.

## FEES

There are certain fees and charges connected with your IRA investments. These fees and charges may include the following:

- |                              |                                 |
|------------------------------|---------------------------------|
| ■ Sales Commissions          | ■ Setup Fees                    |
| ■ Investment Management Fees | ■ Annual Maintenance Fees       |
| ■ Distribution Fees          | ■ Surrender or Termination Fees |

To find out what fees apply, refer to the investment prospectus or contract.

There may be certain fees and charges connected with the IRA itself. These include:

- |                                  |  |
|----------------------------------|--|
| ■ Processing Fee of:             | \$100.00 (billed quarterly pro rata, across all participant accounts in the plan)  |
| ■ Transfer-out Fee of:           | \$75.00  |
| ■ Distribution Fee of: Recurring | \$75.00  |
| ■ Distribution Fee of:           | \$10.00 (after 1st occurrence)   |
| ■ Statement Fee of:              | \$3.00 per periodic account statement, plus postage as incurred, for each hard copy statement printed and mailed. (Account holder may log into the account and elect to receive statements electronically. No fees apply for statements delivered electronically.) |
| ■ Other (Explain):               | Additional fees may apply for additional requested services such as stop payments and reissuance of tax forms.   |

We reserve the right to change any of the above fees after notice to you as provided in your IRA agreement.

## EARNINGS

The method for computing and allocating annual earnings (e.g., interest, dividends) on your IRA will differ based on the nature and issuer of the investment chosen. Refer to the investment prospectus or contract for the methods used for computing and allocating annual earnings.