

LORD ABBETT CLASS A AND CLASS C SHARES

As part of the transition to the Aspire InvestLinkSM recordkeeping platform, certain share classes of Lord Abbett investment options will no longer be supported or will be supported in a limited fashion.

Please review your plan's investment options to determine whether any of the affected Lord Abbett share classes described below are part of your plan and provide appropriate information to affected plan participants.

Share Class	What's changing When My Plan Transitions to Aspire's InvestLink SM Recordkeeping Platform?	In 2017, on the InvestLink Recordkeeping Platform, Can Existing Shares Stay Invested in this Share Class?	In 2017, on the InvestLink Recordkeeping Platform, Can New Shares of this Share Class Be Purchased?
<p>Class A Shares Class A shares of Lord Abbett funds are currently available investments options in some DST Prime Plans.</p> <p>Class A shares may have an upfront sales charge applied when new shares are purchased.</p>	<p>Class A shares will still be available as investment options following the transition to Aspire's InvestLink recordkeeping platform, but only on a load-waived basis.</p>	<p>Yes. Existing balances in Class A shares may remain invested in Class A shares.</p>	<p>Yes. Additional Class A shares may be purchased (through contributions, participant trades, etc.).</p> <p>There will not be any upfront sales charges on Class A shares purchased on/after February 1, 2017.</p> <p>Effective the first contribution following the Blackout Period.</p>
<p>Class C Shares Class C shares of Lord Abbett funds are currently available investment options in some DST Prime Plans.</p> <p>Class C shares may have a surrender charge or back-end sales charge known as a Contingent Deferred Sales Charge (CDSC) applied when shares are sold.</p>	<p>Class C shares may still be held, but no new Class C shares may be purchased.</p>	<p>Yes. Existing Class C shares may remain invested in Class C shares.</p> <p>When the Class C shares are sold on/after February 1, 2017, any CDSC that would otherwise have applied will be waived.</p>	<p>No. New purchases of Class C shares will not be supported. On/after February 1, 2017, no additional Class C shares may be purchased (through contributions, participant trades, etc.).</p> <p>Any allocation that would have directed any amounts into Class C shares of any investment shall be allocated into Class R4 shares of that investment.</p> <p>Effective the first contribution following the Blackout Period.</p>

For information about the Class R4 shares, please go to <https://www.lordabbett.com/en/strategies/mutual-funds.class-r4.html>.