

The next milestone for the transition of the Prime Plan Solutions business to Aspire is to communicate with plan sponsors the Blackout Period and Share Class Availability notice. In line with our commitment to work collaboratively with you to ensure a smooth transition, this is your advance copy of the letter that is being emailed to plan sponsors on Friday, November 11. We thank you for your patience and understanding during this transition. If you have any questions, please email [PPS@aspireonline.com](mailto:PPS@aspireonline.com) or contact Aspire at 866.634.5873, Option 5.

Dear Plan Sponsor:

This communication is to notify you about two upcoming events related to your plan's transition to Aspire's InvestLink<sup>SM</sup> recordkeeping platform. These changes are related to a Blackout Period and the availability of certain share classes of Lord Abbett investment options. Each of these changes is described in more detail below.

### BLACKOUT PERIOD

To facilitate the transition to Aspire's InvestLink recordkeeping platform, the plan will experience a brief Blackout Period in which participants will not be able to access their accounts. The Blackout Period will begin at the close of the market on December 28, 2016 and is expected to end on January 10, 2017.

You will need to notify your plan's affected participants of this Blackout Period at least thirty (30) days in advance of its start. Here is a [sample Blackout Period notice](#) for participants that you can customize and use to notify your plan's affected participants. Participants must receive their Blackout Period notice by **November 28, 2016**.

If your plan is affected by the investment availability changes described below, you may also want to incorporate the applicable information about these changes into the communication you send to participants.

### SHARE CLASS AVAILABILITY CHANGES

As part of the transition to the Aspire InvestLink 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.

Additionally, depending on how your investment advisor/financial professional is paid, these changes may affect his/her compensation. You should discuss these changes with your investment advisor/financial professional.

If you wish to make other changes to your plan's available investment options, you may do so by sending your request to [primeplansolutions@dstsystems.com](mailto:primeplansolutions@dstsystems.com). Your request must be received by December 19, 2016 for it to become effective before the effective dates of the Blackout Period and share class changes described in this letter.

Share Class	What's Changing When My Plan Transitions to Aspire's InvestLink <sup>SM</sup> Recordkeeping Platform?	In 2017, on the InvestLink <sup>SM</sup> Recordkeeping Platform, Can Existing Shares Stay Invested In this Share Class?	In 2017, on the InvestLink <sup>SM</sup> Recordkeeping Platform, Can New Shares of this Share Class Be Purchased?
<p><b>Class A Shares</b> Class A shares of Lord Abbett funds are currently available investment options in some DST Prime Plans. 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<sup>SM</sup> recordkeeping platform, but only on a load-waived basis.</p>	<p><b>Yes.</b> Existing balances in Class A shares may remain invested in Class A shares.</p>	<p><b>Yes.</b> Additional Class A shares may be purchased (through contributions, participant trades, etc.).  There will not be any upfront sales charges on Class A shares purchased in/after 2017.</p>
<p><b>Class C Shares</b> Class C shares of Lord Abbett funds are currently available investment options in some DST Prime Plans. Class C shares may have a surrender charge or back-end sales charge known as a contingent deferred sales charge or 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><b>Yes.</b> Existing Class C shares may remain invested in Class C shares.  When the Class C shares are sold in/after 2017, any CDSC that would otherwise have applied will be waived.</p>	<p><b>No.</b> New purchases of Class C shares will not be supported in 2017. In and after January 2017, no additional Class C shares may be purchased (through contributions, participant trades, etc.).  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>

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

Please visit the [Prime Plan Solutions Resource Center page](#) for InvestLink information and frequently asked questions about this transition and process. If you have questions about these upcoming changes, please contact Aspire at 866.634.5873, Option 5 or at [PPS@aspireonline.com](mailto:PPS@aspireonline.com).



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