
SIMPLE IRA

Employee Enrollment



LORD ABBETT RETIREMENT SERVICES

Opening Your SIMPLE IRA

- STEP 1** Complete and sign the application for your SIMPLE IRA. The application is found on pages 3–6. If you are transferring assets directly from an existing SIMPLE IRA to this SIMPLE IRA, also complete the SIMPLE IRA Transfer Request Form on pages 9–10.
- STEP 2** Complete and sign the Payroll Investment Agreement and return it to your employer. The agreement is found on page 7.
- STEP 3** Make sure you have received a copy of the Notification to Employees from your employer.
- STEP 4** Make sure you have received a copy of the plan document, IRS Form 5304-SIMPLE, from your employer.
- STEP 5** Please make sure you read the following:
(a) Summary Description, found on pages 11–12.
(b) Custodial Account Agreement, found on pages 13–17.
(c) SIMPLE IRA Disclosure Statement, found on pages 18–20.
- STEP 6** Please check to be sure you have properly completed all necessary forms. Your SIMPLE IRA cannot be accepted without the properly completed documents.
- STEP 7** [Employers Only] Please send the completed forms to:
Lord Abbett Service Center, P.O. Box 219604, Kansas City, MO 64121.

If you have questions, please call: 888-223-0020, option #3 (Monday–Friday, 8:30 a.m.–6:00 p.m. EST)

IMPORTANT: These instructions and forms are suitable ONLY for establishing a SIMPLE IRA, in order to receive contributions under an employer SIMPLE IRA plan or a transfer of assets directly from another SIMPLE IRA.

A SIMPLE IRA is an Individual Retirement Account (IRA) established by a participant in an employer-sponsored SIMPLE IRA plan. Only two types of contributions to a SIMPLE IRA are permitted:

- Payroll investment contributions by you under your employer’s SIMPLE IRA plan and matching or nonmatching contributions to your account by your employer; and
- A direct transfer from another SIMPLE IRA established by you as part of an employer-sponsored SIMPLE IRA plan.

Lord Abbett has another set of materials for establishing a regular IRA (one that is not part of an employer-sponsored SIMPLE IRA plan). Be sure to use the right materials to establish the appropriate IRA. If you want to establish a SIMPLE IRA, follow the above instructions.

SIMPLE IRA Application (Custodial Account Adoption Agreement)

For use on or after January 2, 2008.

Use this form to establish a Lord Abbett Savings Incentive Match Plan for Employees only.

- Make check(s) payable to Lord Abbett Family of Funds (Please include participant's name and Social Security number.)
- Retain the SIMPLE IRA Custodial Account Adoption Agreement for your records.

Mail completed and signed SIMPLE IRA application form to:

Regular Mail:
Lord Abbett Service Center
P.O. Box 219604
Kansas City, MO 64121

Overnight Mail:
Lord Abbett Service Center
330 West 9th Street
Kansas City, MO 64105

Please call us at 888-223-0020 (option #3) if you have any questions.
(Monday-Friday between 8:30 a.m. and 6:00 p.m. EST)

Important Information about Procedures for Opening a New Account Required by the U.S.A. PATRIOT ACT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you, is that when you open an account, we will require your name, address, date of birth, Social Security number or similar number, and we may ask for other information that will allow us to identify you. We also may ask for copies of documents. If we are unable to obtain your required information, we will return your application. Your monies will not be invested until we have obtained all required information. Please be sure to review and sign this application under Section 9.

1. Participant Information: (Please print all information.)

Mr. Mrs. Ms.

Name			Social Security Number		
Street Address*			Date of Birth (month, date, year)		
City	State	Zip Code	Daytime Phone Number		
E-mail Address			Evening Phone Number		
U.S. State or Foreign Country of Permanent Residence					

*An individual must provide a residential or business street address, or an Army Post Office (APO) or Fleet Post Office (FPO) box number, if applicable. If you would like account statements and other materials mailed to a different address (such as a P.O. Box), please provide that address below.

Street/P.O. Box Address	City	State	Zip Code
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2. Type of SIMPLE IRA Account

Check here if this is a:

- (a) New account in connection with a SIMPLE IRA Plan maintained by your employer.
- (b) Transfer from another SIMPLE IRA, which was part of a SIMPLE IRA Plan maintained by a current or previous employer. Complete the following:
- Amount to be transferred: \$ _____ (You must also complete the SIMPLE IRA Transfer Request Form on pages 9-10.)
 - Date of first contribution to participant's prior SIMPLE IRA Plan: _____

3. Employer Information¹

FITCH TRUCKING			MELANIE CHENEY		
Name of Current Employer			Contact Name (including title)		
301 GARDEN			402-782-2100		
Employer's Address*			Contact's Phone Number (required)		
BENNET	NE	68317	Tax Identification Number (required)		
City	State	Zip Code			

¹Type of Employer SIMPLE IRA Plan: "Non-DFI Plan." Under a "Non-DFI Plan" (which may be established using IRS Form 5304-SIMPLE), eligible employees establish a SIMPLE IRA with the financial institution of their choice. Contributions are transmitted by the employer to each eligible employee's SIMPLE IRA.

*A trust, corporation, partnership, plan, or other entity must provide the address of its principal place of business and that of each authorized signatory on the account, if different. If you would like account statements and other materials mailed to a different address (such as a P.O. Box), please provide that address below.

Street/P.O. Box Address	City	State	Zip Code
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4. Your Investment Professional's Information

A Investment Professional		402-465-3825		arn.fitzpatrick@rbc.com	
DEL SMITH		Telephone Number		E-mail Address	
Signature		Identification Number			
B Investment Dealer Firm		402-465-3825		E-mail Address (if different from above)	
RBC WEALTH MANAGEMENT		Telephone Number (if different from above)			
LINCOLN		Branch Number			
Branch/Agency					

5. Investment Options

- Please check the appropriate fund and share class in box to the left of fund numbers.
- Please indicate the percentage (%) or dollars (\$) to be allocated to each fund.
- If you are transferring or rolling over your SIMPLE IRA assets and the amount is unknown, or you are using Lord Abbett's Asset Allocation Service, please indicate the percentage(s) to be allocated to each fund.
- State Street Bank and Trust Company (State Street), as custodian of your SIMPLE IRA, charges an annual administrative fee of \$ 10 per participant. You may enclose a separate check for this fee, or include the fee in your purchase total. Fee is subject to change.

• **All distributions will be reinvested. Exchange privilege is offered within the same class of shares for the funds listed below.**

You may withdraw funds from your SIMPLE IRA via the Lord Abbett Website, www.lordabbett.com, at no charge. You are still permitted to submit a withdrawal request via mail, fax or e-mail; however, there will be a \$50 fee per transaction. To request a SIMPLE IRA Distribution Form, call the Lord Abbett Service Center at 888-223-0020 (option #3), Monday-Friday between 8:30 a.m. and 6:00 p.m. (EST).

Note: Lord Abbett charges an annual \$100 Contribution Processing Fee to plan sponsors who submit payroll contributions via paper form and

check. Your plan sponsor may choose to allocate this fee to participants. Your account may be debited a pro-rata portion of this fee.

Under the provisions of my SIMPLE IRA plan, I have the right to direct the investments. I understand, however, that the investment options available to me are limited to those shown below and are governed by the terms of the current prospectus for the funds. A prospectus contains more complete information about a fund, including its investment objectives, risks, charges, and ongoing expenses, which an investor should carefully consider before investing. To obtain a prospectus on any Lord Abbett mutual fund, please contact your investment professional or Lord Abbett Distributor LLC at 888-522-2388, or visit our Website at www.lordabbett.com. Read the prospectus carefully before investing. By giving instructions to invest in a fund, I acknowledge receipt of such prospectus.

	Fund	Class A	Class B	Class C	Dollar Amount	Percentage
GROWTH FUNDS	Lord Abbett Developing Growth Fund	<input type="checkbox"/> (014)	<input type="checkbox"/> (551)	<input type="checkbox"/> (662)		
	Lord Abbett Growth Opportunities Fund	<input type="checkbox"/> (260)	<input type="checkbox"/> (566)	<input type="checkbox"/> (680)		
	Lord Abbett Large Cap Growth Fund	<input type="checkbox"/> (270)	<input type="checkbox"/> (569)	<input type="checkbox"/> (683)		
VALUE FUNDS	Lord Abbett Affiliated Fund	<input type="checkbox"/> (11)	<input type="checkbox"/> (550)	<input type="checkbox"/> (661)		
	Lord Abbett All Value Fund	<input type="checkbox"/> (262)	<input type="checkbox"/> (561)	<input type="checkbox"/> (243)		
	Lord Abbett Large Cap Value Fund	<input type="checkbox"/> (1413)	<input type="checkbox"/> (1414)	<input type="checkbox"/> (1415)		
	Lord Abbett Mid Cap Value Fund ¹	This Fund is closed to new investors.				
	Lord Abbett Small Cap Value Fund ¹	This Fund is closed to new investors.				
TAXABLE INCOME FUNDS	Lord Abbett Value Opportunities Fund	<input type="checkbox"/> (580)	<input type="checkbox"/> (572)	<input type="checkbox"/> (586)		
	Lord Abbett Bond Debenture Fund	<input type="checkbox"/> (13)	<input type="checkbox"/> (557)	<input type="checkbox"/> (673)		
	Lord Abbett Convertible Fund	<input type="checkbox"/> (1404)	<input type="checkbox"/> (1405)	<input type="checkbox"/> (1406)		
	Lord Abbett Core Fixed Income Fund	<input type="checkbox"/> (273)	<input type="checkbox"/> (570)	<input type="checkbox"/> (684)		
	Lord Abbett Floating Rate Fund ²	<input type="checkbox"/> (2081)	N/A	<input type="checkbox"/> (2083)		
	Lord Abbett High Yield Fund	<input type="checkbox"/> (266)	<input type="checkbox"/> (567)	<input type="checkbox"/> (681)		
	Lord Abbett Short Duration Income Fund ^{3,4}	<input type="checkbox"/> (249)	<input type="checkbox"/> (578)	<input type="checkbox"/> (668)		
	Lord Abbett Total Return Fund	<input type="checkbox"/> (275)	<input type="checkbox"/> (571)	<input type="checkbox"/> (585)		
STRATEGIC ALLOCATION FUNDS ⁵	Lord Abbett Income Fund ^{3,5}	<input type="checkbox"/> (12)	<input type="checkbox"/> (555)	<input type="checkbox"/> (665)		
	Lord Abbett U.S. Government & Government Sponsored Enterprises Money Market Fund ⁶	<input type="checkbox"/> (15)	<input type="checkbox"/> (558) ⁷	<input type="checkbox"/> (240) ⁷		
	Lord Abbett Alpha Strategy Fund ⁸ (aggressive)	<input type="checkbox"/> (265)	<input type="checkbox"/> (564)	<input type="checkbox"/> (679)		
BLEND FUNDS	Lord Abbett Balanced Strategy Fund ¹⁰ (moderate)	<input type="checkbox"/> (259)	<input type="checkbox"/> (565)	<input type="checkbox"/> (667)		
	Lord Abbett Diversified Equity Strategy Fund ¹¹ (long-term growth)	<input type="checkbox"/> (1445)	<input type="checkbox"/> (1446)	<input type="checkbox"/> (1447)		
	Lord Abbett Diversified Income Strategy Fund ¹² (conservative)	<input type="checkbox"/> (1440)	<input type="checkbox"/> (1441)	<input type="checkbox"/> (1442)		
	Lord Abbett Growth and Income Strategy Fund ¹³ (growth and income)	<input type="checkbox"/> (1435)	<input type="checkbox"/> (1436)	<input type="checkbox"/> (1437)		
INTERNATIONAL FUNDS	Lord Abbett America's Value Fund	<input type="checkbox"/> (573)	<input type="checkbox"/> (574)	<input type="checkbox"/> (575)		
	Lord Abbett Large Cap Core Fund	<input type="checkbox"/> (46)	<input type="checkbox"/> (552)	<input type="checkbox"/> (675)		
	Lord Abbett Small Cap Blend Fund	<input type="checkbox"/> (587)	<input type="checkbox"/> (588)	<input type="checkbox"/> (589)		
OTHER LORD ABBETT FUNDS	Lord Abbett Global Equity Fund	<input type="checkbox"/> (4)	<input type="checkbox"/> (553)	<input type="checkbox"/> (663)		
	Lord Abbett Developing Local Markets Fund ¹⁴	<input type="checkbox"/> (8)	<input type="checkbox"/> (554)	<input type="checkbox"/> (664)		
	Lord Abbett International Core Equity Fund	<input type="checkbox"/> (1418)	<input type="checkbox"/> (1419)	<input type="checkbox"/> (1420)		
	Lord Abbett International Opportunities Fund	<input type="checkbox"/> (263)	<input type="checkbox"/> (562)	<input type="checkbox"/> (677)		
	Other Lord Abbett Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Other Lord Abbett Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	100%

¹ The Fund is closed to new investors.

² Fund commenced operations on December 31, 2007.

³ An investment in this Fund is neither insured nor guaranteed by the U.S. government.

⁴ Prior to December 14, 2007, the Lord Abbett Short Duration Income Fund was known as Lord Abbett Limited Duration U.S. Government & Government Sponsored Enterprises Fund.

⁵ Prior to December 14, 2007, the Lord Abbett Income Fund was known as Lord Abbett U.S. Government & Government Sponsored Enterprises Fund.

⁶ An investment in the Fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per

share, it is possible to lose money by investing in the Fund. The Fund is not a complete investment program and may not be appropriate for all investors.

⁷ Available for exchanges only.

⁸ Lord Abbett strategic allocation funds are funds which invest in shares of various Lord Abbett mutual funds, offering investors broad diversification across different asset classes and investment styles in a single fund based on investors' risk tolerance. Diversification cannot guarantee a profit or protect against all losses in a declining market. An investment in a fund of funds is subject to all the risks of an investment directly in the underlying funds it holds.

⁹ Prior to July 1, 2005, the Lord Abbett Alpha Strategy Fund was known as

Lord Abbett Alpha Fund.

¹⁰ Prior to July 1, 2005, the Lord Abbett Balanced Strategy Fund was known as Lord Abbett Balanced Fund.

¹¹ New Fund as of June 30, 2006.

¹² Prior to September 14, 2007, the Lord Abbett Diversified Income Strategy Fund was known as Lord Abbett Income Strategy Fund.

¹³ Prior to September 14, 2007, the Lord Abbett Growth and Income Strategy Fund was known as Lord Abbett World Growth & Income Strategy Fund.

¹⁴ Prior to June 29, 2007, the Lord Abbett Developing Local Markets Fund was known as Lord Abbett Global Income Fund.

6. Beneficiary Designation

(If you have an additional primary beneficiary(ies) or wish to designate an additional contingent beneficiary(ies), please attach a separate list. If you cannot accomplish your estate planning objectives by using this form to designate your beneficiary(ies), you may submit another form of written beneficiary designation to the custodian.)

Upon my death, distribute all funds in my SIMPLE IRA account as listed below. I revoke all prior beneficiary designations, if any, made by me for these assets.

I understand that if I do not designate a beneficiary, assets will be paid to my estate. If the custodian receives satisfactory proof that a primary beneficiary(ies) predeceases the participant, the assets will be paid to the contingent beneficiary(ies).

I understand that I may add or change the beneficiary(ies) designated below at any time after the account is established by filing a new beneficiary designation with the custodian. Any such subsequent beneficiary designation will revoke all prior designations. (If no percentage is specified, the account balance will be shared equally among all designated beneficiaries.)

Primary Beneficiary(ies)

First Name/Middle Initial/Last Name or Name of Trust and Trustee	Social Security Number or Tax ID Number	Share % (whole percentages only)	Date of Birth (mm-dd-yy) or Date of Trust	Relationship or Trust	Per Stirpes* Yes or No
1.					
2.					
		Total = 100%			

Contingent Beneficiary(ies)

First Name/Middle Initial/Last Name or Name of Trust and Trustee	Social Security Number or Tax ID Number	Share % (whole percentages only)	Date of Birth (mm-dd-yy) or Date of Trust	Relationship or Trust	Per Stirpes* Yes or No
1.					
2.					
		Total = 100%			

*When a "Per Stirpes" distribution to a designated beneficiary's descendants is provided for under this account, the amount of such distribution shall be divided into as many equal shares as there are then living children of such beneficiary and then deceased children represented by descendants then living, and each then living child shall receive one share, and the share of each deceased child shall be divided among his or her descendants in the same manner, repeating this pattern with respect to succeeding generations until all shares are determined.

7. Information and Certifications Concerning Tax Withholding

By signing this form, the participant certifies that he/she is a U.S. person (a U.S. citizen or a resident alien) or a foreign person (a nonresident alien), as indicated by checking the appropriate box below, and makes the related certifications.

Participant is a (check one):

- U.S. Person.** Participant certifies that the number shown in Part 1 of this Adoption Agreement is the participant's correct Social Security number (or the participant is waiting to be issued a Social Security number); and
The participant is not subject to backup withholding because: (a) the participant is exempt from backup withholding; or (b) the participant has not been notified by the Internal Revenue Service ("IRS") that the participant is subject to backup withholding as a result of failure to report all interest or dividends; or (c) the IRS has notified the participant that the participant is no longer subject to backup withholding. (Note: Cross out this sentence if the participant has been notified by the IRS that the participant is currently subject to backup withholding because of failure to report all interest and dividends on the participant's tax return.)
- Foreign Person.** Participant acknowledges that the IRS does not require consent to any provisions of this document other than the Form W-8BEN certification required to avoid backup withholding and qualify for a tax treaty rate of withholding (see IRS Publication 515).

Important: This section should be reviewed if the participant is married and designates a beneficiary other than the spouse. It is the participant's responsibility to determine if this section applies. If the participant is married and resides in a community property or marital property state (AZ, CA, ID, LA, NM, NV, TX, WA, or WI), the participant may need to obtain his/her spouse's consent if the participant has not designated his/her spouse as the primary beneficiary for at least half of the account. The participant may need to consult with legal counsel. Neither the custodian nor the sponsor is liable for any consequences resulting from a failure of the participant to provide proper spousal consent.

8. Spousal Consent

I am the spouse of the above-named participant. I acknowledge that I have received a full and reasonable disclosure of my spouse's property and financial obligations. Due to any possible consequences of giving up my community property interest in this SIMPLE IRA, if any, I have been advised to see a tax professional or legal advisor.

I hereby consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequence that may result. No tax or legal advice was given to me by the custodian or plan sponsor.

Signature of Spouse

Date

Signature of Witness for Spouse

Date

9. Signatures

Important: Please read before signing.

By signing this application establishing a SIMPLE IRA, the participant: (1) establishes a SIMPLE Individual Retirement Account pursuant to the Internal Revenue Code of 1986, as amended, and in accordance with all the terms of the Custodial Agreement on Form 5305-SA ("Agreement"), (2) certifies that all contributions to the account meet the requirements governing such contributions, (3) appoints State Street Bank and Trust Company ("State Street"), or its successors, as custodian on the account, (4) states that he or she has received, read, accepts and specifically incorporates herein the agreement and SIMPLE IRA Disclosure Statement, (5) agrees to promptly give necessary instructions to the custodian to enable the custodian to carry out its duties under the agreement, (6) agrees that he or she has received and read the prospectus(es) for the investment(s) selected and that this account will be subject to the agreement as amended from time to time, and (7) agrees that he or she received and read the Summary Description and Notification to Eligible Employees.

I acknowledge that I must provide accurate information in this application, and that I may incur extra taxes and/or penalties if the information is not accurate; accordingly, I certify under penalties of perjury the accuracy of such information (including, particularly, the date specified in the "Type of SIMPLE IRA Account" section above). Under penalties of perjury, I certify that the number shown on this application is my correct Social Security number. I recognize that neither the custodian nor any mutual fund in which my account may be invested is a bank and that mutual fund shares are not backed or guaranteed by any bank or insured by the FDIC.

By signing below, I confirm that the information I have provided to the fund is true and correct and understand that my identity may be verified through the use of a database maintained by a third party or through other means.

Signature of Participant

Date

10. Custodian Acceptance

State Street will accept appointment as custodian of the participant's account. However, this agreement is not binding upon the custodian until the participant has received a statement of the transaction. Receipt by the participant of a confirmation of the purchase of the fund shares indicated above will serve as notification of State Street's acceptance of appointment as custodian of the participant's account.

Accepted by: STATE STREET BANK AND TRUST COMPANY.

Payroll Investment Application (Return to your employer for its records.)

1. Payroll Investment Election

Subject to the requirements of the SIMPLE IRA plan of FITCH TRUCKING (name of employer), I authorize _____ % or \$ _____ to be withheld from my pay for each pay period and invested into my SIMPLE IRA as a pretax payroll contribution.

2. Maximum Payroll Investment

I understand that the total amount of my payroll investments in any calendar year cannot exceed the following:

2008 – \$10,500¹ (\$13,000)²

3. Date Payroll Investment Begins

I understand that my payroll investments will start as soon as permitted and as soon as administratively feasible or, if later, _____. (Fill in the date you want payroll investments to begin. The date must be after you sign this agreement.)

Employee Selection of Financial Institution

I select the following financial institution to serve as the trustee, custodian, or issuer of my SIMPLE IRA.

RBC WEALTH MANAGEMENT

Name of Financial Institution

6940 O ST #400 LINCOLN, NE 68510

Address of Financial Institution

DEL SMITH - BROKER

SIMPLE IRA Account Name and Number (if available)

I understand that I must establish a SIMPLE IRA to receive any contributions made on my behalf under this SIMPLE IRA plan. If the information regarding my SIMPLE IRA is incomplete when I first submit my Payroll Investment Agreement, I realize that it must be completed by the date contributions must be made under the SIMPLE IRA plan. If I fail to update my agreement by providing this information by that date, I understand that my employer may select a financial institution for my SIMPLE IRA.

4. Duration of Election

This Payroll Investment Agreement replaces any earlier agreement and will remain in effect as long as I remain an eligible employee under the SIMPLE IRA plan, or until I provide my employer with a request to end my payroll investments, or provide a new Payroll Investment Agreement as permitted under this SIMPLE IRA plan.

Signature of Employee

Date

¹This amount may be adjusted to reflect annual cost-of-living increases announced by the IRS.

²Participants age 50 and older only.

NOTE: The preceding Payroll Investment Agreement is based on the form promulgated by the Internal Revenue Service in Form 5304-SIMPLE.