

To be completed by participants of a qualified retirement plan for which Neuberger Berman is the prototype document sponsor.

If you are the employer adopting a new qualified retirement plan, you must complete the adoption agreement for your plan in addition to this application.

If you have any questions about completing this Application, please call Neuberger Berman Shareholder Services at 800.877.9700, Monday-Friday, from 9AM to 5PM Eastern Time.

This Application must be signed by the employer and all participating employees in Section 9.

Use this Application **ONLY** for Simplified Retirement Plans.

Please return this Form to:

**Regular Mail**

Neuberger Berman Funds  
PO Box 219189  
Kansas City, MO 64121-9189

**Overnight Mail**

Neuberger Berman Funds  
801 Pennsylvania Ave, Suite 219189  
Kansas City, MO 64105-1307

**Email**

nbfundsCS@sscinc.com

## 1 EMPLOYER INFORMATION

Name of Employer		
Street or P.O. Box		Suite/Apt. Number
If the above address is a P.O. Box you must also provide a street address.*		
City	State	Zip Code
Telephone Number		E-mail
Name of Employer Contact		

We are required by the FINRA to ask for this information.

We are a member firm of the FINRA. Check here only if your firm is a member.

Employer's Taxpayer Identification Number
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(Any Application without a Taxpayer Identification Number or without the notation "applied for" will be returned.)

\* We are required by various federal rules to obtain your street address.

## 2 PLAN SELECTION

Type of plan(s) being established.

Profit Sharing Plan

Money Purchase Pension Plan

401(k) Plan

### 3 TRUSTEE

Please provide the name of the Trustee of your Plan below:

Individual

Other Financial Institution

### 4 TELEPHONE EXCHANGE

Telephone Exchange lets you redeem shares by telephone and apply the proceeds to purchase shares in another identically registered Neuberger Berman Fund account. The minimum exchange amount is \$1,000.

Please refer to the prospectus for additional details and conditions.

If a plan participant does not want the Telephone/Online Exchange service, he or she should so indicate in Section 4 of this Application.

You will automatically have this service unless you mark the box below

I do not want the Telephone/Online exchange privilege.

### 5 PARTICIPANT INFORMATION

Name of Participant
Birth Date (Required)
Social Security Number

### 6 INVESTMENT SELECTION

Indicate below the name(s) of Fund(s) chosen for investment and contribution amounts for each participant. **Please duplicate to accommodate additional participants as needed.**

**Please read the prospectus for information on funds that are closed to investors. Please read the prospectus for information on funds that are subject to a redemption fee on the sale or exchange of shares.**

Fund	\$	or	%
Fund	\$	or	%
Fund	\$	or	%
Fund	\$	or	%
<b>Total Enclosed</b>	\$	or	100%

Please make your check payable to Neuberger Berman Funds.

### 7 DESIGNATION OF BENEFICIARY

If you wish to add a minor as either a Primary or Contingent beneficiary, you must appoint a Guardian. The guardian must be a different person than the account owner(s) and any non-minor beneficiaries.

**All primary and/or contingent beneficiary designations must add up to 100%.**

#### A. PRIMARY BENEFICIARY

a. Pay  % to:

Name	Relationship
Social Security Number	Date of Birth
Name of guardian, if beneficiary is a minor	

## 7 DESIGNATION OF BENEFICIARY (CONTINUED)

### ADDITIONAL BENEFICIARIES

Primary                      Contingent (check one)

a. Pay  % to:

Name	Relationship
Social Security Number	Date of Birth
Name of guardian, if beneficiary is a minor	

Primary                      Contingent (check one)

b. Pay  % to:

Name	Relationship
Social Security Number	Date of Birth
Name of guardian, if beneficiary is a minor	

Primary                      Contingent (check one)

c. Pay  % to:

Name	Relationship
Social Security Number	Date of Birth
Name of guardian, if beneficiary is a minor	

## 8 CONSENT BY SPOUSE OF MARRIED PARTICIPANT (IF APPLICABLE)

\*I have reviewed the designation made by my spouse regarding how his/her account under a Neuberger Berman Simplified Retirement Plan will be distributed if he/she dies. I understand that this designation reduces or eliminates the benefit I would otherwise receive. If my spouse dies before me, I hereby consent to my spouse's designation.

<b>X</b>
Spouse's Signature
<b>X</b>
Date
<b>X</b>
Signature of Notary Public



## 9 SIGNATURE(S)

**Please read and sign below:**

I/We hereby establish a Simplified Retirement Plan Account and appoint UMB Bank, n.a. to serve as Custodian. I/We have received and read the prospectus(es), the basic plan document and adoption agreement(s) and agree to be bound by the terms of these documents. I/We have also distributed the prospectus(es) to all plan participants and have reviewed the fees associated with the maintenance of these accounts.

I/We ratify any instructions (whether written, telephonic or electronic) given on this account. I/We agree that neither the Fund nor its agent is responsible for any loss, cost or expense caused by acting upon any instruction reasonably believed by it to be genuine and in accordance with the procedures described in the prospectus.

By requesting an exchange into another Neuberger Berman Fund, I/We acknowledge that I/We have received and read the current prospectus of that Fund and agree to be bound by its terms and conditions. I/We understand that all information provided in this Application (except for investment instruction), including the certifications in this Section, shall apply to any Fund into which shares may be exchanged.

I/We understand that neither the Fund nor Neuberger Berman BD LLC is a bank, and Fund shares are not backed, nor insured by the FDIC nor guaranteed by any bank.

I/We agree that Neuberger Berman BD LLC may send only one copy of prospectuses and financial reports for all accountholders that share the address above. This will save the funds mailing costs, which benefits all shareholders. I/We understand that I/We can begin receiving my/our own copies of these documents withing 30 days by calling or writing Neuberger Berman BD LLC, or immediately by checking the box below.

I/We understand that neither Neuberger Berman BD LLC nor UMB Bank, n.a. will act as Trustee of this plan.

I/We want my/our own copy of prospectuses and financial reports.

**IMPORTANT INFORMATION ABOUT NEW ACCOUNTS:**

To help the U.S. 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.

When you open an account, we will require your name, address, date of birth, and Social Security Number or other identifying number. We may also require other identifying documents. If we cannot verify the information you supply to us or if it is incomplete, we may be required to return your funds or redeem your account.

**Under penalty of perjury, I also certify that:**

The number shown on this Application is the correct Social Security Number.

**PLEASE SIGN HERE:**

Name of Employer (Print or Type)	
<input checked="" type="checkbox"/>	Date
Employer Signature	
<input checked="" type="checkbox"/>	Date
Participant Signature	

**FACTS****WHAT DOES NEUBERGER BERMAN  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ income and transaction history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Neuberger Berman chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Neuberger Berman share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 800.223.6448
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## Who we are

### Who is providing this notice?

Entities within the Neuberger Berman family of companies, mutual funds, and private investment funds.

## What we do

### How does Neuberger Berman protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to customer information to those employees who need to know such information in order to perform their job responsibilities.

### How does Neuberger Berman collect my personal information?

We collect your personal information, for example, when you

- open an account or provide account information
- seek advice about your investments or give us your income information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Neuberger Berman name; financial companies, such as investment advisers, broker dealers; mutual funds, and private investment funds.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies that perform administrative services on our behalf (such as vendors that provide data processing, transaction processing, and printing services) or other companies such as brokers, dealers, or counterparties in connection with servicing your account.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Neuberger Berman doesn't jointly market.*



## FACTS

### WHAT DOES UMB BANK, N.A. ("UMB") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number</li> <li>▪ Account balances and account transactions</li> <li>▪ Payment history and transaction history</li> <li>▪ Retirement assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons UMB chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information	Does UMB share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
Questions?	Call toll-free <b>800.441.9535</b> (or if in Kansas City, call <b>816.860.5780</b> ).	

## Who we are

Who is providing this notice?	UMB Bank, n.a.
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## What we do

How does UMB protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UMB collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or provide account information</li> <li>▪ Make deposits or take withdrawals from your account</li> <li>▪ Tell us about your investment or retirement portfolio</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>UMB does not share with affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>UMB does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>UMB doesn't jointly market.</i></li> </ul>

## Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. *For California residents:* We will not share information we collect about you with nonaffiliates, except as permitted by California law, including, for example to process your transactions or to maintain your account. *For Vermont residents:* We will not share information we collect about you with nonaffiliates, except as permitted by Vermont law, including, for example to process your transactions or to maintain your account.