

- **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 Retail Services at 800.877.9700, Monday-Friday, from 9AM to 6PM 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 430 West 7th Street, Suite 219189 Kansas City, MO 64105-1407
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- **This form may be faxed to 816.218.0478. Please note: We do not accept faxes that require a medallion signature guarantee.**

PLEASE TYPE OR PRINT CLEARLY IN INK

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
()	E-mail (optional)	
Telephone Number		
Name of Employer Contact		
We are required by the FINRA to ask for this information.		
<input type="checkbox"/> We are a member firm of the FINRA. Check here only if your firm is a member.		
Employer's Taxpayer Identification Number		
(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 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 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 _____%

Total Enclosed \$ _____ 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.

A. PRIMARY BENEFICIARY

a. Pay _____ % to:

Name _____ Relationship _____

Social Security Number _____ Birth Date _____

Name of guardian, if beneficiary is a minor _____

ADDITIONAL BENEFICIARIES

Primary Contingent (Check one)

a. Pay _____ % to:

Name _____ Relationship _____

Social Security Number _____

Name of guardian, if beneficiary is a minor _____

Primary Contingent (Check one)

b. Pay _____ % to:

Name _____ Relationship _____

Social Security Number _____ Birth Date _____

Name of guardian, if beneficiary is a minor _____

Primary Contingent (Check one)

c. Pay _____ % to:

Name _____ Relationship _____

Social Security Number _____ Birth Date _____

Name of guardian, if beneficiary is a minor _____

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

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.

X

Spouse's Signature

X

Date

X

Signature of Notary Public

Notary Seal

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 within 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)

X

Employer Signature

Date

X

Participant Signature

Date

TRUSTED CONTACT AUTHORIZATION FORM

• Please return this Application to:

Regular Mail:

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

Overnight Mail:

Neuberger Berman Funds
430 West 7th Street, Suite 219189
Kansas City, MO 64105-1407

- If you have any questions about completing this Application, please call Neuberger Berman Retail Services at 800.877.9700, Monday-Friday, from 9AM to 6PM Eastern Time.
- This application can be faxed to 816-218-0478.

By my signature below, I/We authorize Neuberger Berman Investment Adviser LLC and its affiliates ("Neuberger Berman") to share my/our nonpublic personal information* held at Neuberger Berman to the named Trusted Contact Person(s) identified below.

I/We authorize this information to be shared with the Trusted Contact Person(s) in the discretion of Neuberger Berman. This authorization includes, but is not limited to, any of the undersigned client's information regarding investments in financial products or services offered by or through Neuberger Berman or any financial information the undersigned may have provided to Neuberger Berman.

I/We understand that Neuberger Berman may contact the named Trusted Contact Person(s) if there are questions/concerns about my current contact information or health status (i.e., if Neuberger Berman becomes concerned that I might no longer be able to handle my financial affairs) or in the event that Neuberger Berman becomes concerned that I may be a victim of fraud or exploitation.

Neuberger Berman suggests that the named Trusted Contact Person(s) not be someone authorized to transact business on the account, or who is already otherwise able to receive the information described above. Multiple contact persons may be designated by completing additional copies of this form. Note that the Trusted Contact Person(s) is not authorized to make investments decisions or make distributions from your account.

Name of Contact Person	Relationship	
Daytime Phone	Evening Phone	Email
Mailing Address	City, State & Zip	

Check here if this Contact Authorization supersedes a previous Contact Authorization:

Name of Contact Person	Relationship	
Daytime Phone	Evening Phone	Email
Mailing Address	City, State & Zip	

Check here if this Contact Authorization supersedes a previous Contact Authorization:

I certify that my Trusted Contact Person(s) is 18 years or older. I understand that there is no requirement that Neuberger Berman reach out to my Trusted Contact Person(s) and that I may withdraw this Contact Authorization at any time by notifying Neuberger Berman in writing at the address shown on my account statement. By signing below, I and my heirs indemnify and hold harmless Neuberger Berman, its officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives from any liability in connection with either acting, or failing to act, on your stated preferences based upon your own best judgment.

Client Signature	Client Signature
Printed Name	Printed Name
Date	Date

*"Nonpublic personal information" includes but is not limited to: financial account information and balances, and as defined in Neuberger Berman's Privacy Policy and under the Securities and Exchange Commission Regulation S-P privacy rules promulgated under Title V of the Gramm-Leach-Bliley Act, or as defined by any other federal or state law, personally identifiable financial information: (i) provided by a client to Neuberger Berman; (ii) resulting from any services that Neuberger Berman performed for you; or (iii) otherwise obtained by Neuberger Berman.

FACTS

WHAT DOES NEUBERGER BERMAN 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security numbers, dates of birth and other numerical identifiers
- Names and addresses
- Driver’s licenses, passports and other identification documents
- Usernames and passwords
- Internet protocol addresses and other network activity information
- Income, credit history, credit scores, assets, transaction history and other financial information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?

Call 646.497.4003 or 866.483.1046 (toll-free)
 Email NBPrivacyOfficer@nb.com

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 physical, electronic and procedural safeguards, including 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 directly from you or your representatives, for example, when you

- seek advice about your investments
- give us your contact or income information
- provide account information or open an account
- direct us to buy or sell securities, or complete other transactions
- visit one of our websites, portals or other online locations

We may 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 or 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"> ▪ Social Security number ▪ Account balances and account transactions ▪ Payment history and transaction history ▪ Retirement assets <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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call toll-free 800.441.9535 (or if in Kansas City, call 816.860.5780).
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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"> ▪ Open an account or provide account information ▪ Make deposits or take withdrawals from your account ▪ Tell us about your investment or retirement portfolio
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ 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 <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

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

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.