

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.

If you are making a Direct Rollover from a Qualified Retirement Plan or a 403(b) Plan or transferring IRA assets directly from a previous custodian, please call us at **800.877.9700** to request the appropriate kit.

Third-party checks are not accepted. A third-party check is any check that is not made payable on its face to "Neuberger Berman Funds." Money orders, cash, starter and travelers checks are also not acceptable.

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

Email
 nbffundsCS@sscinc.com

New IRA Accounts can be opened online at www.nb.com. To sign up for a new account, you will need your social security number. For assistance with signing up for online access, please call the toll free number listed above.

1 ACCOUNT INFORMATION

Name: First	Middle	Last
Date of Birth (Required)		
Street or P.O. Box	Apt. Number	

If the above address is a P.O. Box you must also provide a street address.*

City	State	Zip Code
Daytime Telephone Number	Cell/Evening Telephone Number	
E-mail		

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

2 SOCIAL SECURITY NUMBER

Social Security Number (Any Application without a Social Security Number will be returned.)

I am a citizen of U.S. Other (Please Specify) _____

Foreign Identification Number

Required Documents for non-U.S. citizens: For identification information, foreign customers must provide a copy of a government-issued document that includes a government-issued identification number and the country of issuance, such as a passport, an alien identification card, or other government-issued photo identification.

3 TYPE OF IRA

Please let us know the type of IRA you are establishing:

<input type="checkbox"/> Traditional IRA for _____ Tax Year	<input type="checkbox"/> ROTH IRA for _____ Tax Year
<input type="checkbox"/> SEP	<input type="checkbox"/> ROTH Conversion
<input type="checkbox"/> Rollover	

If you are transferring assets directly from an existing custodian please call a Retail Services Representative at **800.877.9700**.

4 INVESTMENT SELECTION

Please make my investment(s) in the following Neuberger Berman Fund(s).

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	<input type="text"/>	\$	<input type="text"/>	or	<input type="text"/>	%
Fund	<input type="text"/>	\$	<input type="text"/>	or	<input type="text"/>	%
Fund	<input type="text"/>	\$	<input type="text"/>	or	<input type="text"/>	%
Fund	<input type="text"/>	\$	<input type="text"/>	or	<input type="text"/>	%
Total Enclosed		\$	<input type="text"/>			100%

Please make your check payable to **Neuberger Berman Funds**.

5 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. You will automatically have this service.

If you do not want the telephone/online exchange service, please check below:

I do not want the telephone/online exchange service.

By checking the above you agree to notify UMB Bank, n.a. ("UMB") or the Fund in writing if you want to exchange shares.

6 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	

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	

6 DESIGNATION OF BENEFICIARY (CONTINUED)

Primary Contingent (check one)

c. Pay % to:

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

B. ALTERNATIVE BENEFICIARY DESIGNATION INSTRUCTIONS

If you wish to designate beneficiaries in a manner not covered in Section A, please attach your instructions to this Application.

Spousal Consent

*For residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington & Wisconsin: If your spouse is not named as a sole primary beneficiary, your spouse must sign an agreement at the time of distribution instructing UMB Bank, n.a. to pay your IRA assets to your named beneficiary(ies).

7 AUTOMATIC TRANSACTIONS BETWEEN YOUR BANK AND NEUBERGER BERMAN FUND ACCOUNTS

This section is optional. You may use your bank account to make purchases of Fund shares. You may also send the proceeds from redemptions or distributions of Fund shares to your bank account. If the bank account owners differ in any way from the Neuberger Berman account owners, a Medallion Signature Guarantee is required for all bank account owners and all mutual fund owners. (See note below.)

Please indicate the following information about the bank account you wish to use:

Name of Bank	Bank ABA Number (9-digit routing number)
Address and Branch of Bank	Name(s) on Account
Account Number	Type of Account (Savings or Checking)

Note: For the purpose of establishing bank transactions, in addition to your investment check, please attach a voided, unsigned check to this Application. **(We cannot accept money market fund or starter checks.)** For transactions to and from a savings bank account, please attach a letter on your financial institution's letterhead with the information listed.

AUTOMATIC INVESTMENT

Please withdraw \$ (minimum \$100 per fund) from my bank account shown above on or about the day of every month and invest it in the Fund(s) indicated below:

Fund	\$
Fund	\$
Fund	\$
Fund	\$

Note: If no date is selected, your automatic transaction will occur on or about the tenth day of every month.

8 SIGNATURE

Please read and sign below:

I hereby establish an Individual Retirement Account and appoint UMB Bank, n.a. to serve as Custodian of the IRA under the terms of the related Custodial Agreement and effective upon Neuberger Berman BD LLC's acceptance. I have received and read the prospectus(es), the Disclosure Statement, and have reviewed the fees associated with the maintenance of this IRA. I have considered my decision for at least seven days and I agree to be bound by the terms of these documents.

I ratify any instructions (whether written, telephonic or electronic) given on this account. I agree that neither the Fund nor its agent is responsible for any loss, cost or expense caused by acting upon instructions 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 acknowledge that I have received and read the current prospectus of that Fund and agree to be bound by its terms and conditions. I understand that all information provided in this Application (except for investment instruction), including the certifications in this Section 8, shall apply to any Fund into which my shares may be exchanged.

If I selected the option to purchase shares from my bank account in Section 7 of this application, I authorize the bank to make debits from that account in the amount indicated. This authority remains in effect until revoked in writing by me and, until the Fund or its agent receives such notice. I agree that the Fund and its agent shall be fully protected in honoring each transaction. I further agree that neither the Fund nor its agent shall be liable if any such transaction is dishonored, regardless of the reason. In the event a draft is dishonored, UMB Bank, n.a. is authorized to redeem shares from my Fund account to make up any resulting deficiency. The automatic purchase option may be cancelled at any time. I understand that it is my sole responsibility to ensure that contributions to my IRA are not in excess of the allowable limits. If I do not select a date for the purchase of shares from my bank account, the debit will be made on or about the 10th of each month.

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

I agree that Neuberger Berman BD LLC. may send only one copy of prospectuses and financial reports for all account-holders that share the address above. This will save the funds mailing costs, which benefits all shareholders. I understand that I can begin receiving my own copies of these documents within 30 days by calling or writing Neuberger Berman BD LLC., or immediately by checking the box below. Please note that this policy applies only to regulatory documents and not to account statements.

I do not want my prospectuses and financial reports to be householded.

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.

Account Owner(s) (Sign Below)

In order to protect the security of your account, a Medallion Signature Guarantee is required in order to add banking instructions. All bank account owners of the bank account added must obtain a Medallion Signature Guarantee.

Signature (Owner, Trustee, Custodian, etc. exactly as it appears in Section 1)	Date
Signature (Trustee, POA, etc. exactly as it appears in Section 1)	Date

Bank Account Owner(s) (Sign Below)

All owners of the bank account in Section 7 who are not owners in Section 1 must sign below.

Bank Account Owner	Date
Bank Account Owner	Date

You can obtain a Stamp 2000/Medallion Signature Guarantee from most banks, stockbrokers and dealers, credit unions and other financial institutions. The level of coverage provided by the Medallion Signature Guarantee must cover the dollar amount of the transaction or it may be rejected.

STAMP 2000/MEDALLION SIGNATURE GUARANTEE: (if necessary)



Please attach your voided unsigned check.

We are unable to establish
Bank Transaction Services without it.

Note: We are unable to accept
money market fund or starter checks.



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

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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	Cell/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	Cell/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
Printed Name
Date

Client Signature
Printed Name
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?	<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 and account balances ■ income and transaction history ■ credit history and credit scores <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 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 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"> ▪ 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).	

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.