

Uni-K PlanSM Withdrawal Kit

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Uni-K Withdrawal

Information

Uni-K Withdrawal Request Form

The withdrawal form should be completed and sent to Pioneer whenever a non-periodic distribution is to be made from a Uni-K Plan account. The following is required for the request to be in good order:

- The employer's signature, if not the same as the employee's (or recipient's), must be Medallion Signature Guaranteed by a bank, credit union, trust company, securities exchange, broker dealer, or other eligible guarantor institution. Refer to Uni-K Withdrawal Request Form for other conditions when a Medallion Signature Guarantee may be required. (A notary's seal does not serve as a Medallion Signature Guarantee.)
- The employer should sign in capacity. (example: Thomas A. Smith, President).

Special Tax Notice Regarding Retirement Plan Payments

Regulations require that a copy of this notice be given to any participant or beneficiary who is to receive a distribution from the plan. The notice must be given no more than 90 days before the distribution is made and, in general, no later than 30 days before the distribution. Please read the notice carefully to familiarize yourself with the tax and rollover rules associated with plan distributions.

Withdrawal Due to Disability

Under Section 72(m) of the Internal Revenue Code, you are considered to be disabled only if you are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of a long-continued and indefinite duration.

To request a withdrawal due to disability, submit a completed *Uni-K Withdrawal Request Form* signed by both the employer and the participant (if different) along with a copy of your most recently filed IRS Form Schedule R or a copy of the letter you received from the Social Security Administration verifying your disability.

Outstanding Loan

A participant who has an outstanding loan against the Plan may not receive any distributions from his/her account until the entire unpaid balance of the loan has been satisfied. Contact Pioneer for additional requirements.

Domestic Relations Orders Procedures

This section explains procedures to be followed in the event that all or part of a participant's account is assigned by court order to a spouse, former spouse or child.

Beneficiary Information for Participants and Spouses

This section explains the rights of participants and their spouses with regard to the Pioneer Uni-K Plan.

Under the Plan, a participant's beneficiary is his or her spouse, or, if there is no living spouse, the participant's estate, unless Pioneer receives a valid beneficiary designation during the participant's lifetime.

For beneficiaries other than the estate, each beneficiary must submit a separate Uni-K Withdrawal Request Form signed by both the employer and the beneficiary (if different). The signature(s) must be Medallion Signature Guaranteed.

If the beneficiary is the estate, submit a Uni-K Withdrawal Request Form signed by both the employer and the legal representative/executor in capacity. The signature(s) must be Medallion Signature Guaranteed. Include the estate tax identification number or the decedent's social security number.

Submit an inheritance tax waiver if required by the decedent's legal state of residence. Contact Pioneer for additional requirements.

Send to: Pioneer Investment Management Shareholder Services, Inc. (PIMSS)
P.O. Box 55150
Boston, MA 02205-5150

Pioneer Retirement Plans

Uni-K Withdrawal Request Form

Use this form to receive payment from your Pioneer Uni-K PlanSM.

Mail to: Pioneer Investment Management Shareholder Services, Inc. (PIMSS), P.O. Box 55150, Boston, MA 02205-5150

If you have questions, call Pioneer's Employer Sponsored Plan Information Line at 1-866-622-7815.

Please print in blue or black ink.

1 Participant Information

Name of Plan	Plan ID Number	
First Name, Middle Initial, Last Name	Social Security Number	
Address	City, State, Zip	
Birthdate (mo/day/yr)	Daytime Telephone Number	Evening Telephone Number

2 Reason for Withdrawal

Check applicable box. Federal law prohibits withdrawals from 401(k) plans, unless one of the conditions below is met:

- I am terminating employment.
- I am over age 59½.
- I am fully disabled as defined by the Internal Revenue Code. Refer to the *Uni-K Withdrawal Information*.
- I am the beneficiary of the deceased participant. Refer to the *Uni-K Withdrawal Information*.
- Required distribution after age 70½.
- Termination of Plan.

3 Withdrawal Amount

Check applicable box. Withdraw my payment as follows:

- Total withdrawal of all Uni-K PlanSM assets.

OR

- Partial withdrawal from the following funds*:

Fund Name	Amount	% of total Payment
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %

Must total 100%

*Withdrawal will be made proportionally from the funds you are currently invested in unless you indicate otherwise.

4 Withholding Election

(Substitute Form W-4P). Check one box. If neither box is checked, Option A will apply.

Complete this section only if you are a non-spouse beneficiary, or are requesting a minimum distribution required after age 70½. Federal law requires withholding of income tax from your payments at a rate of 10% unless you elect otherwise.

- A. I elect NOT to have federal income tax withheld from my payments. I understand that I will still be liable for payment of income tax on the amount received and that I may incur penalties under the estimated tax payment rules if my payments of tax and withholding are insufficient.
- B. I elect to have _____ % (10% to 33%) withheld from my payments for federal income tax (if no percentage is indicated, 10% will be withheld).

Note: Your election will remain in effect until changed or revoked, which you may do at any time.

(please complete reverse side.)

5 Payment Options

Check one box.

If your withdrawal is eligible for rollover and you do not elect option A or B, your payment will be reduced by 20% for federal tax withholding. You may not elect option A or B if you are a non-spouse beneficiary, or are taking a minimum distribution required after age 70½.

A. Direct rollover into a Pioneer: (check one) IRA or Retirement plan
Roll over my payment directly into my Pioneer retirement account: _____ (Account Number)
(If establishing a new account, write "new" and enclose a completed Pioneer application.)

B. Direct rollover into a non-Pioneer: (check one) IRA or Retirement plan
Roll over my payment directly into the retirement account designated below. I certify that the designated plan is an eligible retirement plan.

Name of Trustee/Custodian Account Number Type of Account (indicate IRA, 401(k), SEP, etc.)

Address City, State, Zip

C. Send payment to me at the address recorded on my Pioneer Uni-K account.

D. Reinvest payment in my Pioneer non-retirement account: _____ (Account Number)

E. Send payment directly to the following bank account:

Check one:

- This is a checking account. **(Attach a voided check.)**
- This is a savings account. **(Attach a preprinted deposit slip, if available.)**

Name on Account (Print all names exactly as shown on bank account.) Bank Account Number

Bank Name Bank Routing Number

Bank Address City, State, Zip

6 Signature

Recipient's Signature: I hereby elect to accept distribution of my benefit under the Uni-K PlanSM as directed on this form. I understand that, if my benefit exceeds \$5,000, I have the right to leave my account balance in the plan until the earlier of the date I consent in writing, my normal retirement date, or death. I certify that not more than 90 days before the date of this election, I received the Special Tax Notice Regarding Retirement Plan Payments, which provides information on the tax and rollover rules associated with the distribution. I may waive my right to the 30-day election period by signing below, before the period has elapsed. If I have elected a periodic form of distribution, I have enclosed a completed Systematic Withdrawal Plan form.

Signature of Recipient Date

Important: Legal representative/executor/or trustees must sign in capacity.

Employer Signature: I hereby authorize a distribution from the above-named Uni-K PlanSM in accordance with the recipient's instructions above.

Signature of Employer (signed in capacity) Date

7 Signature Guarantee

A Medallion Signature Guarantee is required if:

- the distribution or rollover request exceeds \$100,000.00.
- the payee or address is other than the name and address on the Uni-K plan.
- the distribution request is being sent to a bank account or a Pioneer non-retirement account where the name(s) on the receiving account differ(s) in any way from the name on the Uni-K plan.
- the Employer's signature is not the same as the Employee's (or Recipient's).

Note: There may be other unique situations where a medallion signature guarantee is required.

PIMSS, Inc. accepts Medallion Signature Guarantees executed by an 'eligible' issuer participating in the Securities Transfer Agents Medallion Program 2000 (STAMP2000). Eligible issuers include: U.S. domestic banks, credit unions, savings associations (including savings and loan associations), trust companies, national securities exchanges, registered securities associations and clearing agencies. Also acceptable are broker/dealers, municipal securities broker/dealers, and government securities broker/dealers whose net capital exceeds \$100,000. Notarized signatures or signature guarantees from financial institutions that are not participating in one of these programs will not be accepted.

Use this space for Medallion Signature Guarantee, if required.

Special Tax Notice

Regarding Retirement Plan Payments

This notice explains how you can continue to defer federal income tax on your retirement savings in your Uni-K PlanSM and contains important information you will need before you decide how to receive your plan benefits.

This notice is provided to you by *(Name of Plan Administrator)* _____ (your "Plan Administrator") because all or part of the payment that you will soon receive from your Plan may be eligible for rollover by you or your Plan Administrator to a traditional IRA or an eligible employer plan.

A rollover is a payment by you of all or part of your benefit to another plan or IRA that allows you to continue to postpone taxation of that benefit until it is paid to you. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA). An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan).

An eligible employer plan is not legally required to accept a rollover. Before you decide to roll over your payment to another employer plan, you should find out whether the plan accepts rollovers and, if so, the types of distributions it accepts as a rollover. You should also find out about any documents that are required to be completed before the receiving plan will accept a rollover. Even if a plan accepts rollovers, it might not accept rollovers of certain types of distributions, such as after-tax amounts. If this is the case, and your distribution includes after-tax amounts, you may wish instead to roll your distribution over to a traditional IRA or split your rollover amount between the employer plan in which you will participate and a traditional IRA. If an employer plan accepts your rollover, the plan may restrict subsequent distributions of the rollover amount or may require your spouse's consent for any subsequent distribution. A subsequent distribution from the plan that accepts your rollover may also be subject to different tax treatment than distributions from this Plan. Check with the administrator of the plan that is to receive your rollover prior to making the rollover.

If you have additional questions after reading this notice, you can contact your Plan Administrator at:

Summary

There are two ways that you may be able to receive a Plan payment that is eligible for rollover:

1. Certain payments can be made directly to a traditional IRA that you establish or to an eligible employer plan that will accept and hold it for your benefit ("DIRECT ROLLOVER"), or
2. The payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- You choose whether your payment will be made directly to your traditional IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account because these are not traditional IRAs.
- The taxable portion of your payment will be taxed later when you take it out of the traditional IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½, you also may have to pay an additional 10% tax.
- You can roll over all or a part of the payment by paying it to your traditional IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

- If you want to roll over 100% of the payment to a traditional IRA or an eligible employer plan, **you must find other money to replace the 20% that was withheld.** If you rollover only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.
- Your Right to Waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical after it is received by the payor.

Please Note: *This notice is intended to be used in conjunction with your Pioneer Retirement Plan, and may not fully address issues applicable to other types of retirement plans in which you participate.*

More Information

I. Payments That Can and Cannot Be Rolled Over

II. Direct Rollover

III. Payment Paid to You

IV. Surviving Spouses, Alternate Payees, and Other Beneficiaries

I. Payments That Can and Cannot Be Rolled Over

I. Payments That Can and Cannot Be Rolled Over

Payments from the Plan may be “eligible rollover distributions.” This means that they can be rolled over to a traditional IRA or to an eligible employer plan that accepts rollovers. Payments from a plan cannot be rolled over to a Roth IRA, SIMPLE IRA, or a Coverdell Education Savings Account. Your Plan administrator should be able to tell you what portion of your payment is an eligible rollover distribution. The following types of payments cannot be rolled over:

Payments Spread Over Long Periods. You cannot roll over a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and that will last for

- your lifetime (or a period measured by your life expectancy), or
- your lifetime and your beneficiary’s lifetime (or a period measured by life expectancies), or
- a period of ten years or more.

Required Minimum Payments. Beginning when you reach age 70½ or retire, whichever is later, a certain portion of your payment cannot be rolled over because it is a “required minimum distribution” that must be paid to you. Special rules apply if you own more than 5% of your employer.

Corrective Distributions. A distribution that is made to correct a failed nondiscrimination test or because legal limits on certain contributions were exceeded cannot be rolled over.

Loans Treated as Distributions. The amount of a plan loan that becomes a taxable deemed distribution because of a default cannot be rolled over. However, a loan offset amount is eligible for rollover, as discussed in Part III below. Ask the Plan Administrator of this Plan if distribution of your loan qualifies for rollover treatment.

The Plan Administrator of this Plan should be able to tell you if your payment includes amounts which cannot be rolled over.

II. Direct Rollover

A DIRECT ROLLOVER is a direct payment of the amount of your Plan benefits to a traditional IRA or an eligible employer plan that will accept it. You can choose a DIRECT ROLLOVER of all or any portion of your payment that is an eligible rollover distribution, as described in Part I above. You are not taxed on any portion of your payment for which you choose a DIRECT ROLLOVER until you later take it out of the traditional IRA or the eligible employer plan. In addition, no income tax withholding is required for any portion of your Plan benefits for which you choose a DIRECT ROLLOVER.

Special Tax Notice

Regarding Retirement Plan Payments (*continued*)

Direct Rollover to a Traditional IRA. You can open a traditional IRA to receive the direct rollover. If you choose to have your payment made directly to a traditional IRA, contact Pioneer or another IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish a traditional IRA to receive the payment. However, in choosing a traditional IRA, you may wish to make sure that the traditional IRA you choose will allow you to move all or a part of your payment to another traditional IRA at a later date, without penalties or other limitations. See IRS Publication 590, *Individual Retirement Arrangements*, for more information on IRAs (including limits on how often you can roll over between IRAs).

Direct Rollover to a Plan. If you are employed by a new employer that has an eligible employer plan, and you want a direct rollover to that plan, ask the plan administrator of that plan whether it will accept your rollover. An eligible employer plan is not legally required to accept a rollover. Even if your new employer's plan does not accept a rollover, you can choose a direct rollover to a traditional IRA. If the employer plan accepts your rollover, the plan may provide restrictions on the circumstances under which you may later receive a distribution of the rollover amount or may require spousal consent to any subsequent distribution. Check with the plan administrator of that plan before making your decision.

Direct Rollover of a Series of Payments. If you receive a payment that can be rolled over to a traditional IRA or an eligible employer plan that will accept it, and it is paid in a series for less than 10 years, your choice to make or not make a DIRECT ROLLOVER for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

Change in Tax Treatment Resulting from a DIRECT ROLLOVER. The tax treatment of any payment from the eligible employer plan or traditional IRA receiving your DIRECT ROLLOVER might be different than if you received your benefit in a taxable distribution directly from the Plan. For example, if you were born before January 1, 1936, you might be entitled to ten-year averaging or capital gain treatment, as explained below. However, if you have your benefit rolled over to a Section 403(b) tax-sheltered annuity, a governmental 457 plan, or a traditional IRA in a DIRECT ROLLOVER, your benefit will no longer be eligible for that special treatment. See the sections below entitled "Additional 10% Tax if You Are Under Age 59½" and "Special Tax Treatment if You Were Born Before January 1, 1936."

III. Payment Paid to You

If your payment can be rolled over (see Part I) and the payment is made to you in cash, it is subject to 20% federal income tax withholding on the taxable portion (state tax withholding may also apply). The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a traditional IRA or an eligible employer plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

Income Tax Withholding:

Mandatory Withholding. If any portion of your payment can be rolled over under Part I and you do not elect to make a DIRECT ROLLOVER, the Plan is required by law to withhold 20% of that amount. This amount is sent to the IRS as income tax withholding. For example, if you can roll over a taxable payment of \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, unless you make a rollover within 60 days (see "Sixty-Day Rollover Option" below), you must report the full \$10,000 as a payment from the Plan. You will report the \$2,000 as tax withheld, and it will be credited against any income tax you owe for the year.

Voluntary Withholding. If any portion of your payment is taxable but cannot be rolled over under Part I above, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. If you do nothing, 10% will be taken out of this portion of your payment for federal income tax withholding. To elect out of withholding, ask the Plan administrator for the election form and related information.

Sixty-Day Rollover Option. If you receive a payment that can be rolled over under Part I above, you can still decide to roll over all or part of it to a traditional IRA or another eligible employer plan that accepts rollovers. If you decide to roll over, you must contribute the amount of the payment you received to a traditional IRA or an eligible employer plan within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan.

You can roll over up to 100% of your payment that can be rolled over under Part I above, including an amount equal to the 20% of the taxable portion that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the traditional IRA or the eligible employer plan to replace the 20% that was withheld. On the other hand, if you roll over only the 80% of the taxable portion that you received, you will be taxed on the 20% that was withheld.

Example: The portion of your payment that can be rolled over under Part I above is \$10,000, and you choose to have it paid to you. You will receive \$8,000, and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000, you may roll over the entire \$10,000 to a traditional IRA or eligible employer plan. To do this, you roll over the \$8,000 you received from the Plan, and you will have to find \$2,000 from other sources (your savings, a loan, etc.). In this case, the entire \$10,000 is not taxed until you take it out of the traditional IRA or eligible employer plan. If you roll over the entire \$10,000, when you file your income tax return you may get a refund of part or all of the \$2,000 withheld. If, on the other hand, you roll over only \$8,000, the \$2,000 you did not roll over is taxed in the year it was withheld. When you file your income tax return you may get a refund of part of the \$2,000 withheld. (However, any refund is likely to be larger if you roll over the entire \$10,000.)

Additional 10% Tax if You Are Under Age 59½. If you receive a payment before you reach age 59½ and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment. The additional 10% tax does not apply to (1) payments that are paid after you separate from service with your employer during or after the year you reach age 55, (2) payments that are paid because you retire due to disability, (3) payments that are paid to you as equal (or almost equal) payments over your life or life expectancy (or your and your beneficiary's lives or life expectancies), (4) payments that are paid directly to the government to satisfy a federal tax levy, (5) payments that are paid to an alternate payee under a qualified domestic relations order, or (6) payments that do not exceed the amount of your deductible medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

Special Tax Treatment if You Were Born Before January 1, 1936. If you receive a payment from a plan qualified under Section 401(a) or a Section 403(a) annuity plan that can be rolled over under Part I and you do not roll it over to a traditional IRA or an eligible employer plan, the payment will be taxed in the year you receive it. However, if the payment qualifies as a "lump sum distribution," it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you after you have reached age 59½ or because you have separated from service with your employer (or, in the case of a self-employed individual, after you have reached age 59½ or have become disabled.) For a payment to be treated as a lump sum distribution, you must have been a participant in the Plan for at least five years before the year in which you received the distribution. The special tax treatment for lump sum distributions that may be available to you as described below.

Ten-Year Averaging. If you received a lump sum distribution and you were born before January 1, 1936, you can make a one-time election to figure the tax on the payment by using "10-year averaging" (using 1986 tax rates). Ten-year averaging often reduces the tax you owe.

Capital Gain Treatment. If you receive a lump sum distribution and you were born before January 1, 1936, and if you were a participant in the Plan before 1974, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan taxed as long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the elections applies to all lump sum distributions that you receive in that same year.

You may not elect this special tax treatment if you rolled amounts into this Plan from a 403(b) tax-sheltered annuity contract or from an IRA not originally attributable to a qualified employer plan, if you have previously rolled over a payment from the Plan (or certain other similar plans of the employer), you cannot use this special averaging treatment for later payments from the Plan.

If you roll over your payment to a traditional IRA, governmental 457 plan, or 403(b) tax-sheltered annuity, you will not be able to use special tax treatment for later payments from the traditional IRA. Also, if you roll over only a portion of your payment to a traditional IRA, this special tax treatment is not available for the rest of the payment. See IRS Form 4972, for additional information on lump sum distributions and how you elect the special tax treatment.

Special Tax Notice

Regarding Retirement Plan Payments (*continued*)

Repayment of Plan Loans. If your employment ends and you have an outstanding loan from your Plan, your employer may reduce (or “offset”) your balance in the Plan by the amount of the loan you have not repaid. The amount of your loan offset is treated as a distribution to you at the time of the offset and will be taxed unless you roll over an amount equal to the amount of your loan offset to another qualified employer plan or a traditional IRA within 60 days of the date of the offset. If the amount of your loan offset is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the Plan, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the loan offset. The amount withheld will be limited to the amount of other cash or property paid to you (other than any employer securities). The amount of a defaulted plan loan that is a taxable deemed distribution cannot be rolled over.

IV. Surviving Spouses, Alternate Payees, and Other Beneficiaries

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are “alternate payees.” You are an alternate payee if your interest in the Plan results from a “qualified domestic relations order,” which is an order issued by a court, usually in connection with a divorce or legal separation.

If you are a surviving spouse or an alternate payee, you may choose to have a payment that can be rolled over, as described in Part I, paid in a DIRECT ROLLOVER to a traditional IRA or to an eligible employer plan or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to a traditional IRA or to an eligible employer plan. Thus, you have the same choices as the employee.

If you are a beneficiary other than the surviving spouse, you **cannot** choose a direct rollover, and you cannot roll over the payment yourself.

If you are a surviving spouse, an alternate payee, or another beneficiary, your payment is generally not subject to the additional 10% tax described in Part III, even if you are younger than age 59½.

If you are a surviving spouse, an alternate payee, or another beneficiary, you may be able to use the special tax treatment for lump sum distributions, as described in Part III. If you receive a payment because of the employee’s death, you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had five years of participation in the Plan.

How to Obtain Additional Information

This notice summarizes only the federal (not state or local) tax rules that might apply to your payment. The rules described above are complex and contain many conditions and exceptions that are not included in this notice. Therefore, you may want to consult with the Plan Administrator or a professional tax advisor before you take a payment of your benefits from the Plan. Also, you can find more specific information on the tax treatment of payments from qualified retirement plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from your local IRS office, on the IRS’s Internet Web Site at www.irs.gov, or by calling 1-800-TAX-FORM.

Domestic Relations Order Procedures

Domestic Relation Orders

A participant's benefits under the Uni-K PlanSM are subject to assignment to an alternate payee under a qualified domestic relations order.

An **"alternate payee"** is someone who is the spouse, former spouse, child or other dependent of a plan participant who has been designated under a qualified domestic relations order as having the right to receive part or all of the participant's benefit in the plan.

A **"domestic relations order"** is any judgment, decree or court order (including a court-approved property settlement agreement) that relates to providing alimony, child support or other marital property rights to a spouse, former spouse, child or other dependent and is made pursuant to a state domestic relations law or community property law.

A **"qualified domestic relations order"** (QDRO) is a domestic relations order that creates or recognizes the existence of an alternate payee's right to, or assigns to an alternate payee the right to, receive all or a portion of a participant's right to plan benefits and meets the other requirements set forth in this paragraph. A QDRO must 1) contain the name and mailing address of the alternate payee, 2) the amount or percentage of the participant's benefits to be paid to an alternate payee (or the manner in which such amount or percentage can be determined), 3) the number of payments to which the order applies; and 4) each plan to which the order applies. A QDRO must not 1) require a plan to provide any type or form of benefit or option not otherwise provided under the plan, 2) require the plan to provide increased benefits (determined on the basis of actuarial value), and 3) require payment of benefits to an alternate payee which are required to be paid to another alternate payee under another previously determined QDRO.

Taxation. Distribution to an alternate payee is taxable as ordinary income to the alternate payee for the year in which payment is made. If the participant has made after-tax voluntary contributions to the plan, the participant's tax cost basis in the account is prorated to the alternate payee in the same proportion as benefits. Although distributions to any plan participant before age 59½ are generally subject to a 10% penalty tax, distributions to an alternate payee are not.

All or part of the amount received by a spouse or former spouse (excluding any apportioned after-tax voluntary contributions) may be rolled over, tax free, into an Individual Retirement Account (IRA) or other eligible employer plan within 60 days after receipt of the distribution. Please note that the rollover option is not available to other alternate payees, such as dependents or children. The amount payable to an alternate payee is not considered part of the balance to the credit of the participant. Thus, regardless of the time or form of any distribution(s) to an alternate payee, a participant who receives non-assigned benefits in a lump sum would be entitled to the special tax treatment afforded qualifying lump sum distributions, (i.e., 10-year averaging or possible capital gain treatment).

Procedures. When an Employer receives a domestic relations order, the Employer must notify each party named therein, in writing, that the plan has received the order and must attach a copy of the plan procedures to be followed in determining whether or not the order is a qualified domestic relations order. Plan procedures for handling a domestic relations order must be in writing but need not be included in the plan documents themselves. The procedures for Pioneer's Uni-K PlanSM are set forth on the reverse side of this sheet. Please read these procedures carefully to familiarize yourself with your rights and duties in the event a domestic relations order is entered against your Pioneer Uni-K PlanSM. Following is a specimen letter for notifying interested parties:

Domestic Relations Order Notification Letter

(Name and Address of Interested Party)

Dear _____:

We have received a domestic relations order concerning the matter of _____ Plaintiff, vs. _____ Defendant, purporting to dispose of certain marital property benefits in the Plan.

In accordance with the Plan's procedures adopted pursuant to the requirements of the Retirement Equity Act of 1984, a determination will be made of the qualified status of the order. A copy of the Plan's procedures is enclosed.

If you have any information that should be considered in this matter, please submit it to the undersigned promptly. If there are additional documents or information we need to make our determination, we will contact you.

We will notify you when we have made our determination as to the qualified status of this domestic relations order.

Yours truly,

Plan Administrator

Domestic Relations Order Procedures

(continued)

The Employer, as Plan Administrator, will administer all domestic relations orders (hereinafter, "Orders") received with respect to the Plan. The Plan Administrator will act in accordance with the following Procedures:

I. Procedures Upon Receipt of an Order

- A. Upon receipt of an Order, the Plan Administrator will:
1. Send written notice of receipt of such Order to each person named therein (at the address specified in the Order, if applicable), together with a copy of these Procedures; and
 2. Separately account under the Plan for all: (a) payments required by the Order; and (b) portions of payments otherwise payable that would be affected by the Order which come due after the Plan Administrator's receipt of the Order. (Amounts that would not be distributable in any event during the period in which these Procedures are applicable do not require separate accounting.)
- B. The Plan Administrator will determine whether:
1. The copy of the Order is certified;
 2. The Order is a judgment, decree, or order (including approval of a property settlement agreement) issued by a court and relating to the provision of child support, alimony payments, or marital property rights to a spouse, former spouse, child, or other dependent of a Participant;
 3. The Order specifies the name and full mailing address of the Participant and each alternate payee, or if not, that the information is available from plan or company records;
 4. The Order clearly identifies the plan or plans affected;
 5. Payment pursuant to the Order would neither increase the Participant's benefits nor change the terms of the plan;
 6. The Order clearly specifies the amount or percentage of the Participant's vested benefit to be paid to each alternate payee or the manner in which such amount or percentage is to be determined; and
 7. The Order clearly specifies the time when payments to any alternate payee are to begin and the time they are to continue.
- C. When the Plan Administrator is satisfied that the Order satisfies the requirements to be a QDRO, the Plan Administrator shall notify in writing all persons named in the Order and any representatives designated in writing by such persons (hereinafter, "Interested Parties") that a tentative determination has been made that the Order is a QDRO.
1. If no Interested Party disputes this determination within 60 days of receipt of such notice, then the Plan Administrator shall proceed as though a final determination has been made that the Order is a QDRO.
 2. If any Interested Party disputes this determination within 60 days of receipt of such notice, then the Plan Administrator will refer such dispute to legal counsel for further advice concerning the resolution of the dispute.
- D. If it appears the Order is not a QDRO, the Plan Administrator shall notify in writing all Interested Parties that a tentative determination has been made that the Order is not a QDRO. Such notice shall state the reasons for the determination.

II. Procedures upon Final Determination

- A. If, within 18 months of receipt of an Order, a final determination is made that the Order (as modified, if applicable) is a QDRO, the Plan Administrator shall follow the terms of the QDRO. The Plan Administrator shall authorize distribution of the amounts subject to the QDRO to the alternate payee.
- B. If, within 18 months of receipt of an Order, no final determination has been made that the Order is a QDRO, the Plan Administrator shall notify all Interested Parties in writing of such fact. The Plan Administrator shall either authorize distribution of the amounts separately accounted for to the person or persons who would be entitled to receive such amounts in the absence of the Order, or, if such person or persons are not in pay status under the terms of the Plan, restore the Participant's account. If it is subsequently determined that the Order (as modified, if applicable) is a QDRO, then the QDRO shall be applied prospectively only.

Pioneer Uni-K PlanSM

Beneficiary Information for Participants and Spouses

1. What rights does the Participant's spouse have to benefits after the Participant dies?

The Participant has an account in the Plan. The money in the account that the Participant will be entitled to receive is called the vested account. Federal law states that except as disbursed below, the Participant's spouse will receive the vested account after the Participant dies.

Example

Pat Doe dies at age 45 and Pat's vested account in the plan was \$10,000 at the time of Pat's death. The plan will pay the \$10,000 to Pat's spouse, Robin Doe (adjusted for gains and losses after Pat's death).

2. Can the Participant choose other beneficiaries to receive the account?

The spouse's right to the Participant's vested account provided by federal law cannot be taken away unless the Participant's spouse agrees. If the Participant's spouse agrees, the Participant can elect to have all or part of the vested account paid to someone else. Each person the Participant chooses to receive a part of the vested account is called a "beneficiary." For example, if the spouse agrees, the Participant can have the vested account paid to his or her children instead of the spouse.

Example

Pat and Robin Doe agree that one-half of the vested account will be paid to Pat's child, Chris. If Pat's vested account at the time of his death is \$10,000, the plan will pay \$5,000 to Robin and \$5,000 to Chris (each amount adjusted for gains and losses after Pat's death).

The Participant cannot have the vested account paid to someone else unless the Participant's spouse agrees and signs a consent.

3. Does the Participant's spouse have to give up the right to the Participant's vested account?

The spouse's choice must be voluntary. It is the spouse's personal decision whether he or she wants to give up the right to the Participant's vested account.

4. Can the Participant change the beneficiary in the future if the Participant's spouse signs a consent?

If the Participant's spouse signs the consent, the Participant cannot change the beneficiary named in this agreement to anyone other than the spouse, unless he or she agrees to the new beneficiary by signing a new agreement. If the spouse agrees, the Participant can change the beneficiary at any time before the Participant dies.

5. Can the spouse change his or her mind after signing a consent?

The spouse cannot change the consent after signing it. The decision is final.

6. What happens to a spouse's consent if the Participant and spouse become separated or divorced?

Legal separation or divorce may end the spouse's right to the vested account even if the spouse does not sign a consent. However, if the spouse becomes legally separated or divorced, the spouse might be able to get a special court order (which is called a qualified domestic relations order or "QDRO") that specifically protects his or her rights to the vested account. If a spouse is thinking about separating or getting a divorce, he or she should get legal advice on his or her rights to benefits from the plan.

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