

Pioneer Investments Retirement Plans

Pioneer Uni-K PlanSM 5500-EZ Filing Instructions - 2009 Plan Year

Questions? Call Pioneer Retirement Plans Information Line at: 1-866-622-7815

This information is intended to give you general information about the Pioneer Uni-K PlanSM.

You should consult your tax advisor about your individual situation.

Commonly Asked Questions and Answers

Note: For 2009, Pioneer Uni-K PlansSM may file Form 5500-SF electronically with EFAST2 rather than filing a paper copy of the Form 5500-EZ with the IRS. If you wish to file Form 5500-SF, you can register for electronic credentials through the EFAST2 web site www.efast.dol.gov. For more information on filing Form 5500-SF electronically go to the DOL EFAST website (<http://www.efast.dol.gov/welcome.html>) or contact your tax advisor for additional information.

Who must file Form 5500-EZ? One-participant plans are generally exempt from filing Form 5500-EZ if the value of the plan assets (either alone or in combination with one or more “one-participant” plans maintained by the employer) at the end of the 2009 plan year did not exceed \$250,000. If you have two or more plans and the total assets combined were in excess \$250,000 at the end of the 2009 plan year, you must file a Form 5500-EZ for each plan. (See “What if my Plan is terminated?” for exception.)

If total plan assets exceeded \$250,000 at the end of the 2009 plan year, you must file Form 5500-EZ if you meet ALL of the following conditions:

1. The plan is a one-participant plan that is required to file an annual return and you are not eligible or choose not to file the annual return electronically on Form 5500-SF; or
2. The plan is a foreign plan that is required to file an annual return.

A one-participant plan means a retirement plan (that is, a defined benefit pension plan or a defined contribution profit-sharing or money purchase pension plan), other than an Employee Stock Ownership Plan (ESOP), which:

- a. covers only you (or you and your spouse) and you (or you and your spouse) own the entire business (which may be incorporated or unincorporated); or
- b. covers only one or more partners (or partners and their spouses) in a business partnership; and
- c. does not provide benefits for anyone except you (or you and your spouse) or one or more partners (or partners and their spouses).

A foreign plan means a pension plan that is maintained outside the United States primarily for nonresident aliens. A foreign plan is required to file an annual return if the employer who maintains the plan is:

- a domestic employer, or
- a foreign employer with income derived from sources within the United States (including foreign subsidiaries of domestic employers) if contributions to the plan are deducted on its U.S. income tax return.

When is Form 5500-EZ due? The due date for Form 5500-EZ is the last day of the seventh month following the end of your Plan Year. The Pioneer Uni-K PlanSM is a calendar year plan; therefore the due date for filing Form 5500 is July 31. (See “What if my Plan is terminated?” for exception.)

You may obtain an extension as explained under “Extension of Time to File” in the IRS instruction booklet. Penalties for late filings are significant, including potential IRS fines of \$25 a day (up to \$15,000).

Due to the delayed release of the 2009 IRS Form 5500-EZ – it is recommended that an extension of time to file (IRS Form 5558) be completed and filed with the IRS as soon as possible, but in all cases before the deadline for filing the form. (Generally, July 31, 2010 for calendar year plans.)

You can request the form 5558 by either calling the IRS at 1-800-TAX-FORM (829-3676); by visiting the IRS website at www.irs.gov. Search Form 5558. Alternatively, if you are choosing Pioneer’s signature-ready Form 5500-EZ services, you may contact Boulay Donnelly & Supovitz Consulting Group at 508-755-8883.



What's my next step? If you must file a Form 5500-EZ, you may either:

- Use the enclosed guide to complete Form 5500-EZ;
- Go to the DOL EFAST website (<http://www.efast.dol.gov/welcome.html>) or contact your tax advisor for additional information on filing Form 5500-SF; or
- Request a signature-ready Form 5500-EZ or Form 5500-SF from Pioneer. Please refer to "Request for IRS Form 5500-EZ/5500-SF Service" located in the back of this booklet.

How do I get a Form 5500-EZ? If you choose to use Pioneer's signature-ready service, simply complete the "Request for IRS Form 5500-EZ/5500-SF Service." You will not have to contact the IRS to begin this process.

If you choose to prepare Form 5500-EZ on your own (or with the help of your tax advisor), you will have to either request a blank form by either calling the IRS at 1-800-TAX-FORM (829-3676) or by visiting the IRS website at www.irs.gov.

Where do I send Form 5500-EZ? Please read the IRS Instructions for Form 5500-EZ to obtain the correct address of where to file your return. Do not mail your return to Pioneer.

Do rollovers made into the Pioneer Uni-K PlanSM and/or outstanding loan amounts count towards the \$250,000 limit? Yes.

What if my plan is terminated? All one-participant plans must file a Form 5500-EZ for their final plan year even if the total plan assets at the end of the 2009 plan year were \$250,000 or less. The final plan year is the year in which distribution of all plan assets is completed.

Check the final return box at the top of Form 5500-EZ if all assets under the plan(s) have been distributed to the participants and beneficiaries or distributed to another plan.

File the 5500-EZ by the last day of the 7th month following the month in which the last assets are distributed.

Is a fiduciary bond required for Pioneer Uni-K PlanSM? If a qualified plan covers only the owner (i.e., sole proprietor), or the owner and the owner's spouse, the qualified retirement plan is not subject to the bonding requirements. Furthermore, if a partnership's qualified retirement plan covers only partners (or partners and their spouses), the qualified retirement plan is not subject to the bonding requirements [DOL Reg § 2510.3-3]. If Uni-K participants are only owners and their spouses, bonding is not required.

What if I anticipate adding employees in the future? If you anticipate adding employees who will be working more than 1,000 hours, contact your tax advisor. The Pioneer Uni-K PlanSM is designed for business owners and their spouses. A number of additional IRS and DOL requirements must be met if your plan includes employees.

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Guide for Completing Form 5500-EZ

Please Note: Only certain line items are covered below. You are required to complete all sections of the form and should refer to the IRS instruction booklet for specific details.

- B Check box if you have filed for an extension of time to file (IRS Form 5558) or are eligible for an extension of time to file. Refer to the Instructions for box B of the 2009 Form 5500-EZ.
- 1a Enter the complete legal plan name or abbreviate with sufficient information to identify the plan.
- 1b Enter the three-digit plan number that is indicated on the adoption agreement.
Tip: A terminated plan's number should never be reused.
- 1c Enter the original effective date of the plan, even if it has been restated or amended. The effective date is generally the first day of the plan year in which the plan was established.
- 2b Enter the employer identification number (EIN). **Do not enter a Social Security Number.** Employers that do not have an EIN should apply for one using IRS Form SS-4, or by calling 1-800-829-4933. For assistance with obtaining IRS Form SS-4, contact the IRS at 1-800-TAX-FORM (829-3676).
- 2d Enter the business activity code listed on the back pages of the IRS Instructions for Form 5500-EZ that best describes your business. Generally, this should be the same code used for your business's tax returns.
Tip: Not all codes used by businesses can be used on Form 5500-EZ so it may be necessary to choose a different code for these reporting purposes.
- 3a Enter the word "Same". The Pioneer Uni-K PlanSM defines that the employer is the plan administrator.
- 3b, 3c Leave these lines blank.
- 6a(1) Total plan assets include rollovers and transfers, unrealized gains and losses such as appreciation or depreciation in assets. Refer to your Pioneer confirmation statements and your own records for this information. See IRS instructions.
For previous Form 5500-EZ filers - refer to the End of Year value reflected on line 11a of the 2008 Form.
- 6b(1) Plan liabilities do not include amounts that are due to be paid to participants even if they are in pay status. Generally, your plan does not have any liabilities.
For previous Form 5500-EZ filers - refer to the End of Year value reflected on line 11b of the 2008 Form.
- 7a Enter total of employer (profit sharing) contributions received for this plan year, including contributions due to the plan, but not yet received.
- 7b Enter total of employee (salary deferral) contributions received for this plan year (pre-tax and designated Roth contributions), including contributions due to the plan, but not yet received.
- 7c Enter total of all other contributions including rollover and transfer of assets received during the plan year.
- 8 Enter the applicable two-character code(s). Refer to the Instructions for line 8 of the 2009 Form 5500-EZ.
If you are part of a Control Group, Affiliated Service Group, or have Leased Employees - Consult with your tax advisor for additional information.
In addition to any business specific two-character codes, the following codes may apply:
"2E" Profit-sharing
"2J" Section 401(k) feature
"3D" Pre-approved pension plan
"3B" Plan covering self-employed individuals (If you are in business for yourself, or carry on a trade or business as a sole proprietor or an independent contractor, you generally would consider yourself self-employed and you would file Schedule C or Schedule C-EZ with your Form 1040.)
- 11 Check "No"

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Request for IRS Form 5500-EZ/5500-SF Service - 2009 Plan Year

Please complete this form if you want to sign up for signature-ready Form 5500-EZ services.

Questions? Call Pioneer Retirement Plans Information line at 1-866-622-7815 or Boulay Donnelly & Supovitz Consulting Group at 508-755-8883.

Mail to: Boulay Donnelly & Supovitz Consulting Group, Inc., 55 Linden Street, Worcester, MA 01609

Please enclose a copy of: (1) Pioneer Uni-K PlanSM Adoption Agreement; (2) A year-end statement(s); (3) Prior year's Form 5500 with applicable schedules; and (4) IRS Form 5558, Application For Extension of Time to File Certain Employee Plan Returns.

We cannot begin preparation of your Form 5500 until we receive this information. Request for IRS Form 5500 Service must be received no later than June 25, 2010 to ensure timely preparation of Form 5500.

Important Information: Due to the delayed release of the 2009 IRS Form 5500-EZ - it is recommended that an extension of time to file (IRS Form 5558) be completed and filed with the IRS as soon as possible, but in all cases before the July 31, 2010 deadline for filing the form. You can request the form by either calling the IRS at 1-800-TAX-FORM (829-3676); or by visiting the IRS website at www.irs.gov. Search Form 5558; or by contacting Boulay Donnelly & Supovitz Consulting Group at 508-755-8883.

In the absence of Form 5558, we cannot ensure the timely preparation of 2009 Form 5500-EZ/5500-SF.

1 Employer Information

Type of Business: Sole Proprietor Partnership C-corporation/S-corporation

Employer Name		Business Activity Code or list principal business activity	
Address			
City	State	Zip	
Business Owner(s) Name(s)		Title	
Phone	Fax	E-mail	

2 Plan Information

See Adoption Agreement.

NOTE: **Do not provide a social security number.** Employers that do not have an EIN should apply for one using IRS Form SS-4 or by calling 1-800-829-4933.

Name of Adopting Business
Employer Identification Number (EIN)
Three-digit Plan Number
Employer's Fiscal Year End (Specify Month and Day)
Plan Effective Date

Check all the boxes that apply to your Uni-K Plan:

- Have applied for (and received) an Extension of Time to File Certain Employee Plan Returns (Enclose copy of Form 5558).
- Restated/amended an existing qualified plan into the Pioneer Uni-K PlanSM
- Still maintain another qualified plan in addition to the Pioneer Uni-K PlanSM
- Hired employees other than you and your spouse (and your partners and their spouses) during the year who work over 1,000 hours.
- Have an outstanding loan from the Pioneer Uni-K PlanSM
- Had a loan be reported as a "Deemed Distribution".
- Have or intend to terminate my Pioneer Uni-K PlanSM



