

# Information Guide for Deceased Shareholders

**Please use the following instructions as guidelines for registration changes on Pioneer Investments Non-Retirement accounts.**

Your circumstances may vary. Please consult your investment professional, or call one of our Customer Service Representatives at the phone number listed below with any questions. Our representatives can assist with confirming beneficiary designations, account types, and give further detail on disclaiming assets once appropriate documentation is received and kept on file.

A Medallion Signature Guarantee stamp is required for certain financial transactions. A Signature Validation Program stamp is required for certain non-financial or account maintenance requests. Please see **Section 8** for instructions on obtaining a Medallion Signature Guarantee or Signature Validation Program stamp.

Cost basis will be adjusted per IRS regulations for inherited assets. Because the implications of transfers can be very broad, you should discuss your specific situation with a tax adviser.

**For further information, please call Pioneer Client Services at 1-800-225-6292. Representatives are available Monday-Friday, 8:00 a.m. to 7:00 p.m. Eastern time. Forms are available upon request via telephone or at [us.pioneerinvestments.com](http://us.pioneerinvestments.com). Form W-9 can be obtained by visiting [IRS.gov](http://IRS.gov).**

---

## 1 Individual Account TOD (Transfer on Death, Beneficiary on File)

### 1(a): Shareholder Deceased, Transfer to Beneficiary Request

1. Each beneficiary must complete a separate Pioneer **Transfer Form**. The form must be completed in full and include the date of death for the deceased shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**). The beneficiary must indicate his or her legal capacity as beneficiary next to his or her signature. If the beneficiary is a minor, a parent or guardian must sign the form.
2. Each beneficiary must either complete a Pioneer **Account Application**, if the shares are being transferred to a new account, or provide existing Pioneer account information. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**
3. If required by state law, each beneficiary must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Each beneficiary will be responsible for any inheritance tax assessed against the account.

### 1(b): Shareholder Deceased, Redeem to Beneficiary Request

1. Each beneficiary must complete a separate Pioneer **Redemption Form**. The form must be completed in full and include the date of death for the deceased shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**). The beneficiary must indicate his or her legal capacity as beneficiary next to his or her signature. If the beneficiary is a minor, a parent or guardian must sign the form.
2. Each beneficiary must complete a **Form W-9** to certify his or her Social Security Number (SSN) / Tax Identification Number (TIN).
3. If required by state law, each beneficiary must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Each beneficiary will be responsible for any inheritance tax assessed against the account.

---

## 2 Individual Account (No Beneficiary on File)

### 2(a): Shareholder Deceased, Transfer of Ownership Request

1. The executor, legal, or estate representative must complete a Pioneer **Transfer Form**. The form must be completed in full and include the date of death for the deceased shareholder, and a **Medallion Signature Guarantee stamp** (See **Section 8**). The executor, legal, or estate representative must indicate their legal capacity as executor, legal, or estate representative next to their signature.
2. The executor, legal, or estate representative must complete a Pioneer **Account Application**. If establishing an Estate account, a photocopy of the Letters of Testamentary or Administration must be provided. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**
3. If required by state law, each beneficiary must complete a tax waiver from the state of residence for the deceased shareholder.

## **2(b): Shareholder Deceased, Redeem Request**

1. The executor, legal, or estate representative must complete a Pioneer **Redemption Form**. The form must be completed in full and include the date of death for the deceased shareholder, and a **Medallion Signature Guarantee stamp** (See **Section 8**). The executor, legal, or estate representative must indicate their legal capacity as executor, legal, or estate representative next to their signature.
2. The executor, legal, or estate representative must complete **Form W-9** to certify the estate's Tax Identification Number (TIN).
3. If required by state law, the executor, legal, or estate representative must complete a tax waiver from the state of residence for the deceased shareholder.

---

## **3 Joint Tenant Account TOD (Transfer On Death, Beneficiary on File)**

### **3(a): One or More Shareholders Deceased, Transfer to Remaining Owner(s) Request**

1. The remaining owner(s) must complete a Pioneer **Transfer Form**. The form must be completed in full and include the date of death for each deceased shareholder, relationship to deceased, percentage of shares owned by each shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**).
2. The remaining owner(s) must complete a Pioneer **Account Application** only if the shares are being transferred to a different Social Security Number for tax reporting purposes. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**
3. If required by state law, the remaining owner(s) must complete a tax waiver from the state of residence for the deceased shareholder.
4. The remaining owner(s) may transfer the shares to a new Transfer on Death account with the same or new beneficiary designations. To change beneficiary designations, complete and submit a **Beneficiary Transfer on Death (TOD) Registration Request Form**. If no instructions regarding the beneficiary designations are received, Pioneer will carry the existing designations to the new account.

### **3(b): One or More Shareholders Deceased, Redeem to Remaining Owner(s) Request**

1. The remaining owner(s) must complete a Pioneer **Redemption Form**. The form must be completed in full and include the date of death for each deceased shareholder, relationship to deceased, percentage of shares owned by each shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**).
2. The remaining owner(s) must complete a **Form W-9** to certify his or her Social Security Number (SSN) for tax reporting purposes.

Note: If the remaining owner(s) Social Security Number (SSN) is already on file with Pioneer, **Form W-9** is not required.

3. If required by state law, the remaining owner(s) must complete a tax waiver from the state of residence for the deceased shareholder.

### **3(c): All Shareholders Deceased, Transfer to Beneficiary Request**

1. Each beneficiary must complete a separate Pioneer **Transfer Form**. The form must be completed in full and include the date of death for each deceased shareholder, relationship to deceased, percentage of shares owned by each shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**). The beneficiary must indicate his or her legal capacity as beneficiary next to his or her signature. If the beneficiary is a minor, a parent or guardian must sign the form.
2. Each beneficiary must either complete a Pioneer **Account Application**, if the shares are being transferred to a new account, or provide existing Pioneer account information. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**
3. If required by state law, each beneficiary must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Each beneficiary will be responsible for any inheritance tax assessed against the account.

### **3(d): All Shareholders Deceased, Redeem to Beneficiary Request**

1. Each beneficiary must complete a separate Pioneer **Redemption Form**. This request must be completed in full and include the date of death for each deceased shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**). The beneficiary must indicate his or her legal capacity as beneficiary next to his or her signature. If the beneficiary is a minor, a parent or guardian must sign the form.
2. Each beneficiary must complete a **Form W-9** to certify his or her Social Security Number (SSN) / Tax Identification Number (TIN).
3. If required by state law, each beneficiary must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Each beneficiary will be responsible for any inheritance tax assessed against the account.

---

## **4 Joint Tenant Account (No Beneficiary on File)**

### **4(a): One or More Shareholders Deceased, Transfer to Remaining Owner Request**

1. The remaining owner(s) must complete a Pioneer **Transfer Form**. The form must be completed in full and include the date of death for each deceased shareholder, relationship to deceased, percentage of shares owned by each shareholder and a **Medallion Signature Guarantee stamp** (See **Section 8**).
2. The remaining owner(s) must complete a Pioneer **Account Application**, only if the shares are being transferred to a different Social Security Number for tax reporting purposes. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**

3. If required by state law, the remaining owner(s) must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Call Client Services at 1-800-225-6292 for instructions of other types of joint tenant registrations (e.g. tenants in common, etc.).

#### **4(b): One or More Shareholders Deceased, Redeem to Remaining Owner Request**

1. The remaining owner(s) must complete a Pioneer **Redemption Form**. The form must be completed in full and include the date of death for each deceased shareholder, relationship to deceased, percentage of shares owned by each shareholder and a **Medallion Signature Guarantee stamp (See Section 8)**.

2. The remaining owner(s) must complete a **Form W-9** to certify his or her Social Security Number (SSN) for tax reporting purposes.

Note: If the remaining owner(s) Social Security Number (SSN) is already on file with Pioneer, **Form W-9** is not required.

3. If required by state law, the remaining owner(s) must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Call Client Services at 1-800-225-6292 for instructions of other types of joint tenant registrations (e.g. tenants in common, etc.).

#### **4(c): All Shareholders Deceased, Transfer of Ownership Request**

1. The executor, legal, or estate representative for the estate of the last owner to die must complete a Pioneer **Transfer Form**. The form must be completed in full and include the date of death for the deceased shareholder, and a **Medallion Signature Guarantee stamp (See Section 8)**. The executor, legal, or estate representative must indicate their legal capacity as executor, legal, or estate representative next to their signature.

2. The executor, legal, or estate representative must either complete a Pioneer **Account Application**. If establishing an Estate account, a photocopy of the Letters of Testamentary or Administration must be provided. If requesting multiple transfers, each recipient must either complete a separate Pioneer **Account Application** to establish a new account or provide existing Pioneer account information. **All account applications must be signed by a registered investment professional.**

3. If required by state law, the executor, legal, or estate representative must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Call Client Services at 1-800-225-6292 for instructions of other types of joint tenant registrations (e.g. tenants in common, etc.).

#### **4(d): All Shareholders Deceased, Redeem Request**

1. The executor, legal, or estate representative for the estate of the last owner to die must complete a Pioneer **Redemption Form**. The form must be completed in full and must include the date of death for each deceased shareholder and a **Medallion Signature Guarantee stamp (See Section 8)**. The executor, legal, or estate representative must indicate their legal capacity as executor, legal, or estate representative next to their signature.

2. The executor, legal, or estate representative of the last owner to die must complete **Form W-9** to certify the estate's Tax Identification Number (TIN).

3. If required by state law, the executor, legal, or estate representative must complete a tax waiver from the state of residence for the deceased shareholder.

Note: Call Client Services at 1-800-225-6292 for instructions of other types of joint tenant registrations (e.g. tenants in common, etc.).

---

## **5 UTMA/UGMA Account: Custodian Deceased, Minor Over Age of Majority**

**UTMA/UGMA Age of Majority varies by state. To determine the age at which custodianship terminates, please call Client Services at 1-800-225-6292.**

### **5(a): Re-Register to Former Minor Request**

1. The former minor must submit a Pioneer **Letter of Instruction Form** notifying Pioneer of the custodian's death and request that the custodian be removed from the account. The form must include a **Signature Validation Program stamp**. (See **Section 8**.)

2. The former minor must complete a Pioneer **Account Application**. **All account applications must be signed by a registered investment professional.**

### **5(b): Redeem to Former Minor Request**

1. The former minor must complete a Pioneer **Redemption Form**. The form must be completed in full and include the former minor's date of birth and a **Medallion Signature Guarantee stamp (See Section 8)**.

---

## **6 UTMA/UGMA Account: Custodian Deceased, Minor Under Age of Majority**

**UTMA/UGMA Age of Majority varies by state. To determine the age at which custodianship terminates, please call Client Services at 1-800-225-6292.**

### **6(a): Minor is Under Age 14 & No Successor Custodian Appointed, Appoint Successor Custodian Request**

1. The successor custodian must submit a Pioneer **Letter of Instruction Form** notifying Pioneer of the custodian's death and accept appointment as the successor custodian.

2. The successor custodian must complete a Pioneer **Account Application**. **All account applications must be signed by a registered investment professional.**

3. The death certificate for the deceased custodian is required. For accounts valued under \$50,000, a photocopy is acceptable; otherwise, an originally certified certificate is required.

4. A Court Order, certified within 60 days of Pioneer's receipt, which appoints the successor custodian can be submitted. This may be the will or other statement of the deceased custodian, or a court order appointing a successor.

Note: For accounts valued under \$5,000, Pioneer will permit the surviving natural parent as noted on a certified copy of the minor's birth certificate, to assume custodianship in lieu of providing a certified copy of the document appointing the successor custodian.

#### **6(b): Minor is Age 14 or Older & No Successor Custodian Appointed, Appoint Successor Custodian Request**

1. The minor must submit a notarized Pioneer **Letter of Instruction Form**, notifying Pioneer of the custodian's death and appointing a successor custodian.
2. The successor custodian must complete a Pioneer **Account Application**. **All account applications must be signed by a registered investment professional.**
3. The death certificate for the deceased custodian is required. For accounts valued under \$50,000, a photocopy is acceptable; otherwise, an originally certified certificate is required.
4. The minor's birth certificate is required. For accounts valued under \$50,000, a photocopy is acceptable; otherwise, an originally certified certificate is required.

Note: If the successor custodian is submitting instructions instead of the minor, follow **Section 6(a)**.

---

## **7 Trust Account: Deceased Trustee**

### **7(a): Transfer to Successor Trustee Request**

1. The successor trustee(s) must complete a Pioneer **Transfer Form**. The form must be completed in full and include the date of death for the deceased trustee and a **Medallion Signature Guarantee stamp** (See **Section 8**). The successor trustee(s) must indicate his or her legal capacity next to his or her signature.
2. The successor trustee(s) must complete a Pioneer **Account Application**. The application must be signed by all trustee(s). **All account applications must be signed by a registered investment professional.**
3. The title and signature pages of the trust document or a certificate of incumbency is required if the shares are transferring to a new account under a new or different trust or if the Tax Identification Number for the existing trust is changing.
4. If required by state law, the successor trustee(s) must complete a tax waiver from the state of residence for the deceased shareholder.

### **7(b): Redeem to Successor Trustee Request**

1. The successor trustee(s) must complete a Pioneer **Redemption Form**. The form must be completed in full and include the date of death for the deceased trustee and a **Medallion Signature Guarantee stamp** (See **Section 8**). The successor trustee(s) must indicate his or her legal capacity next to his or her signature.
2. The successor trustee(s) must complete **Form W-9** only if the transaction needs to be reported under a different Tax Identification Number (TIN) than the Tax Identification Number (TIN) already on file.
3. If required by state law, the successor trustee(s) must complete a tax waiver from the state of residence for the deceased shareholder.

---

## **8 Medallion Signature Guarantee & Signature Validation Program Stamps**

**Medallion Signature Guarantee** stamps are used across the investment industry to protect shareholders and the Fund from unauthorized transactions by verifying the signature of those signing the request. **Signature Validation Program** stamps are used across the investment industry to protect shareholders and the Fund from unauthorized maintenance or non-financial requests by verifying the signature of those signing the request. Medallion Signature Guarantee and Signature Validation Program stamps use bar codes and special ink and have other security features to deter counterfeiting. For this reason, **only originals will be accepted.**

An officer of a financial institution reviews the proper legal documents pertaining to your request, witnesses your signature, and guarantees that your signature is genuine by stamping the form or letter and signing his or her name and title. Medallion Signature Guarantee and Signature Validation Program stamps may be obtained from an eligible guarantor of the Medallion Guarantee Program, which includes commercial banks, trust companies, savings associations and credit unions, as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange.

Note: A notary seal cannot serve as an alternative to a Medallion Signature Guarantee or Signature Validation Program stamp. If your instructions contain a financial request as well as a non-financial or maintenance request, Pioneer will require a Medallion Signature Guarantee stamp in order to process the entire request.

This material is not intended to replace the advice of a qualified attorney, tax adviser, investment professional or insurance agent. Before making any commitment regarding the issues discussed here, consult with the appropriate professional adviser.

**For further information, please call Pioneer Client Services at 1-800-225-6292 between the hours of 8:00 a.m. to 7:00 p.m. Eastern Time, Monday through Friday.**