

403(b) Withdrawal Request

Amundi US

403(b) Withdrawal Request

Use this form to request a withdrawal from your Amundi US 403(b) account.

This form should not be used to initiate a plan-to-plan transfer of assets to a 403(b) held by another custodian; you should contact the successor custodian to request the proper forms for a transfer of assets.

Mail to Pioneer Funds, PO Box 219427, Kansas City, MO 64121-9427.

Overnight Address: 430 W 7th Street STE 219427, Kansas City, MO 64105-1407

Questions? Call our Retirement Plans Department at 1-800-622-0176.

Please print in blue or black ink.

1 Participant Information

Plan Name	Account Number
First Name, Middle Initial, Last Name	Last Four Digits of Social Security Number
Street Address	City, State, Zip
Birthdate (mo/day/yr)	Telephone Number

2 Employer Authorization

A. If option A or B is not completed, your request will be rejected. (Not applicable for RMDs and beneficiary distributions).

Name of 403(b) Employer	Recordkeeper/403(b) Administrator
Contact Person	Telephone Number

Address (City, State, Zip)

I/we certify the following information:

- Participant has terminated employment.
- Participant has attained age 59½.
- Participant is fully disabled as defined by Section 72(m).
- Participant is eligible for a Qualified Reservist Distribution.
- Participant is an alternate payee under a "qualified domestic relations order."
- Employer has elected to terminate its 403(b) Plan.

X

Authorized signature for employer (Required)	Date (mo/day/yr)
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B. Check here if you terminated employment prior to January 1, 2009. Employer authorization is not required.

3 Reason for Withdrawal

Check one box. Under federal tax law, withdrawals from 403(b) accounts are not permitted unless you meet one of the conditions below:

- I am no longer employed by the institution through which my 403(b) contributions were made.**
- I am over age 59½.**
- I certify that I am fully disabled as defined in Section 72(m) of the Internal Revenue Code.**
- I am requesting a Qualified Military Reservist Distribution.**
- I am an alternate payee under a "qualified domestic relations order." (Contact Amundi US for additional requirements.)**
- I am fulfilling my Required Minimum Distribution (RMD).**
- Plan termination. My employer has elected to terminate the 403(b) Plan.**
- I am a non-spouse beneficiary. (Complete the information below.)**
- I am the surviving spouse beneficiary. I certify that I was legally married to the shareholder at the time of his or her death. (Complete the information below.)**

Beneficiary's First Name, Middle Initial, Last Name	Birthdate (mo/day/yr)	Social Security Number
Street Address	City, State, Zip	
Plan participant's date of death (mo/day/yr)	Telephone Number	

4 Withdrawal Amount

Important Note: A mandatory 20% tax withholding will reduce the amount of your payment if you are receiving a distribution that is eligible for rollover.

Select payment option (If neither option is selected, the default is gross):

Gross (Taxes withheld from withdrawal amount requested) **Net** (Taxes withheld in addition to withdrawal amount requested)

Check applicable box. Withdraw my payment as follows:

Total withdrawal of all assets.

Total withdrawal of all inherited assets. (This option is only available for beneficiaries.)

Partial withdrawal in the amount of _____ . Indicate the funds below.

Fund Name	Partial Amount	% of total payment
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %
_____	\$ _____	or _____ %

Systematic withdrawals from the following fund(s) (This option is not available for beneficiary or "qualified domestic relation order" distributions):

Fund Name	Amount
_____	\$ _____
_____	\$ _____

Send payments: Monthly Quarterly Semi-annually Annually

Start payments on (mo/day/year): _____

Note: 1. If no start date is provided, the option will be established the day it is received, and your withdrawals will begin the following month.

2. The minimum withdrawal amount for systematic withdrawals is \$50.

5 Withholding Election

A. WITHHOLDING NOTICE AND ELECTION—(Eligible Rollover Distributions Paid to You)

(Form W-4P OMB No. 1545-0074) Dept. of Treasury, Internal Revenue Service

Notice: If you are requesting to have an eligible rollover distribution amount paid directly to you (rather than having such amount transferred or directly rolled over to another plan or IRA), the taxable portion of such amounts will be subject to mandatory 20% federal income tax withholding. You may have more than 20% withheld by checking the box below and writing in a dollar amount. If you are under 59½, you may be subject to an additional 10% IRS early distribution penalty. This penalty is not deducted from the distribution amount.

Election:

In addition to the mandatory 20% federal income tax withholding applicable to eligible rollover distribution amounts not rolled over, I want an additional _____ % or \$ _____ withheld on such amounts.

B. WITHHOLDING NOTICE AND ELECTION—(Amounts Not Eligible for Direct Rollover)

(Form W-4P OMB No. 1545-0074) Dept. of Treasury, Internal Revenue Service

Notice: If you withdraw amounts that cannot be rolled over (for example, a required minimum distribution amount), the taxable part of such amounts will be subject to 10% federal income tax withholding unless you elect to have no withholding apply. If you elect no withholding, or if you elect withholding and have insufficient federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Even if you elect no federal income tax withholding, you are responsible for federal income tax on the taxable part of this withdrawal. Your election is valid until you revoke it. You may change your withholding election by completing another Form W-4P or substitute. If you are a U.S. citizen or resident alien receiving a distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding. If you are a non-resident alien you may not use Form W-4P to withhold income tax or to waive withholding. A foreign person should refer to IRS Publication 515 and to Form W-8BEN. If you are under 59½, you may be subject to an additional 10% IRS early distribution penalty. This penalty is not deducted from the distribution amount.

Election: Unless a previous withholding election is in place, you indicate a different withholding amount below, or you waive withholding by indicating your election below, ten percent will be withheld from your distribution.

Do NOT withhold federal income tax from my distribution.

Withhold as indicated below.

_____ % (10% or more) withheld from my payments for federal income tax. (If no percentage is indicated, 10% will be withheld.)

Important state tax withholding information: If you elect to have federal income tax withheld from your 403(b) distribution (or if the plan is required to withhold 20% mandatory withholding), and your state of residence requires mandatory state tax withholding, the plan is also required to withhold state income tax. Please contact your state Department of Revenue or a qualified tax advisor for additional information. There can be no assurance that current state tax laws and IRS rules will remain constant.

7 Recipient's Signature

I authorize the distribution or rollover specified above from my Amundi US 403(b) Plan with UMB Bank, n.a. as Custodian, and I assume sole responsibility for the tax consequences of this election. I likewise acknowledge that Amundi US will not serve as a Plan Fiduciary of the Plan identified in Section 1 and is not the Plan Administrator or named Fiduciary, as defined in the Employee Retirement Income Security Act of 1974 ("ERISA").

I certify (1) that no tax advice has been given to me by Amundi US, or their agents or Custodian, or their affiliated companies, or their directors, trustees, or employees; (2) that I am eligible to receive a distribution in accordance with Internal Revenue Code requirements for 403(b) plans; (3) that when applicable, a good faith effort has been made to obtain authorization from my employer (or 403(b) administrator) regarding my eligibility to receive a 403(b) withdrawal in accordance with the Final 403(b) Regulations; (4) that I understand and consent to the release and/or sharing of information concerning the above referenced Amundi US 403(b) account to my current (or former) employer (or 403(b) administrator, as delegated by my employer) to be used with the sole expressed intent of processing of this request; (5) that I have received the Special Tax Notice Regarding 403(b) Plan Payments; (6) that if I elect to have federal income tax withheld from my distribution (or if the Custodian is required to withhold 20% mandatory withholding) and my state of residence requires mandatory state tax withholding, I understand and consent to the Custodian withholding state income tax.

I acknowledge that by signing below I am waiving my right to postpone the distribution for at least 30 days from the date that I received the Special Tax Notice. I also understand that my distribution cannot be processed until seven days after my receipt of this Notice.

X

Signature

Date (mo/day/yr)

8 Medallion Signature Guarantee

A Medallion Signature Guarantee is required if:

1. The proceeds will be sent to a bank account that is not currently on file (any dollar amount).
2. The total distribution or rollover value exceeds \$100,000, unless the funds are being rolled over into another Amundi US retirement account.
3. The address of record has changed in the past thirty (30) days.
4. The proceeds will be sent to an Amundi US non-retirement account that is not solely registered in your name.
5. You are the beneficiary of the deceased plan owner.

Note: There may be other unique situations that require a Medallion Signature Guarantee.

The Pioneer Funds and their transfer agent accept 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. For your protection, a Medallion Signature Guarantee is required for certain requests. **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.

Amundi US

Special Tax Notice Regarding Plan For Payments Not From a Designated Roth Account

Your Rollover Options

You are receiving this notice because all or a portion of a payment you are receiving from your Amundi US 403(b) plan (the “Plan”) is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account in some employer plans that is subject to special tax rules). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the “General Information About Rollovers” section. Special rules that only apply in certain circumstances are described in the “Special Rules and Options” section.

General Information About Rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), or after death;
- Hardship distributions;
- Payments of employee stock ownership plan (ESOP) dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;

- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA); and
- Distributions of certain premiums for health and accident insurance.

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you will be at least age 50 in the year of the separation;
- Payments made due to disability;
- Payments after your death;
- Payments of ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Cost of life insurance paid by the Plan;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments of up to \$5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters; and
- Phased retirement payments made to federal employees.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and

- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.

Additional exceptions apply for payments from an IRA, including:

- Payments for qualified higher education expenses;
- Payments up to \$10,000 used in a qualified first-time home purchase; and
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not address any State or local income tax rules (including withholding rules).

Special Rules And Options

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers).

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason (such as a failure to make level loan repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

If you are an eligible retired public safety officer and your payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time home-buyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

If you are not a Plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution generally will be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if the participant was born before July 1, 1949) or age 72 (if the participant was born after June 30, 1949).

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to do a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cash-out of more than \$1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cash-out is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed \$5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

For More Information

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

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