Amundi Pioneer Asset Management Uni-K Plan®Withdrawal Kit

- *Withdrawal Request Form*
- *Special Tax Notices Regarding Retirement Plan Payments*
- *Domestic Relations Order Procedures*

— This page intentionally left blank —

Uni-K Plan® Withdrawal Kit

Contents

Uni-K Plan® Withdrawal Request Form (pages 4-7)

The withdrawal form should be completed and sent to Amundi Pioneer whenever a distribution is requested from a Uni-K Plan® account.

Employer (Plan Sponsor) Please review and complete Sections 3 and 8 **Participant** Please review and complete Sections 1-2 and 4-7

Special Tax Notices Regarding Plan Payments (pages 8-15)

Regulations require the plan administrator to provide notice(s) to any participant or beneficiary who is to receive a distribution from the plan. The notice(s) must be given no more than 90 days before the distribution is made and, in general, no later than 30 days before the distribution. Part I of this notice describes the rollover rules that apply to payments from the plan that are from a designated Roth account. Part II describes the rollover rules that apply to payments from the plan that are not from a designated Roth account. Please read this section carefully to familiarize yourself with the tax and rollover rules associated with plan distributions.

Domestic Relations Orders Procedures (pages 16-17)

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.

Additional Information

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 Plan® Withdrawal Request Form* signed by both the employer (or authorized signer for this plan) 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 until the entire unpaid balance of the loan has been satisfied. If a Participant or a beneficiary is eligible for a distribution of benefits under the terms of the Plan and there is an outstanding loan balance, any distribution from the Participant's account will first be applied by the Trustee to satisfy any outstanding indebtedness on the loan before any amounts are paid directly to the Participant or any beneficiary.

Plan Termination

Plan Termination is the responsibility of the employer. If you are terminating your plan, you should review your plan records (including your Adoption Agreement and all interim Plan Amendments) with the help of a qualified tax advisor. The employer should establish a termination date and distribute all plan assets as soon as administratively feasible. A final IRS 5500 series form is due no later than the last day of the seventh-month following the month in which the last assets are distributed. Amundi Pioneer will make an IRS 5500 series return available to plans that terminate.

Additional Information (continued)

If your intent is to terminate the plan, please provide your current Plan Employer Identification Number (EIN) and e-mail address in Section 3. Amundi Pioneer will e-mail the 5500 series return to the e-mail address provided at least 30 days prior to the filing deadline.

Employers without an EIN must apply for one when terminating a plan. EINs are issued by the IRS. You can apply for an EIN online at the IRS website, free of charge. Please visit https://www.irs.gov/businesses and click on "Employer ID Numbers" for more information.

Note: Please provide this information in Section 3. Failure to provide your EIN and a valid e-mail address could delay your receipt of the Form 5500 series return.

Distribution Fee

A $50 distribution fee will be applied to all non-periodic distributions, including rollover distributions.

Amundi Pioneer Asset Management

Uni-K Plan® Withdrawal Request Form

Use this form to request a withdrawal from your Uni-K Plan®.

Mail to Pioneer Funds, PO Box 219929, Kansas City, MO 64121-9929.
Overnight Address: 430 W 7th Street STE 219929, Kansas City, MO 64105-1407.
Questions? Call Our Employer-Sponsored Plan Department at 1-866-622-7815.

Please print in blue or black ink.

1 Participant Information

Plan Name | Plan ID 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 Reason for Withdrawal

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

☐ **I have terminated employment.**
☐ **I have attained age 59½.**
☐ **I certify that I am fully disabled as defined in Section 72(m) of the Internal Revenue Code.** Refer to *Withdrawal Due to Disability* on page 2.
☐ **I am fulfilling my Required Minimum Distribution (RMD)**
☐ **I am terminating the Uni-K Plan®** (See Section 3, Plan Termination for more details)
☐ **I am electing to withdraw amounts previously rolled over.**
☐ **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 participant 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

Original Participant's Date of Death (mo/day/yr) | Telephone Number

3 Plan Termination (To be Completed by the Plan Sponsor [Employer])

If your Uni-K is not being terminated, you may leave this section blank and skip to Section 4.

☐ Check here if you are terminating the Uni-K Plan®. We will provide the Plan Sponsor with an IRS Form 5500 series return prior to filing deadline.

Note: This required IRS filing is generally due by the end of the seventh month after all Plan assets have been distributed.

Amundi Pioneer will send a Form 5500 series return to the e-mail address provided below. If no e-mail address is supplied (or if the e-mail address is invalid), we will be unable to send this information to you electronically and delays may result. By completing this form, you acknowledge that Amundi Pioneer and its service providers can not provide tax or legal advice, and it is the Plan Sponsor's responsibility to maintain plan records, distribute all assets, and submit a final 5500 series filing to the IRS.

Please See "Plan Termination" in the Additional Information section of this form on page 2 for more information.

Plan Sponsor E-Mail Address (Required) | Plan EIN (Required)

4 Type & Amount of Withdrawal

If you are requesting a non-periodic withdrawal, complete section 4A. If you are using this form to request a systematic withdrawal, complete section 4B.

A. Non-Periodic Withdrawal

Withdraw my payment as follows:

☐ **Total withdrawal** of all Uni-K Plan® assets **(Skip to Section 5.)**
☐ **Partial withdrawal $**__________________________ **or** _______________ **%** from ☐ Pre-Tax or ☐ Roth

4 Type & Amount of Withdrawal (continued)

Fulfill my withdrawal from the following (If neither option is selected, the default option is Pro Rata):
☐ **Pro Rata:** The withdrawal will be made proportionally from the fund(s) you are currently invested in **(Check here and skip to Section 5)**
☐ **Specified Fund(s)** Fulfill my withdrawal from the following fund(s):

Fund Name	Dollar Amount		Percentage of total payment	Money Source
______________________	$______________	or	______________ %	☐ Pre-Tax or ☐ Roth
______________________	$______________	or	______________ %	☐ Pre-Tax or ☐ Roth
			Must total 100%	

B. Periodic Withdrawal (Systematic Withdrawal Program)

Fulfill my withdrawal from the following (If neither option is selected, the default option is Pro Rata):
☐ **Pro Rata:** The withdrawal will be made proportionally from the fund(s) you are currently invested in **(Check here and skip to Section 5)**
☐ **Specified Fund(s)** Fulfill my withdrawal from the following fund(s):

Fund Name	Amount
______________________	$______________
______________________	$______________

Send payments: ☐ Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually

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

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

5 Payment Options

Select one option from A through F.

☐ **A. Direct rollover into an Amundi Pioneer:** (check one)
- ☐ IRA
- ☐ Roth IRA
- ☐ Beneficiary IRA (spouse beneficiary only)
- ☐ Inherited IRA (non-spouse beneficiary(ies) only)
- ☐ Employer-sponsored retirement plan (Indicate account type here:____________)

Roll over my payment directly into my Amundi Pioneer retirement account: ______________________ (Account Number)
(If establishing a new account, write "new" and enclose a completed an Amundi Pioneer application.)

☐ **B. Direct rollover into a non-Amundi Pioneer:** (check one)
- ☐ IRA
- ☐ Roth IRA
- ☐ Beneficiary IRA (spouse beneficiary only)
- ☐ Inherited IRA (non-spouse beneficiary(ies) only)
- ☐ Employer-sponsored retirement plan (Indicate account type here:____________)

Roll over my payment using the option checked below (if neither option is selected, the default is direct rollover via check):
☐ Direct rollover via check
☐ Direct rollover in kind (please contact the trustee or custodian to ensure that they have established the appropriate retirement account at an Amundi Pioneer.)

____
Name of Trustee/Custodian | Telephone Number | Account Number

____
Street Address | City | State | Zip

☐ **C. Send payment to me at the address of record on my Uni-K Plan® account.**

☐ **D. Reinvest payment in my Amundi Pioneer non-retirement account:** ______________________ (Account Number)

☐ **E. Send payment directly to the following bank account (Medallion Signature Guarantee may be required – See Section 8) via the following method:**

(check one)
- ☐ ACH (no additional fee required)
- ☐ Wire (Applicable bank wire fee will automatically be deducted from your Uni-K Plan.)

Note: If a method is not provided, your payment will automatically be sent via ACH.

Tape your "Voided" check or deposit slip here.

Attach a preprinted check marked "Void" (Starter checks are not accepted for bank information.)

☐ Checking Account ☐ Savings Account

Name on Bank Account (First, Middle Initial, Last)

Bank Account Number | Bank ABA Routing Number

Bank Name | Bank Telephone Number

☐ **F. Send payment to beneficiary** at the following address:

First Name, Middle Initial, Last Name | Social Security Number | Telephone Number

Street Address | City | State | Zip

6 Withholding Election

Important: If your distribution is eligible for rollover and you have elected a payment method other than a direct rollover / conversion, 20% will be withheld from the taxable portion of your distribution. You cannot opt out of this mandatory 20% tax withholding. Please carefully read this section and the accompanying Special Tax Notices Regarding Plan Payments before making an election. **If your payment option is a direct rollover, you may skip this section.**

Please indicate how you want taxes withheld from your distribution (if neither option is selected, the default withholding method is Gross Distribution):

☐ **Gross Distribution** (Taxes withheld reduce the amount you will receive)

☐ **Net Distribution** (Taxes withheld in addition to withdrawal amount requested)

Complete A or B

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: IfIf you withdraw amounts that cannot be rolled over (for example, a required minimum distribution after you reach age 70½), 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. 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 you waive withholding by indicating such below or you indicate a different withholding amount below, ten percent will be withheld from your distribution.

☐ Do NOT withhold federal income tax from my distribution.

☐ Withhold _____________% (minimum 10%) from my distribution 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 Uni-K Plan® 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 Signature

Note: Signatures from the Recipient (participant) and the Plan Sponsor (employer) are required. The Uni-K is an owner-only qualified plan; if you are both the recipient of the withdrawal and the Plan Sponsor (employer) please sign on each line.

Recipient's Signature: I hereby elect to accept distribution of my benefit under the Uni-K Plan® 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. I acknowledge that a $50 distribution fee will be applied to all non-periodic distributions, including rollover distributions. I certify the information I have provided on this form in connection with my distribution election is true and accurate.

Additional information about loans: I understand that if there is an outstanding loan against my account, the entire unpaid balance of the loan must be satisfied before I receive any distributions. By submitting this form to the trustee, I acknowledge that I understand that the trustee may first apply the proceeds of a distribution to the outstanding balance of a loan, in accordance with the Uni-K Plan® Retirement Promissory Note and Disclosure Statement.

X

Signature of Participant Date (mo/day/yr)

Plan Sponsor (Employer) Signature: I hereby authorize a distribution from the Uni-K Plan® in accordance with the recipient's instructions. I acknowledge that I am a Plan Fiduciary with discretionary authority or discretionary responsibility in the administration of the Plan and Plan assets, as outlined in the Uni-K Basic Plan Document. I likewise acknowledge that Amundi Pioneer 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").

X

Signature of Plan Sponsor (Employer) Date (mo/day/yr)

8 Medallion Signature Guarantee

A Medallion Signature Guarantee of the recipient is required if:

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

A Medallion Signature Guarantee of the employer is required if:

- The employer and the employee (or recipient) are not the same person.

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.

Special Tax Notice Regarding Plan Payments

I. For Payments 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 Uni-K Plan® (the "Plan") is eligible to be rolled over to a Roth IRA or designated Roth account in an employer plan. This notice is intended to help you decide whether to do a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are from a designated Roth account. If you also receive a payment from the Plan that is not from a designated Roth account, 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 designated Roth account 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?

After-tax contributions included in a payment from a designated Roth account are not taxed, but earnings might be taxed. The tax treatment of earnings included in the payment depends on whether the payment is a qualified distribution. If a payment is only part of your designated Roth account, the payment will include an allocable portion of the earnings in your designated Roth account.

If the payment from the Plan is not a qualified distribution and you do not do a rollover to a Roth IRA or a designated Roth account in an employer plan, you will be taxed on the portion of the payment that is earnings. If you are under age 59½, a 10% additional income tax on early distributions (generally, distributions made before age 59½) will also apply to the earnings (unless an exception applies). However, if you do a rollover, you will not have to pay taxes currently on the earnings and you will not have to pay taxes later on payments that are qualified distributions. If the payment from the Plan is a qualified distribution, you will not be taxed on any part of the payment even if you do not do a rollover. If you do a rollover, you will not be taxed on the amount you roll over and any earnings on the amount you roll over will not be taxed if paid later in a qualified distribution.

A qualified distribution from a designated Roth account in the Plan is a payment made after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying the 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you did a direct rollover to a designated Roth account in the Plan from a designated Roth account in another employer plan, your participation will count from January 1 of the year your first contribution was made to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the other employer plan.

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

You may roll over the payment to either a Roth IRA (a Roth individual retirement account or Roth individual retirement annuity) or a designated Roth account in an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457 plan) that will accept the rollover. The rules of the Roth IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, Roth IRAs are not subject to spousal consent rules, and Roth IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the Roth IRA or the designated Roth account in the employer plan. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- If you do a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the 5-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you do a rollover to a Roth IRA, you will not be required to take a distribution from the Roth IRA during your lifetime and you must keep track of the aggregate amount of the after-tax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

How do I do a rollover?

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

If you do a direct rollover, the Plan will make the payment directly to your Roth IRA or designated Roth account in an employer plan. You should contact Amundi Pioneer, another Roth 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 (generally within 60 days) into a Roth IRA, whether the payment is a qualified or nonqualified distribution. In addition, you can do a rollover by making a deposit within 60 days into a designated Roth account in an employer plan if the payment is a nonqualified distribution and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution. If you receive a distribution that is a nonqualified distribution and you do not roll over an amount at least equal to the earnings allocable to the distribution, you will be taxed on the amount of those earnings not rolled over, including the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings.

If you do not do a direct rollover and the payment is not a qualified distribution, the Plan is required to withhold 20% of the earnings 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 to a Roth IRA, you must use other funds to make up for the 20% withheld.

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 S corporation stock is held by 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 a payment is not a qualified distribution and you are under age 59½, you will have to pay the 10% additional income tax on early distributions with respect to the earnings allocated to the payment that you do not roll over (including amounts withheld for income tax), unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the earnings 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; and
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters.

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

If you receive a payment from a Roth IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the earnings paid from the Roth IRA, unless an exception applies or the payment is a qualified distribution. In general, the exceptions to the 10% additional income tax for early distributions from a Roth IRA listed above are the same as the exceptions for early distributions from a plan. However, there are a few differences for payments from a Roth 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 a Roth 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. If the distribution attributable to the offset is not a qualified distribution and you do not roll over the offset amount, you will be taxed on any earnings included in the distribution (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over the earnings included in the loan offset to a Roth IRA or designated Roth account in an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers). You may also roll over the full amount of the offset to a Roth IRA.

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 repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

If you receive a nonqualified distribution and 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 is not a qualified distribution and that you do not roll over, special rules for calculating the amount of the tax on the earnings in the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

If you receive a non-qualified distribution, 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 nonqualified distributions 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 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, whether the payment is a qualified distribution generally depends on when the participant first made a contribution to the designated Roth account in the Plan. Also, 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 receive a nonqualified distribution and 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 a Roth IRA, you may treat the Roth IRA as your own or as an inherited Roth IRA. A Roth IRA you treat as your own is treated like any other Roth IRA of yours, so that you will not have to receive any required minimum distributions during your lifetime and earnings paid to you in a nonqualified distribution before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies).

If you treat the Roth IRA as an inherited Roth IRA, payments from the Roth IRA will not be subject to the 10% additional income tax on early distributions. An inherited Roth IRA is subject to required minimum distributions. If the participant had started taking required minimum distributions from the Plan, you will have to receive required minimum distributions from the inherited Roth IRA. If the participant had not started taking required minimum distributions, you will not have to start receiving required minimum distributions from the inherited Roth 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 Roth IRA. Payments from the inherited Roth IRA, even if made in a nonqualified distribution, will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited Roth IRA.

Payments under a qualified domestic relations order (QDRO). If you are the spouse or a 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 Roth IRA or to a designated Roth account in an eligible employer plan that will accept it).

If you are a nonresident alien

If you are a nonresident alien, you do not do a direct rollover to a U.S. IRA or U.S. employer plan, and the payment is not a qualified distribution, the Plan is generally required to withhold 30% (instead of withholding 20%) of the earnings 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 (only including payments from the designated Roth account in the Plan) are less than $200, the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you can do a 60-day rollover.

Unless you elect otherwise, a mandatory cash-out from the designated Roth account in the Plan of more than $1,000 will be directly rolled over to a Roth 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.

II. 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 Uni-K 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 Amundi Pioneer, 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 do not 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 homebuyer 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 (QDRO). 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 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).

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.

Domestic Relations Order Procedures

Domestic Relation Orders

A participant's benefits under the Uni-K Plan® 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. Generally, distribution to an alternate payee is taxable as ordinary income to the alternate payee for the year in which payment is made. 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. 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 the Uni-K Plan® 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 Uni-K Plan®. 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.

— This page intentionally left blank —

Amundi Pioneer
ASSET MANAGEMENT