

Uni-K Plan[®] CARES Act
Coronavirus-Related
Loan Repayment
Deferral Form

Uni-K Plan[®]

Commonly Asked Questions and Answers

What is the CARES Act?

The CARES Act, otherwise known as the Coronavirus Aid, Relief and Economic Security Act, is a massive federal stimulus package designed by Congress to provide aid and assistance to individuals and businesses as the country deals with the international coronavirus pandemic.

When was the CARES Act enacted?

The CARES Act was passed by the House and Senate during the week of March 23, 2020, and signed into law on Friday, March 27, 2020.

Who is considered a “Qualified Individual”?

A participant in an eligible qualified plan (including the Uni-K Plan[®]) who meets at least one of the circumstances provided in **Section 2** of this form (“Eligibility for a CARES Act Delay of Loan Repayments”) is generally considered to be a Qualified Individual under the CARES Act. If you have any questions about the contents of **Section 2** and whether they apply to you, we recommend you speak to a professional tax or legal advisor.

Does the CARES Act provide relief from plan loan repayments?

Yes. The CARES Act provides that Qualified Individuals may forego plan loan repayments due between March 27 and December 31, 2020.

Is the option for suspending plan loan repayments available for plan loans that were taken out prior to the enactment of the CARES Act?

Yes. Qualified Individuals are eligible to suspend repayments on plan loans for the remainder of 2020 regardless of whether their plan loans were preexisting or were taken after the CARES Act was enacted. See **Section 3** of this form for more details.

How much time do I have to repay the loan?

If you elect to defer repayments due in 2020 in **Section 3**, the period of permitted missed payments will not count towards the typical five-year period.

When do my repayments begin?

January, 2021 if you elect to defer monthly payments to the maximum extent permitted under the CARES Act. You can repay your loan balance at any time without a penalty.

What happens to my loan repayment if I have exchanged into a different Pioneer fund?

Unless you instruct otherwise, your loan repayments will be reinvested in the same funds that you have selected for your future contributions.

How often will I receive an account statement?

Amundi Pioneer will automatically send you a quarterly account statement detailing all activity in your Uni-K Plan[®] account.

If I have a Uni-K Plan[®] loan outstanding, are there any limitations on withdrawals?

Before you (or your beneficiary) can receive any distributions from the Uni-K Plan[®], the entire unpaid balance of the loan must first be satisfied. If you are eligible for a distribution under the terms of the Plan and there is an outstanding loan balance, any distribution 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. Please refer to the Terms and Conditions of this brochure.

Who can answer my questions about the loan program?

Talk to your investment representative, or call our Employer-Sponsored Plan Department at 1-866-622-7815.

Amundi Pioneer Asset Management

Uni-K Plan® CARES Act Coronavirus-Related Loan Repayment Deferral Form

Due to the COVID-19 outbreak, the Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act") was signed into law on March 27, 2020.

This form may be used to defer repayments that would normally have been due in 2020 on a CARES Act loan, or to defer repayments due between March 27, 2020 and December 31, 2020 on a loan taken prior to the enactment of the CARES Act.

Complete all information on this application and return 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.

Incomplete or illegible applications will be returned.

Please print in blue or black ink.

1 Participant Information

First Name, Middle Initial, Last Name			Birthdate (mo/day/yr)
Street Address		Uni-K Plan® ID Number	
City	State	Zip	Last Four Digits of Social Security Number
E-mail Address		Telephone Number	

2 Eligibility for a CARES Act Delay of Loan Repayments

In order to be eligible for the special qualified plan loan relief allowed by the CARES Act, you must meet one of the following criteria: **(check all that apply):**

- You have been diagnosed with the virus SARS-CoV-2 or with the 2019 coronavirus disease (COVID-19) by a test approved by the Centers for Disease Control and Prevention
- Your spouse or dependent is diagnosed with SARS-CoV-2 or COVID-19
- You have experienced adverse financial consequences as a result of:
 - being quarantined,
 - being furloughed, laid off, or having work hours reduced due to such virus or disease,
 - being unable to work due to lack of child care due to such virus or disease,
 - closing or reducing hours of a business owned or operated by you due to such virus or disease,
 - a reduction in pay, or a job offer rescinded or start date delayed due to SARS-CoV-2 or COVID-19,
 - your spouse or a member of your household experiencing any of the five factors outlined above
 - or other factors as determined by the Secretary of the Treasury

3 Amortization Schedule Agreement – Deferral of Repayments

- I am using this form to delay repayments on an active loan against my Uni-K Plan®. I elect to defer repayments due in accordance with my original amortization schedule, beginning on the date of _____. I understand that the term of my loan will be extended and my loan will be re-amortized to reflect the delay in the due date of any such repayments and any interest accruing during such delay.

4 Signature

Recipient's Certification: I hereby certify that I meet the eligibility criteria, as selected in **Section 2** of this form, for the relief entitled to Qualified Individuals under the CARES Act. I understand that I may be required at a later date to provide documentation of such eligibility. I further declare under the penalty of perjury under the laws of the state of my residence that the information I have provided on this *CARES Act Coronavirus-Related Loan Repayment Deferral Form* request form is true, accurate and complete in all respects. In addition, I recognize that the Pioneer Funds, their distributor, transfer agent, or affiliated companies, or their directors, trustees, or employees (collectively, Amundi Pioneer) will not be liable for any loss, damage, or expense as a result of acting upon my instruction. I certify that no tax advice has been given to me by Amundi Pioneer.

If I am deferring payments on my CARES Act loan or a prior loan: I certify that I have read and understand **Section 3**. I understand that any payments deferred at my election will be delayed until the suspension period ends on December 31, 2020. I understand that my loan will be reamortized with payments scheduled to resume in January, 2021. I understand and that I am solely responsible for making all repayments in accordance with the applicable loan amortization schedule.

If I have previously taken a loan from my Uni-K Plan®: In order to allow Amundi Pioneer to record-keep and process an additional active loan and/or to defer repayments on my current active loan, I consent to the following amendment and restatement of the *Uni-K Plan® Loan Application Terms and Conditions* provided to me when I entered the original loan agreement:

Amendment to Uni-K Plan® Loan Application

The text in the section titled **"Frequency"** is rescinded and replaced with: "Participants may have no more than one loan outstanding at a time, unless they are a Qualified Individual as defined in SEC. 2103., subsection (a)(4)(A)(ii) of the Coronavirus Aid, Relief, and Economic Security Act (the 'CARES Act')."

The text in the section titled **"Loan Durations"** is rescinded and replaced with: "The duration of the loan may not exceed five years, unless the loan is used to acquire a principal residence, in which case the loan duration period may be extended up to ten years and additional documentation may be required. If payments are deferred, as allowed in SEC. 2103, subsection (b)(2)(A) of the CARES Act, the period beginning when payments are deferred and ending on December 31, 2020 will be disregarded when determining the period of the loan. The loan will be amortized over the period of the loan and repaid in equal monthly instalments. The Participant may elect to prepay the loan without penalty at any time."

The following text shall be added to the section titled **"Default"**: "The due date of the repayment may be extended as allowed under the authority of the IRS or the Secretary of the Treasury. The due date of certain repayments may also be extended if the Participant submits a request to defer repayments to Plan's appointed trustee or its agent, and such a deferral is in a form acceptable to the Plan's trustee or its agent and in accordance with the legal limits applicable to any such deferral, as defined by the CARES Act."

X

Applicant's Signature

Date

Plan Sponsor (Employer) Signature:

As Plan Sponsor and named fiduciary of the Plan, I acknowledge that I have read and understood this form. I understand that an amendment formalizing how the Plan has operated under the CARES Act will generally be required by the end of the 2022 plan year.

By signing this form, I authorize the CARES Act loan deferral in the manner indicated above.

X

Authorized Signature for Employer (if applicant is not business owner)

Date

This brochure is not authorized for distribution to prospective investors in Pioneer Funds unless preceded or accompanied by an effective prospectus. Before investing, consider the product's investment objectives, risks, charges and expenses. Contact your investment professional or Amundi Pioneer for a prospectus containing this information. Read it carefully.

Securities offered through Amundi Pioneer Distributor, Inc.
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