

Amundi Pioneer Asset Management

Beneficiary Transfer on Death (TOD) Registration Request

This form is for non-retirement accounts owned by individuals, joint tenants, or tenants by the entirety. Please complete this form to ensure proper designation of a beneficiary to your account.

No agent, attorney-in-fact, conservator, guardian or other person acting on your behalf may name or change the beneficiaries except as specifically authorized in a Power of Attorney document, Guardianship document, Conservatorship document or by court order.

Please send to Pioneer Funds, P.O. Box 55014, Boston, MA 02205-5014.

Overnight address: 30 Dan Road, Canton, MA 02021-2809

If you have any questions, please call toll-free at 1-800-225-6292. This form must be completed in its entirety to be considered in good order and cannot be faxed to Amundi Pioneer; we must receive the original.

Please print in blue or black ink.

1 Account Owner Information

If you are providing a P.O. Box as a mailing address, you must also provide a residential address. If the address you provide below is different from the address Amundi Pioneer has on file, we will update our records accordingly.

Name of Owner(s) Name of Owner(s) Indicate: Joint Tenant **-OR-** Tenants by the Entirety, if appropriate

Date of Birth (mo/day/yr) Social Security Number Daytime Telephone Number Evening Telephone Number

Residential Address (Required) City State Zip

Mailing Address (if different from above)

New account (must be accompanied by an application) **-OR-** Existing account

An account held as joint tenants with right of survivorship will not be severed by the owners' divorce or legal separation, or by the annulment of their marriage.

An account held as tenants by the entirety will be converted to a joint tenancy with right of survivorship upon the owners' divorce, the annulment of their marriage, or their legal separation if the legal separation terminates the owners' status as spouses.

2 Fund and Account Numbers

Note: Applicable for existing accounts only. Please list fund and account numbers below.

Fund name(s)/Funds #'s Account number(s)

Fund name(s)/Funds #'s Account number(s)

3 Designation of Beneficiary* (owner signature and witness signature required in Section 4)

I (We) hereby designate the person(s) named below as my(our) beneficiary(ies) to receive the indicated proportion of the above account(s), which may become due at or after my(our) death. I(We) hereby revoke any prior designation of beneficiary(ies) made with respect to this account. **Note:** A registered account owner cannot be named as a beneficiary.

Primary Beneficiary*

I (We) hereby designate the person(s) named below as my(our) primary beneficiary(ies) to receive the indicated proportion of the above account, which may become due at or after my(our) death. **Note:** If you are naming a trust as beneficiary, the complete name of the trust must be listed and date of trust must be included.

		Percentage must total 100%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%

Alternate Beneficiary*

If no designated primary beneficiary(ies) survives me(us), or if no primary beneficiary(ies) or their descendants survive me(us), I(we) hereby designate the person(s) named below as my(our) alternate beneficiary(ies) to receive the indicated proportion of the above account, which may become due at or after my(our) death. **Note:** If you are naming a trust as beneficiary, the complete name of the trust must be listed and date of trust must be included.

		Percentage must total 100%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%
Full name of beneficiary	Date of birth (mo/day/yr)	%

(continued on reverse side, owner signature and witness signature required)

If any beneficiary predeceases me(us), the amount otherwise payable to such beneficiary shall be payable as follows: **(Choose A or B. NOTE: Option A will apply if neither box is checked.)**

A Pay to the other designated beneficiary(ies) in proportion to the percentages indicated. (per capita) **-OR-**

B Pay to the lineal descendants of the deceased beneficiary. (per stirpes)

A designation of beneficiary(ies) will not be revoked by an account owner's divorce or legal separation or by the annulment of an account owner's marriage.

*If you want to designate more primary and/or alternate beneficiaries, please attach the appropriate information, making sure the total shares of all those designated equal 100% for each section. **This attachment must be signed and dated by the account owner to be considered in good order.**

Check here if you are attaching additional information.

4 Signature of Owner(s)

Notice of your Responsibility/Limitations of the Beneficiary Transfer on Death Registration Form

- When you sign this beneficiary form, you waive any claim that you, your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), or the descendants of the named beneficiary(ies) may have against any Pioneer Mutual Fund (The Funds(s)), or their affiliates, or their Transfer Agent (Agent), resulting from the transfer of your account upon your death to the beneficiary(ies) you name.
- The Fund(s), their Agent or affiliates are not responsible for determining the tax and legal consequences to you concerning your decision to register your account on this form.
- The Fund(s), their Agent or affiliates do not assume any responsibility or liability for the payment of any debts, claims, taxes and estate administration expenses imposed by state or federal law.
- By signing this form, you agree on behalf of your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), or the descendants of the named beneficiary(ies) to indemnify The Fund(s), their Agent and affiliates for any losses or expenses (including reasonable attorney's fees) incurred in connection with the registration of the account.
- On behalf of your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), or the descendants of the named beneficiary(ies) you authorize the Agent to withhold whatever sum of money from the account as it believes advisable for the reimbursement of any fees, taxes, costs, expenses or liabilities incurred with respect to the registered account(s).
- The Pioneer Fund(s), their Agent or affiliates are not responsible to the named beneficiary(ies), or the descendants of the named beneficiary(ies), for any reduction in the value of the accounts(s) during the period following the death of the account owner prior to the transfer of the shares to the named beneficiary(ies), or the descendants of the named beneficiary(ies).

The provisions of this form and any information regarding this form provided by The Fund(s) and their Agent, including but not limited to the Amundi Pioneer Transfer on Death Plan Agreement and any addendum entitled "Frequently Asked Questions", shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts as applied to contracts entered into by Massachusetts residents and completely performed within Massachusetts, except as superseded by federal law or statute. The Fund(s) and their Agent make no express or implied representation that the Beneficiary Transfer on Death Registration will be effective if the account owner lives in a jurisdiction that has not adopted the Uniform Transfer on Death Securities Registration Act or any other statute of similar effect at the time of his or her death.

The Fund(s) and their Agent reserve the right to amend from time to time the provisions of this form and any information regarding this form provided by The Fund(s) and their Agent, including but not limited to Amundi Pioneer Transfer on Death Plan Agreement and any addendum entitled "Frequently Asked Questions". Written notice of any significant amendment will be given to the account owner(s) within a reasonable time after the amendment is adopted or becomes effective, whichever is later.

I(we) have read, understand and agree to the provisions of this form and any information regarding this form provided by The Fund(s) and their Agent, including but not limited to Amundi Pioneer Transfer on Death Plan Agreement and any addendum entitled "Frequently Asked Questions". I(we) agree on my(our) own behalf and on behalf of my(our) estate(s), executors, personal representatives, administrators, heirs, the named beneficiary(ies), and the descendants of any named beneficiary(ies), to (i) waive any claim against The Fund(s), their Agent and affiliates based on an allegation that a transfer on death made pursuant to the provisions of this form is for any reason improper, invalid or ineffective, and (ii) indemnify The Fund(s), their Agent and affiliates for any losses or expenses (including reasonable attorneys' fees) related to any such claim. The Fund(s), their Agent and affiliates will be entitled to attach or debit an account subject to this form to the extent necessary to enforce their respective rights to such indemnity.

Important: Your beneficiary designation will not be valid unless you and your witness sign. Your witness must be an individual other than a designated beneficiary. In the event that you are joint owners signing the Beneficiary Transfer on Death Registration Form, both signatures must have a corresponding witness signature.

X		X	
Signature of Individual (required)	Date (mo/day/yr)	Signature of Individual (required)	Date (mo/day/yr)
X		X	
Signature of Witness (required) (other than a designated beneficiary)	Date (mo/day/yr)	Signature of Witness (required) (other than a designated beneficiary)	Date (mo/day/yr)

Spousal Consent and Agreement to Treat Plan Account as Separate Property I hereby give to the Plan Owner any interest I have in the assets held in this Plan and consent to the above designation. I hereby agree and acknowledge that I understand that the assets in the Plan are the separate property of the Plan Owner and that any community property interest in such assets is extinguished by this agreement.

X	
Signature of Spouse*	Date (mo/day/yr)

*Required only if you reside in a community property state (AZ, CA, ID, LA, NV, NM, PR, TX, WA, WI) and have named a primary beneficiary other than your spouse

Frequently Asked Questions

About the Beneficiary Transfer on Death Registration Form

As a Pioneer Funds shareholder, you may designate beneficiaries whom you want to receive your fund shares at your death. A beneficiary designation on the Beneficiary Transfer on Death Registration Form may not be modified in any manner by the terms of a will. Please note that the information set forth below is subject to change.

Who may designate a beneficiary?

You may designate a beneficiary if you are a Pioneer Funds shareholder and own an account as:

- an individual or
- a joint owner (as long as the account is held as tenants by the entirety or as joint tenants with rights of survivorship and your co-owner also signs the form)

The form may not be used by corporations, trusts or tenants in common.

If I am a joint owner, what happens at my death?

If your co-owner survives you, the co-owner will own the account in his or her name and may revoke or revise the form. In the case of your co-owner's death, please call us at 1-800-225-6292 for instructions about the account(s).

What if I want to designate different beneficiaries for different accounts?

You will need to complete an additional Beneficiary Transfer on Death Registration Form for each account.

Who is eligible to be a beneficiary?

The following may be named as beneficiaries:

- Individuals
- Custodians under the Uniform Transfers to Minors Act (accounts in the name of custodians under the Uniform Gifts to Minors Act are not eligible)
- Trusts, corporations, organizations and other legal entities

How many beneficiaries may I name?

- You may name one or more than one beneficiary to share the account(s).
- You must specifically identify each beneficiary by name.
- You must specify what percentage of the account(s) should go to each beneficiary.
- You may name one or more alternate beneficiaries to receive the indicated proportion of the account if no primary beneficiary(ies) or no primary beneficiary(ies) and their descendants survive the account owner(s).

How can I change information on this form?

You can change your beneficiary information on this form at any time by completing and submitting a revised form to Amundi Pioneer.

Who must sign the Beneficiary Registration Form to make a revision?

If you are joint owners, all registered owners and a witness other than the designated beneficiary must sign the form to make revisions.

When does this benefit go into effect?

For new accounts, this benefit goes into effect once we receive and accept your application, the proceeds for purchasing the fund(s), and your signed Beneficiary Registration Form in your lifetime. For existing accounts, this benefit goes into effect when we receive and accept your signed Beneficiary Registration Form in your lifetime.

Frequently Asked Questions

About the Beneficiary Transfer on Death Registration Form

How do beneficiaries receive fund shares?

When you die, or when the last surviving owner of a joint account dies, the beneficiaries will receive the shares. These shares may possibly be reduced by any liabilities and claims against your estate, federal and/or state estate taxes and estate administration expenses determined by state and federal laws and requested by the legally-appointed representative of your estate. A named beneficiary cannot act on behalf of the account until the sole or last surviving account owner is deceased. The beneficiary cannot issue instructions for the account or receive information on it until that time.

What if the status of a named beneficiary has changed?

- If a named beneficiary dies before you (or before the last surviving account owner if it is a joint account), the shares that would have otherwise been distributed to the beneficiary will instead be distributed (1) to his or her descendants who survive you (or the last surviving account owner if it is a joint account) as provided on the form (if the “per stirpes” box on the form is checked) or (2) among the other beneficiaries of the account according to their proportionate shares of the account (if the “per capita” box is checked or if the “per stirpes” box is checked and the beneficiary has no descendants who survive you or the last surviving account owner if it is a joint account).
- If all beneficiaries die before you (or before the last surviving account owner if it is a joint account), the account will become part of your estate (or the last surviving account owner’s estate if it is a joint account) and will pass according to terms of your will (or the last surviving account owner’s will if it is a joint account) or the laws of intestate succession.
- If a beneficiary survives you (or the last surviving account owner if it is a joint account), but dies before the shares are presented for transfer, the shares become part of the beneficiary’s estate.
- If a trust named as a beneficiary is no longer in existence at the time of your death (or the death of the last surviving account owner if it is a joint account), the shares that would have otherwise been distributed to the trust will instead be distributed among the other beneficiaries of the account, if any, according to their proportionate shares of the account, otherwise to your estate (or the last surviving account owner’s estate if it is a joint account).
- If a custodianship has been terminated by the time of your death (or the death of the last surviving account owner if it is a joint account), and the beneficiary who was a minor at the time the form was signed survives you (or the last surviving account owner if it is a joint account), the beneficiary will receive the shares.
- If a trustee of a trust designated as a beneficiary has been succeeded by another trustee at the time of your death (or the death of the last surviving account owner if it is a joint account), the successor trustee will be considered the beneficiary in the original trustee’s place.
- If you, as the account owner, name your spouse or a relative of your spouse as beneficiary and your marriage is later terminated by divorce, legal separation or annulment, the designation of your spouse or your spouse’s relative as a beneficiary will not be revoked. If you wish to change a designation of a beneficiary after a divorce, legal separation, annulment, or remarriage, you must complete and submit a revised beneficiary designation form to the Pioneer Funds.
- If a corporation, organization or other legal entity (other than a trust) named as a beneficiary is no longer in existence at the time of your death (or the death of the last surviving account owner if it is a joint account), the shares that would have otherwise been distributed to the corporation, organization or other legal entity will instead be distributed to the entity that has succeeded to substantially all of the business of the corporation, organization or other legal entity. If there is no successor entity, the shares that would have otherwise been distributed to the corporation, organization or other legal entity named as beneficiary will instead be distributed among the other beneficiaries of the account, if any, according to their proportionate shares of the account, otherwise to your estate (or the last surviving account owner’s estate if it is a joint account).
- If a married couple owns an account as joint tenants with right of survivorship, the joint tenancy will not be severed by termination of their marriage by divorce, legal separation or annulment. If the account owners wish to change the ownership of the account at any time, they should contact Amundi Pioneer at 1-800-225-6292 for instructions.
- If a married couple owns an account as tenants by the entirety, the tenancy by the entirety will be converted to a joint tenancy with right of survivorship by the termination of their marriage by divorce, annulment or legal separation. If the account owners wish to change the ownership of the account at any time, they should contact Amundi Pioneer at 1-800-225-6292 for instructions.

Amundi Pioneer Transfer on Death Plan Agreement

A. Plan Agreement

This Agreement governs a transfer on death (“TOD”) registration for an account (the “Account”) upon the death of a sole account owner or of the last surviving account owner of an eligible joint Account. The disposition of assets held in the Account is controlled by the terms of this agreement and the Beneficiary Transfer on Death (TOD) Registration Request (the “Form”) and any addendum entitled “Frequently Asked Questions”, which are incorporated into this agreement by reference (collectively, the “Agreement”). The provisions of this Agreement and any information regarding this Agreement provided by the Pioneer mutual funds (The Funds(s)), their affiliates, or their Transfer Agent (Agent), shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts as applied to contracts entered into by Massachusetts residents and completely performed within Massachusetts, except as superseded by federal law or statute. The Fund(s) and their Agent make no express or implied representation that the Beneficiary Transfer on Death Registration will be effective if the account owner lives in a jurisdiction that has not adopted the Uniform Transfer on Death Securities Registration Act or any other statute of similar effect at the time of his or her death. The Agreement supplements and does not replace any of the terms and conditions of the Amundi Pioneer Account Application or the terms and conditions in the current prospectuses of the relevant Pioneer mutual funds. The Fund(s) and their Agent reserve the right to amend from time to time the provisions of this Agreement and any information regarding this Agreement, including but not limited to the Form, the Agreement and any addendum entitled “Frequently Asked Questions”. Written notice of any significant amendment will be given to the account owner(s) within a reasonable time after the amendment is adopted or becomes effective, whichever is later. The term “account owner” means a sole account owner and, in the case of an eligible joint Account, means each account owner or the last surviving account owner. The beneficiary designation and disposition of assets made under the Agreement will supersede any conflicting provisions that you have made or make relating to your Accounts in any will, trust, premarital, marital, or divorce agreement or decree, or other legal document.

B. Eligible Account Types

Only non-retirement accounts owned by individuals, joint tenants with rights of survivorship or tenants by the entirety are eligible for TOD registration.

C. Designation of Beneficiaries and Effective Date

You may designate one or more persons, trusts, or other entities as your beneficiary. You may designate both primary beneficiaries and alternate beneficiaries. You must designate your beneficiaries in writing on the Form. The Form will not be valid unless you and your witness sign the Form. Your witness must be an individual other than a designated beneficiary. In the event of joint owners, both signatures must have a corresponding witness signature. The TOD registration and beneficiary designation will become effective upon the Agent’s receipt and acceptance of the Form (and, in the case of a new Account, the Account application and the proceeds for purchasing the fund(s)) during your lifetime.

If a named beneficiary dies before you, or before the last surviving account owner if it is a joint “Account”, the shares that would have otherwise been distributed to the beneficiary will instead be distributed (1) to his or her descendants who survive you (or the last surviving account owner if it is a joint Account) as provided on the Form (if the “per stirpes” box on the form is checked) or (2) among the other beneficiaries of the Account according to their proportionate shares of the Account (if the “per capita” box is checked or if the “per stirpes” box is checked and the beneficiary has no descendants who survive you, or the last surviving account owner if it is a joint Account).

The term “descendants” shall include both natural and legally adopted descendants of the individual in question living at your date of death (or last surviving account owner’s date of death if it is a joint Account).

If all beneficiaries die before you, or before the surviving account owner if it is a joint Account, the Account will become part of your estate, or the last surviving account owner’s estate if it is a joint Account, and will pass according to the terms of your will, or the last surviving account owner’s will if it is a joint Account, or the laws of intestate succession.

If a beneficiary survives you, or the surviving account owner if it is a joint Account, but dies before the shares are presented for transfer, the shares become part of the beneficiary’s estate.

If a custodianship has been terminated by the time of your death, or the death of the last surviving account owner if it is a joint Account, and the beneficiary who was a minor at the time the Form was signed survives you or the last surviving account owner if it is a joint Account, the beneficiary will receive the shares.

If a trustee of a trust designated as a beneficiary has been succeeded by another trustee at the time of the your death, or the death of the last surviving account owner if it is a joint Account, the Agent will take instructions from the authorized successor trustee. If a trust named as a beneficiary is no longer in existence at the time of your death, or the death of the last surviving account owner if it is a joint Account, the shares that would have otherwise been distributed to the trust will instead be distributed among the other beneficiaries of the Account, if any, according to their proportionate shares of the Account, otherwise to your estate, or the last surviving account owner’s estate if it is a joint Account.

If a corporation, organization or other legal entity (other than a trust) named as a beneficiary is no longer in existence at the time of your death, or the death of the last surviving account owner if it is a joint Account, the shares that would have otherwise been distributed to the corporation, organization or other legal entity will instead be distributed to the entity that has succeeded to substantially all of the business of the corporation, organization or other legal entity. If there is no successor entity, the shares that would have otherwise been distributed to the corporation, organization or other legal entity named as beneficiary will instead be distributed among the other beneficiaries of the Account, if any, according to their proportionate shares of the Account, otherwise to your estate, or the last surviving account owner’s estate if it is a joint Account.

If a married couple owns an Account as joint tenants with right of survivorship, the joint tenancy will not be severed by termination of their marriage by divorce, legal separation or annulment. An Account held as tenants by the entirety will be converted to a joint tenancy with rights of survivorship upon the Account owners' divorce, the annulment of their marriage, or their legal separation if the legal separation terminates the Account owners' status as spouses. If the account owners wish to change the ownership of the Account at any time, they should contact Amundi Pioneer at 1-800-225-6292 for instructions.

D. Management of Account During Lifetime of Owner

Subject to the policies and procedures of The Funds(s) and their Agent, the account owner(s) and/or their duly authorized and acting representative have the right to manage the assets in the Account as long as any Account owner(s) are living. An agent, attorney-in-fact, guardian, conservator, or other duly authorized and acting representative of the account owner may not change the beneficiary designation, nor add or terminate the TOD registration, unless the authority to make and change beneficiary designations is expressly granted in the instrument granting such representative the authority to act on behalf of the account owner(s) or by court order. A named beneficiary cannot act on behalf of the Account until the sole or last surviving account owner is deceased. The beneficiary cannot issue instructions for the Account or receive information on it until the death of the sole account owner or last surviving joint account owner.

E. Revocation and Changes to Beneficiary Designations

You may change your named beneficiaries, change the percentages allocated to each beneficiary, or revoke your entire TOD registration at any time during your lifetime. When a beneficiary designation for an Account becomes effective it automatically revokes any prior beneficiary designations for the Account in their entirety. In order to be effective, the Agent must receive and accept your revocation or subsequent Form during your lifetime. A change in the legal relationship between an account owner and another individual by an account owner's marriage or by termination of an account owner's marriage will not automatically add a beneficiary or revoke a designation of a beneficiary. If you, as account owner, name your spouse or a relative of your spouse as beneficiary and your marriage is later terminated by divorce, legal separation or annulment, the designation of your spouse or your spouse's relative as beneficiary will not be revoked. It is incumbent upon you to submit a subsequent Form to update your beneficiary designations after a divorce, legal separation or annulment if you want to change or revoke the existing designation.

F. Payments on Death

When the sole account owner or last surviving account owner of a joint Account dies, the designated beneficiaries for the Account will be eligible to receive the shares. Each beneficiary must notify the Agent of the death of the account owner(s) and provide the necessary forms and documents as required per the policies and procedures in place at that time. The Fund(s) and their Agent have no obligation to: (1) locate any beneficiary, an account owner's spouse or legal heirs, or the personal representative, executor or administrator of the estate of the account owner(s); (2) notify any person of any proposed or completed transfer of eligible Account assets; or (3) independently verify any information submitted by any person claiming an interest in the Account.

G. Notice of your Responsibility/Limitations of TOD Registration

When you sign the Form, you waive any claim that you, your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), or the descendants of the named beneficiary(ies) may have against The Fund(s), their affiliates, or the Agent, resulting from the transfer of your Account upon your death to the beneficiary(ies) you name. The Fund(s) and their Agent are not responsible for determining the tax and legal consequences to you concerning your decision to register your account on the Form. The Fund(s) and their Agent do not assume any responsibility or liability for the payment of any debts, claims, taxes and estate administration expenses imposed by state or federal law. On behalf of your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), or the descendants of the named beneficiary(ies), you authorize the Agent to withhold whatever sum of money from the Account as it believes advisable for the reimbursement of any fees, taxes, costs, expenses or liabilities incurred with respect to the registered Account(s). The Fund(s) and their Agent are not responsible to the named beneficiary(ies), or the descendants of the named beneficiary(ies), for any reduction in the value of the Account(s) during the period following the death of the account owner prior to the transfer of the shares to the named beneficiary(ies) or the descendants of the named beneficiary(ies). The Fund(s) and their Agent shall incur no liability for any payment made in good faith pursuant to the Form in effect at the time of the death of the sole or last surviving account owner.

H. Indemnity

By executing the Form, you agree that you have read, understand and agree to the provisions of this Agreement, the Form and any addendum entitled "Frequently Asked Questions". You also agree on your own behalf and on behalf of your estate, executors, personal representatives, administrators, heirs, the named beneficiary(ies), and the descendants of any named beneficiary(ies), to (i) waive any claim against The Fund(s), their affiliates, or the Agent based on an allegation that a transfer on death made pursuant to the provisions of the Form is for any reason improper, invalid or ineffective, and (ii) indemnify The Fund(s), their affiliates, or the Agent for any losses or expenses (including reasonable attorneys' fees) related to any such claim. The Fund(s), their affiliates, or the Agent will be entitled to attach or debit an Account subject to the Form to the extent necessary to enforce their respective rights to such indemnity.

Securities offered through Amundi Pioneer Distributor, Inc.
60 State Street, Boston, MA 02109.
Underwriter of Pioneer mutual funds, Member SIPC.

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