

# Privacy Notice

**May 2018**

*Please read this important Privacy Notice — about the privacy of our customers’ personal information — from Amundi Pioneer Asset Management, Inc., Amundi Pioneer Distributor, Inc. and the Pioneer Funds (together “Amundi Pioneer”).*

*This Privacy Notice and in the case of EU nationals, the Addendum to this Privacy Notice as amended from time to time, outlines our guidelines and practices for how we use and protect information about individual customers. Accordingly, references to this Privacy Notice shall include references to the Addendum (as applicable). We will send customers our Privacy Notice and Addendum each year.*

## **Amundi Pioneer Respects Your Privacy**

Amundi Pioneer considers the privacy of our customers and former customers a matter of great importance. We respect your privacy and believe that any personal customer data we have should be treated with the highest regard for its confidentiality, whether it is financial information or other personal data.

Amundi Pioneer does not sell information about customers to any third party. Our company works hard to safeguard your personal information.

**Employee Behavior** Amundi Pioneer instructs its employees to keep your personal and financial information confidential and secure when they have access to it and when they see it as they communicate with you and process transactions on your or your financial intermediary’s instructions. Employees are directed not to disclose information to unauthorized persons, either during their Amundi Pioneer employment or afterward.

**Vendor Contracts** When Amundi Pioneer hires vendors, such as mail houses or data processors, to assist in delivering services to clients, we require these vendors to commit contractually to keep the information they handle confidential and secure.

## **Your Personal Information We Collect**

*We collect and record personal information that customers provide:*

- on forms and applications
- through electronic media
- through information collected from the web browser of your personal computer or laptop that allows our website to recognize your browser (commonly known as “cookies”)
- by telephone
- in correspondence

*We also collect and record information from:*

- your financial advisor
- your transactions with us and our affiliates
- other firms, such as those from whom you transfer assets
- third parties, such as service providers that may notify us of your change of address

*Personal information may include:*

- names
- addresses
- telephone numbers
- Social Security numbers
- your investments in the Pioneer Funds, such as your account balance and transaction activity

### **How Amundi Pioneer Uses and Discloses Personal Information**

*Amundi Pioneer gathers personal information to help us serve our customers and enhance other products and programs. For instance,*

- we may share information about your transactions with our affiliates in connection with providing services to your account;
- we may use it to send notices about fund products and services; or
- we may employ a mail house to survey all our customers about our products or the quality of our communications or services.

*All financial companies need to share customers' personal information to run their everyday business. Amundi Pioneer shares personal information with nonaffiliated third party service providers for our everyday business purposes, such as:*

- to assist in processing account transactions that you request or authorize; or
- to provide products or services that you request.

Amundi Pioneer does not use or disclose personal information about our customers except as described in this notice or as permitted by law. For example, we would disclose this information as needed to law enforcement and regulatory agencies, in connection with a subpoena or other legal process, as part of an audit or examination, and to trustees or custodians you have appointed. Disclosures made at your request include disclosures of personal information requested by your authorized intermediaries and employers sponsoring your investment plans.

Amundi Pioneer may share your personal information with other business entities in connection with the sale, assignment, merger or other transfer of all or a portion of Amundi Pioneer's business to such business entity. We will require any such successor business entity to honor the terms of this Privacy Notice.

### **Security**

Amundi Pioneer maintains physical, electronic and administrative safeguards designed to protect customer information.

*We employ various forms of Internet security, such as*

- data encryption
- Secure Sockets Layer (SSL) protocol
- anti-malware software
- user names and passwords

Please note, however, that while Amundi Pioneer has endeavored to create a secure and reliable website for users, the confidentiality of any communication or material transmitted to/from the Website or via e-mail cannot be guaranteed.

If you access information through our web site, amundipioneer.com, you should not give your user name or passwords to anyone for any reason. Choosing to provide this information to a third party invites problems and puts the confidentiality of your personal information at risk.

## **Changes to this Privacy Notice**

This Privacy Notice may be revised from time to time as we add new features and services, as laws change, and as industry privacy and security best practices evolve. We will notify you if we make material changes to the Privacy Notice. The most current version of the Privacy Notice is available on the Website at [https://us.pioneerinvestments.com/content/dam/us/retail/pdfs/privacy\\_policy.pdf](https://us.pioneerinvestments.com/content/dam/us/retail/pdfs/privacy_policy.pdf). You can check the date posted at the top to see when the Privacy Notice was last updated. Small changes or changes that do not significantly affect individual privacy interests may be made at any time and without prior notice.

## **Contact**

*If you have any questions about this Privacy Notice or if you have any questions or concerns about how Amundi Pioneer maintains the privacy of your customer information, please contact us at 800-225-6292 Monday through Friday, between the hours of 8:00 am and 7:00 pm Eastern Time.*

# Privacy Notice – EU Addendum

*Please read this important notice — about the privacy of our customers’ personal information — from Amundi Pioneer Asset Management, Inc., Amundi Pioneer Distributor, Inc. and the Pioneer Funds (together “Amundi Pioneer”). This Addendum only applies to EU nationals and should be read together with the Privacy Notice. References to the Privacy Notice shall include references to this Addendum (as applicable).*

## **How Amundi Pioneer Uses and Discloses Personal Information**

Amundi Pioneer may share your personal information under confidentiality agreements and any legally required data processing agreements with other companies that work with, or on behalf of, Amundi Pioneer to provide products and services, such as those who are providing email or mail solutions, providing cloud hosting services, analyzing data and usage of the Website, or providing support and maintenance services for the Website, as well as legal, regulatory, audit and other professional advisors. These companies may use your personal information to assist us in our operations or for our legitimate business interests. However, these companies do not have any independent right to share this information.

Amundi Pioneer will not sell, rent, license, or trade your personal information with third parties for their own direct marketing use unless we receive your express consent to do so. Unless you give us permission to do so, we will not share your personal information with third parties other than as specified in this Privacy Notice.

Amundi Pioneer will retain in accordance with its data retention policy your personal information only for as long as is reasonably necessary to achieve the purposes for which it is collected.

## **Automatically Collected Information and Anonymous Information**

Each time you visit the Website, Amundi Pioneer collects some information to improve the overall quality of your online experience.

An Internet Protocol (“IP”) address is a number that automatically identifies the computer or device you have used to access the Internet. The IP address enables our server to send you the web pages that you want to visit, and it may disclose the server owned by your Internet Service Provider. Amundi Pioneer may use IP addresses to conduct Website analyses and performance reviews and to administer the Website, although it will not combine traffic data with user accounts.

Cookies are pieces of information that a website transfers to a user’s computer for purposes of storing information about a user’s preferences. Cookies in and of themselves do not personally identify users, although they do identify a user’s computer. Many websites use cookies as a standard practice to provide useful features when a user visits the website and most web browsers are set up to accept cookies. Amundi Pioneer uses cookies to improve your online experience when visiting the Website. You can set your browser to refuse cookies, but some portions of a Website may not work properly if you refuse cookies. A session cookie is one that exists for the time period that your browser is open. A persistent cookie is one that is saved on your device/computer even after the browser is closed. Like many websites, we may use both session cookies and persistent cookies.

## **Privacy Settings/Opt Out/Changes/Access**

You have the right to request that your personal information be removed from our database, changed or updated, and can do so by contacting us at one of the telephone numbers listed at the end of this Addendum. If requested, we will promptly verify and delete your account and you will no longer receive information or correspondence from Amundi Pioneer. Your removal from the mailing list or database will not remove records of past transactions or delete information stored in our data backups and archives where we are required to keep your data for legitimate business or legal requirements. Data on past transactions and data stored in backups and archives will be deleted in the normal course of our business. You have the right to access or, if required by applicable laws, receive a copy of your personal information held by contacting us at one of the telephone numbers below.

In addition, you have the right to make a complaint to the relevant supervisory authority in your home country if you have concerns about Amundi Pioneer’s handling of your personal information.

Some of the recipients of your personal information as specified above may be located in countries (including the United States) that do not provide a level of data protection equivalent to that set forth by the European Union and some other jurisdictions. Amundi Pioneer will take appropriate steps to ensure that such recipients act in accordance with applicable law. To the extent that Amundi Pioneer transfers personal information to recipients which are located outside the European Union, Amundi Pioneer will implement appropriate contractual measures to secure such transfer, in compliance with applicable law. If you choose to access or use the Services, you consent to the transfer, use and disclosure of information in accordance with this Privacy Notice and subject to such applicable laws.

**Toll-free numbers:**

**Germany**            0800 082 08 68

**Austria**            0800 29 76 57

**Switzerland**        0800 55 40 91

**Other countries (not toll-free):**

+353 1 480 2200