1-800-225-4321

Pioneer FactFone℠

A convenient way to access your Pioneer accounts

PIONEER Investments®

Rely on Pioneer FactFone℠

Your Automated Around-the-Clock Information Service

The following are some of the features of FactFone.

You can...

→ Access share price, dividend, and capital gain distribution information

→ Verify your account value and recent transactions

→ Confirm the value of your portfolio

→ Order duplicate account statements, tax forms, investment slips, and checkbooks

→ Purchase, exchange, or redeem shares

Call FactFone Toll-Free at 1-800-225-4321

- Use a touch-tone phone within the United States and follow the recorded instructions that guide you through each step.

- FactFone offers two options for account access.

Option 1 - Provides access to plan and participant information on 403(b), SIMPLE IRA, and Uni-K Plans.

Option 2 - Provides access to all other accounts in addition to fund pricing and performance information.

- You may press “0” to speak with a client service representative during business hours, which are Monday through Friday between 8:00 a.m. and 7:00 p.m. Eastern time.

What You Need to Access Your Account

To access your account, you will need

- Your fund or account number (do not include leading zeroes)

or

- Your social security number

- You will be required to establish a Personal Identification Number (PIN). For your protection, you must personalize your PIN to access account information or to perform a transaction using FactFone.

Option 1

Select this option for information about 403(b), SIMPLE IRA, and Uni-K plans.

- 1 **Retirement Information**
  - 1 **Account Inquiries**
    - 1 portfolio value
    - 2 current investment elections
    - 3 current price quotes
  - 2 **Account Changes**
    - 1 exchange current investment
    - 2 change future investment elections
    - 3 reallocate current investments
    - 4 information about options
  - 3 **Printed Information**
    - 1 request a statement
- 2 **Change Personal Identification Number**
- 3 **Short Cut Key Information**
- 4 **Information on Regular Investing Accounts**
- 0 **Request Literature or Speak to a Client Service Representative**

Transactions have certain restrictions. You will hear a message if FactFone cannot accept your transaction. You then may modify your request, or you may prefer to speak with a client service representative by calling 1-800-225-6292 Monday through Friday between 8:00 a.m. and 7:00 p.m. Eastern time.

You will receive a confirmation statement acknowledging transactions processed through FactFone.

disclaimer of value

1 total portfolio value

2 value by investment choice

3 value by money type

1 price/participant

2 price/plan

1 30-day

2 90-day

3 year-to-date

4 last complete statement

Other Choices

At any time you can press the following:

* To return to the main menu

0 To transfer to a client service representative

7 To replay the last spoken message

9 To bypass the current message

Option 2

Select this option for information on all accounts not included in Option 1.

- ① **Individual Fund Prices and Performance Information**
  - ① prices
  - ② dividends/capital gains
  - ③ daily dividend rates
- ② **Work with Funds You Own**
- ③ **Purchase, Exchange, or Redeem**
- ④ **Fund Mailing and Wiring Information**
  - ① mailing instructions
  - ② wiring instructions
- ⑤ **Change Personal Identification Number**
- ⑥ **Information on 403(b), SIMPLE IRA, and Uni-K Plans**
- ⓪ **Request Literature or Speak to a Client Service Representative**

Other Choices

At any time you can press the following:

- * ① To return to the main menu
- * ② To return to the previous menu
- * ③ To work with another social security number
- * ④ To change your personal identification number
- * ⑤ To hear a tutorial on special features

Transactions have certain restrictions. You will hear a message if FactFone cannot accept your transaction. You then may modify your request, or you may prefer to speak with a client service representative by calling 1-800-225-6292 Monday through Friday between 8:00 a.m. and 7:00 p.m. Eastern time.

Redemption checks will be mailed to your current address on the business day following the date of your transaction.

To establish the service that allows you to send or receive money through Electronic Funds Transfer (EFT), please call a client service representative. Redemption proceeds sent to your bank account are transmitted two business days following the date of your transaction. Purchases will be made at the price next determined by the Fund after Pioneer receives the money from your bank account via EFT (typically within three business days). You will receive a confirmation statement acknowledging transactions processed through FactFone.

1. **For Account Balances and Recent Transactions**
   1. balance – an individual fund
   2. balance – portfolio
   3. last transaction
   4. last dividend transaction
2. **Fund Prices and Performance Information**
   1. **For One of Your Funds**
      1. price – an individual fund
      2. dividends/capital gains – an individual fund
      3. daily dividend rate
   2. **For All Your Funds**
      1. price – portfolio
      2. dividends/capital gains – portfolio
      3. daily dividend rate
3. **To Process a Transaction**
   1. purchase
   2. exchange
   3. redemption
4. **For Statements, Checkbooks, and Tax Forms**
   1. statements
   2. checkbooks
   3. tax forms

Important Information

Visit www.pioneerinvestments.com for the most recent month-end and historical performance results. Current performance may be lower or higher than the performance data quoted.

The performance data quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost.

Maximum public offering price returns reflect deduction of the maximum sales charge for each fund. All results are historical and assume the reinvestment of dividends and capital gains. Please note: Performance and expenses will differ by share class.

Performance results reflect any applicable expense waivers in effect during the periods shown. Without such waivers, fund performance would be lower. Waivers may not be in effect for all funds. Certain fee waivers are contractual through a specified period. Otherwise, fee waivers can be rescinded at any time. See the prospectus and financial statements for more information.

The investments you choose should correspond to your financial needs, goals and risk tolerance. For assistance in determining your financial situation, please consult an investment professional.

Prices are updated at approximately 6:00 p.m. Eastern time every business day.

Please note: You may not be able to access your account when computer maintenance is being performed, which typically occurs each Saturday night.

Please consider a fund's investment objectives, risks, charges, and expenses carefully before investing. The prospectus contains this and other information about the fund and should be read carefully before you invest or send money. To obtain a prospectus and for other information on any Pioneer fund, contact your advisor, call 1-800-225-6292, or visit our web site at pioneerinvestments.com.

PIONEER Investments®

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

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