

## 401(k)? You never thought it could work for you.

### *Then a new idea comes along:*

A 401(k) that's specifically designed for your business. The Pioneer Uni-K Plan<sup>SM</sup> offers small business owners all the benefits of a large company 401(k) plan without the administrative expense and complexity.

### Who should consider a Uni-K Plan<sup>SM</sup>?

Any business that employs only owners and their spouses, including corporations, partnerships or sole proprietors.

The amount available for loans depends on certain plan provisions and the current value of your account, which may be worth more or less than the amount you invested.

Withdrawals of earnings or other taxable amounts are subject to income tax and, if made prior to age 59½, may be subject to an additional 10% federal tax penalty.

### Uni-K Advantages:

- Higher contribution limits than other retirement plans
- Fully tax-deductible contributions and tax-deferred earnings
- Complete contribution flexibility
- Easy to set-up and to maintain
- Loans available
- Wide range of mutual funds



FACT  
Info &  
our return  
address here!

### New for 2006:

The Uni-K Plan will allow Roth 401(k) contributions. Don't miss this opportunity: ask your financial advisor how you can accumulate tax-free retirement savings by establishing a Uni-K Plan.

**Yes!** I want to learn more about the advantages of Pioneer's Uni-K Plan.<sup>SM</sup> Please send me more information today.

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
PHONE: DAY \_\_\_\_\_  
EVENING \_\_\_\_\_  
E-MAIL \_\_\_\_\_

*Please consider a fund's investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information about a 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 adviser, call 1-800-225-6292 or visit our website at [www.pioneerfunds.com](http://www.pioneerfunds.com).*

This material is not intended to replace the advice of a qualified attorney, tax adviser, investment professional, or insurance agent. Before making any financial commitment regarding the issues discussed here, consult with the appropriate professional adviser.



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## Pioneer Uni-K Plan<sup>SM</sup>

The 401(k) for Owner-Only Businesses.



*Not  
"special pricing  
SATISFACT  
members"*

