



Pioneer MultiCharterSM 401(k) Plan Announces New Enhancements

In today's competitive retirement plan market, you know that it takes a first-rate retirement plan to attract and retain new clients. As a leading 401(k) provider we are constantly looking at ways to enhance the services that we provide and keep our fees competitive.

Pioneer is pleased to announce these enhancements to the Pioneer MultiCharterSM plan at no additional cost:

- **New Graphical Statements** – Statements now include customized message boards, allocation pie chart, personal rate of return and your contact information.
- **Unlimited Payroll Remittance** – Plan Sponsors can send payroll as frequently as they require with contributions automatically deducted from their account.
- **Customized Distribution Forms** – Capture more rollover business with your contact information on all plan forms plus e-mail notification of distributions.
- **Reduced Conversion Time** – Help manage expectations with our 14-day blackout period including participant account access to new contributions.
- **Asset Allocation Models** – Design your own models or use Pioneer's pre-designed models to help novice investors save for retirement.
- **Detailed Transaction History** – Participants can view all purchases, exchanges and distributions within their account on our participant web site.

The Pioneer MultiCharterSM plan still offers you a choice of over 200 mutual funds from well-known money managers, service guarantees and competitive guaranteed administration fees including no takeover fees.

Pioneer is committed to serving and helping investment professionals become successful selling retirement plans. To request a proposal please call (866) 787-2500 or visit our web site at www.pioneerfunds.com. If you have not already registered, click 'register' next to the log-in and enter the access code 'sell401k' when prompted.

Pioneer Global Asset Management S.p.a. and its subsidiaries managed \$99.3 billion (as of March 31, 2002) under the name Pioneer Investments®, including over \$20.4 billion for US investors. Pioneer's flagship fund, Pioneer Fund was founded in 1928 and is the fourth oldest mutual fund in the United States.