



Computershare
PO Box 505005
Louisville, KY 40233-5005
www.computershare.com/investor

The IRS requires that we report the cost basis of certain shares acquired after January 1, 2011 and then sold. Shares transferred out of an account will be done using our default cost basis calculation of first in, first out (FIFO) unless otherwise instructed. Please visit our website, review the enclosed FAQ, or consult your tax advisor if you need additional information about cost basis.

Dear Holder,

Included in this package are the forms and instructions needed to transfer the decedent's stock to a new account or another holder. We have also enclosed answers to Frequently Asked Questions (FAQs) to assist you with completing the form and to answer transfer related questions you may have. You can find additional helpful information in the "Help" section of our website, www.computershare.com/investor.

To request the transfer, you will need to complete the following steps:

Step 1: Transfer Request form – Complete the enclosed form. All surviving registered holders (if applicable) or a legally authorized representative must sign the "Authorized Signatures" section (section 8), with a Medallion Signature Guarantee for each signature. An individual signing on behalf of the current registered holder must indicate his or her capacity next to the signature on the form (e.g. John Smith, Executor or John Smith, Custodian). See the enclosed FAQ document for additional information.

Important - If you are transferring shares represented by certificates, the original certificates must be submitted in order for your transfer request to be completed. **Note:** If you cannot locate the certificates, you will first need to replace the certificates. Please contact us online using the "Contact Us" section of the website to learn the cost and process for requesting a replacement.

In the absence of direction from the holder or the issuer, or if the share amount in question does not match one of the classes, this transfer may be subject to rejection or clarification.

Step 2: Tax certification – The new holder should complete and sign the enclosed Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding). If the new holder is unable to provide tax certification at this time, we will send him or her a Form W-8BEN once the transfer request is processed. Computershare will be required to withhold US taxes on any dividends or other cash distributions until certification is received.

Step 3: Additional tax documentation – Obtain either a Federal Transfer Certificate from the US Internal Revenue Service or a notarized letter signed by the estate representative to submit with the form. See the enclosed FAQ document for additional information on how to obtain a certificate and the required contents of the letter.

Step 4: Send all required documents outlined above to:

Regular mail:
Computershare
PO Box 505005
Louisville, KY 40233-5005

Overnight/certified/registered delivery:
Computershare
462 South 4th Street, Suite 1600
Louisville, KY 40202

It is important that you follow the steps above to ensure that your transfer can be completed. Depending on the type of transfer being requested, your transfer should be completed within 10 business days of receipt. A statement will be sent to the new holder upon completion of the transfer. Please note, the statement cannot be sent to a third party. If your transfer cannot be processed due to missing or incomplete documentation, we will contact you for more information.

Please note that if this stock has a book entry option, certificate requests will only be fulfilled by the owner entering requests via our Investor Centre web site or by contacting a customer service agent. Instructions requesting certificates that accompany this transfer request will not be fulfilled if the book entry option exists. Note that certificate requests may have a fee requirement.

If the value of the shares you are transferring exceeds \$14 million, or if you have any questions, please contact us online through the "Contact Us" section of the website.

Sincerely,

Computershare
Enclosures



Name of Current Account Holder
Address
City, State, Zip

Current Holder Account Number

Company Name

Transfer Request — See enclosed instructions

PLEASE PRINT CLEARLY

CURRENT HOLDER INFORMATION

Shares to be Transferred

PLEASE NOTE: Whole shares cannot be divided into fractional shares.

2 Daytime Telephone Number

1 Date of death (mm / dd / yyyy)

3 Transfer ALL Shares (all book-entry shares and any certificated shares submitted)
If this box is checked, do not complete sections 4, 5 and 6.

IMPORTANT:
The original certificate(s) must be submitted for shares that are held in Certificated form.

PARTIAL TRANSFER:

4 DRS Book-Entry Shares (number of whole shares to transfer)

5 Certificated Shares (number of whole shares to transfer)

6 Investment Plan Book-Entry Shares (number of whole and/or fractional shares to transfer, if applicable)

7 Check Replacements: Check this box to have uncashed checks in the account reissued in the original issued name.

8 Authorized Signatures — This section must be signed and stamped for your transfer to be executed.

The undersigned does (do) hereby irrevocably constitute and appoint Computershare as attorney to transfer the said stock, as the case may be, on the books of said Company, with full power of substitution in the premises.

The signature(s) below on this Transfer Request form must correspond exactly with the name(s) as shown upon the face of the stock certificate or a Computershare-issued statement for book-entry shares, without alteration or enlargement or any change whatever. The below must be signed by all current registered holders, or a legally authorized representative with indication of his or her capacity next to the signature.

NOTE: Signature(s) must be stamped with a Medallion Signature Guarantee by a qualified financial institution, such as a commercial bank, savings bank, savings and loan, US stockbroker and security dealer, or credit union, that is participating in an approved Medallion Signature Guarantee Program (A NOTARY SEAL IS NOT ACCEPTABLE).

Required ► Medallion Guarantee Stamp
(Notary Seal Is Not Acceptable)

Large empty box for Medallion Guarantee Stamp

Signature of All Current Holders or Legal Representatives

Date (mm / dd / yyyy)

IMPORTANT ► You must complete both sides of this form for it to be valid.



Transfer Request — See enclosed instructions

PLEASE PRINT CLEARLY

NEW HOLDER / RECIPIENT INFORMATION

• Please complete for each new holder • Use additional pages as necessary

9 Account Type (mark only one box with an "X"):

- Individual (complete A, B, F, G, H, I & J)
- Joint (complete A, B, C, F, G, H, I & J)
- Trustee/Trust (complete A-J)
- Estate (complete A, B, D, F, G, H, I & J)
- Custodial with Minor (US citizens only complete A, B, C, F, G, H, I & J)
- Other (indicate type and complete A, B, C, F, G, H, I & J) _____

A New Holder's Existing Account Number (if applicable)

B Name (First, MI, Last) - Individual / Custodian / Trustee / Executor / Other

C Name (First, MI, Last) - Joint Holder / Minor / Co-Trustee / Other (if applicable)

D Trust / Estate Name (if applicable)

Trust / Estate Name - continued

E Date of Trust (mm / dd / yyyy) (if applicable)

F Address Number and Street Name / Apt./Unit / PO Box

G City / Town

H State / Province

I Postal Code

J Country

10 Purpose for Transfer/Cost Basis Data

Please check off the applicable purpose of the transfer. If this section is not fully completed, all transfers will be treated as Gifts, unless we receive documentation that this is a decedent transfer (i.e. Affidavit of Domicile) in which case the transfer will be treated as an inheritance. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.

Please check ONLY ONE box. If you check more than one box your transfer will be treated as if you had not made any selection. Please see section 10 of How to Complete the Transfer Request Form for further details.

Private Sale Date of Sale: _____ Cost Per Share: _____ US Dollars

Gift Date of Gift: _____

Inheritance Date of Death: _____ Value Per Share: _____ US Dollars
(If blank we will default to the effective date of the transfer.)

No Change of Ownership (please specify) _____

Name of Beneficial Owner and Mailing Address

 Name

 Address

 City, State, Zip

Use a black pen. Print in CAPITAL letters inside the grey areas as shown in this example.



Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

OMB No. 1545-1621
 (Rev. July, 2017) Dept. of U.S. Treasury

Part I. Identification of Beneficial Owner (see instructions on reverse)

The mailing address we have on file is shown above. If your permanent residence address is different than your mailing address, please provide it below.

Permanent Residence Address (street, apt. or suite no., or rural route)		City or Town/State or Province/Postal Code	Country
_____		_____	_____
U.S. Taxpayer Identification Number (SSN or ITIN), if required (see instructions)		Country of citizenship	
_____		_____	
Foreign Taxpayer Identification Number (TIN) (see instructions)			

Date of birth (mm/dd/yyyy) (see instructions)	Reason foreign taxpayer identification number (TIN) not provided (see instructions)		
_____	<input type="checkbox"/> Not legally required to obtain a TIN from country of tax residence	<input type="checkbox"/> Other (Provide Reason)	_____

Part II. Claim of Tax Treaty Benefits (for Chapter 3 purposes only) (see instructions)

1. **Individuals claiming a reduced treaty rate** must enter country of residence.
 2. **Beneficial owners claiming a special withholding rate** — if applicable, must complete an IRS Form W-8BEN. See "Special Rates and Conditions" on the back of this form for more information.

9 I certify that the beneficial owner is a resident of the country at right, within the meaning of the income tax treaty between the United States and that country.

Country

Part III. Certification -- Sign Here

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
- The beneficial owner on this form is not a U.S. person,
- The income to which this form relates is: (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under an applicable income tax treaty, or (c) the partner's share of a partnership's effectively connected income,
- The beneficial owner on this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax, treaty between the United States and that country,
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions. Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect, and
- The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to establish your status as a non-U.S. individual and, if applicable, obtain a reduced rate of withholding.

Date (mm/dd/yyyy)	Signature of beneficial owner or authorized signatory of beneficial owner	Print name of signer
_____	_____	_____
		Capacity in which acting (if form not signed by beneficial owner)

Send form to Computershare. Do not send to the IRS (see reverse for mailing instructions).

Form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Section references are to the Internal Revenue Code)

Do NOT use this form if:

- You are NOT an individual W-8BEN-E
- You are a U.S. citizen or other U.S. person, including a resident alien individual W-9
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services)..... W-8ECI
- You are a beneficial owner who is receiving compensation for personal services performed in the United States 8233 or W-4
- You are a person acting as an intermediary W-8IMY

Instead, use Form:

Note: If you are a resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Purpose of this form:

The United States Internal Revenue Service requires that all non-resident alien investors certify their foreign status by completing Form W-8BEN. A Form W-8BEN is also required to claim, if applicable, a reduced rate of withholding as a resident of a foreign country with which the United States has an income tax treaty. Failure to provide a completed Form W-8BEN may result in the imposition of a U.S. backup withholding tax on all payments to your account.

Foreign Taxpayer Identification Number (TIN)

If you are providing this Form W-8BEN to document yourself with respect to a financial account that you hold at a U.S. office of a financial institution, provide the Taxpayer Identification Number (TIN) issued to you by your jurisdiction of tax residence unless: You have not been issued a TIN, or the jurisdiction does not issue TINs. If you have not provided your jurisdiction of residence TIN, provide your reason in the box below.

Date of Birth

If you are providing this Form W-8BEN to document yourself with respect to a financial account that you hold with a U.S. office of a financial institution, provide your date of birth. Use the following format to input your information: MM-DD-YYYY.

Claim of Treaty Benefits

Enter your country of residence if you qualify as a resident under the terms of the treaty.

Permanent Residence Address

Your permanent residence address is the address in the country where you claim to be a resident for purposes of that country's income tax. If you are completing Form W-8BEN to claim a reduced rate of withholding under an income tax treaty, you must determine your residency in the manner required by the treaty. Do not show the address of a financial institution, a post office box, or an address used solely for mailing purposes. If you do not have a tax residence in any country, your permanent residence is where you normally reside.

Country of Citizenship

Enter your country of citizenship. If you are a dual citizen, enter the country where you are both a citizen and a resident at the time you complete this form. If you are not a resident in any country in which you have citizenship, enter the country where you were most recently a resident.

Reason Foreign Taxpayer Identification Number (TIN) Not Provided

If foreign Taxpayer Identification Number (TIN) is not provided, you must enter a reason.

U.S. Taxpayer Identification Number (TIN)

If applicable, enter your U.S. Social Security Number or your U.S. Individual Taxpayer Identification Number. Do not enter your Canadian Social Insurance Number or your Australian Tax File Number.

Capacity in which acting

If this form is completed by an agent acting under a duly authorized Power of Attorney, the form must be accompanied by the Power of Attorney in proper form or a copy thereof.

Date
Please date the form in the format (mm/dd/yyyy).

Signature
If the form is not returned with a signature, the form will be treated as invalid and reportable payments will be subject to backup withholding.

Joint Ownership
Each beneficial owner of a joint account must complete and return a separate Form W-8BEN. Each form must be individually signed in order to be valid.

Special Rates and Conditions
If applicable, a beneficial owner must complete a government issue (IRS) Form W-8BEN and submit such original signed form to us at the address shown below. When completing the IRS Form W-8BEN, be sure to include the information required by Part II, Line 10 on such form. This form can be found on the IRS website www.irs.gov. An example of a beneficial owner who might qualify for a special rate under the treaty is claiming a special rate applicable to dividends based on ownership of a specific percentage of stock.

Please do not submit any other maintenance or financial requests within the envelope provided.

Return your completed form in the enclosed envelope or mail to Computershare Tax Operations, PO Box 505005, Louisville, KY 40233-5005, USA

DID YOU KNOW?

You can certify your account online by visiting us at the website on the reverse side of this form. While online, join the thousands of shareholders that have signed up for electronic delivery!

CURRENT HOLDER INFORMATION

Shares to be Transferred

See the following Frequently Asked Questions (FAQs) section for more information about number and type of shares. All shares transferred will be in book-entry form unless otherwise requested in writing.

- 1** Enter date of death as recorded on the death certificate.
- 2** Enter a daytime telephone number where you can be reached should we have any questions regarding this transfer request.
- 3** Check this box only if you wish to transfer all of the shares in the decedent's account. These shares include Direct Registration System (DRS) and investment plan shares held in book-entry form, as well as any certificates submitted. **If this box is checked, do not complete sections 4, 5 and 6.**
- 4** Enter the number of DRS book-entry shares you wish to transfer.
- 5** Enter the number of certificated shares you wish to transfer. **IMPORTANT:** In order to transfer certificated shares, you must submit the original certificates with this form. If the number of shares to transfer is less than the number of shares on the certificate, the balance will be put into DRS book-entry form in the name of the current holder and a statement will be mailed.
- 6** Enter the number of investment plan book-entry shares you wish to transfer. If you would like to transfer all of the decedent's investment plan shares, you must enter the exact number of shares the decedent held including any partial share amount.
- 7** Check Replacements: Check this box with an 'X' to replace any checks that may be outstanding on the account (please see FAQ for details). Reissued checks will be made payable as originally issued. Not all accounts will have outstanding checks but Computershare will review and replace if applicable. Checks are sent to the address of record for the original account.

8 Authorized Signatures – This section must be completed for your transfer to be executed.

After reviewing the form to ensure that all information provided is correct, please sign and date the form in the appropriate boxes. Please note, if you are signing on behalf of the current registered holder you must indicate your capacity (e.g. John Smith, Executor).

Signature(s) must be stamped with a Medallion Signature Guarantee from a qualified financial institution, such as a commercial bank, savings bank, savings and loan, US stockbroker and securities dealer, or credit union that is participating in an approved Medallion Signature Guarantee Program. The guarantor institution should verify the medallion stamp is sufficient to cover the value of assets being transacted upon. **A Notary Seal is NOT acceptable.**

NEW HOLDER/RECIPIENT INFORMATION

If you are transferring to multiple new holders, feel free to photocopy the "New Holder/Recipient" page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

- 9 Account Type** – Mark only one box with an "X" indicating the type of account into which you are transferring shares. Complete additional sections as indicated.

Definitions of Account Types:

- An **individual** registration, e.g. John T. Smith, is used if there is only one account holder. There is only one individual listed on the account.
- A **joint** tenant registration with right of survivorship, e.g. John T. Smith and Jane T. Doe JT TEN, is used if there are two or more equal holders listed on the account. Please note, the registration must read "and." The word "or" cannot appear in the registration. In the event of the death of one of the listed holders, the securities in the account become the property of the surviving joint holder.

- A **trust** registration, e.g. John T. Smith and Jane T. Doe TR UA 4-3-66 Smith Family Trust, is used to allow the appointed trustees to handle the securities. All acting trustees are listed on the account, which also names the legal name and date of the trust agreement. To register shares under a trust, a legal trust agreement must exist.
 - A **custodial with minor** registration is only valid for a US citizen under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfer to Minors Act (UTMA) of the state of the donor, the state of the custodian or the state of the minor, e.g. John Doe Custodian for Jonathan Doe UTMA NY, is used if the securities are held by a custodian on behalf of a minor. The named custodian is given the legal authority to act on the account on behalf of the minor, until the minor reaches the age of majority under the applicable state's law. The Social Security number associated with the account is that of the minor. A US citizen living abroad needs to indicate the applicable state.
 - An **estate** registration, e.g. John Smith Executor for the Jane Doe Estate, is used to allow a court-appointed legal representative to act on the account. The account is registered in the decedent's estate.
 - **Other** common registrations include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.
- A** If the new holder already owns stock in the company under the exact account name being requested, transfer the shares to the existing account by entering the new holder's 11-digit Computershare account number, which starts with a "C".
- B** Enter the new holder's name (first, middle initial, last) if the account type is individual, custodial, trustee, executor or other.
- C** Enter the name (first, middle initial, last) of the second new holder on the account if the account type is joint, minor, co-trustee or other (if applicable).
- D** Enter the name of the trust or estate (if applicable).
- E** If a trust is entered in section 9D, enter the date of the trust. Leave this section blank if the new account is for an estate or another type of account.
- F** Enter the street address or PO Box for the new holder whose name was entered in section 9A. If applicable, enter apartment or unit number.
- G** Enter the new holder's city or town.
- H** Enter the new holder's state or province.
- I** Enter the new holder's postal code.
- J** Enter the new holder's country.
- 10** Enter **Purpose for Transfer/Cost Basis Data** instructions for shares acquired after 12/31/2010. Please check off the applicable purpose of the transfer. If this section is not fully completed, all transfers will be treated as Gifts, unless we receive documentation that this is a decedent transfer (i.e. Affidavit of Domicile) in which case the transfer will be treated as an inheritance. We recommend that you consult with your tax advisor regarding the tax implications for each type of transfer.
- **Private Sale:** Include the Date of Sale and the Cost Per Share.
 - **Gift:** Include the Date of Gift was received or the gift date will default to the date that the transfer is processed.
 - **Inheritance:** Include the Date of Death and Cost per Share or it will default to the date that the transfer is processed.
 - **No Change of Ownership:** Change of name in cases of marriage or divorce, minor coming of age, addition of spouse to registration, etc. Existing cost basis of shares will be carried over to the new account.

Frequently Asked Questions (FAQs)

Below you will find answers to common questions regarding:

- Account Information
- Transferring Shares
- Uncashed Checks
- Transfer Request Form
- Stock Certificates
- Medallion Signature Guarantee
- Tax Certification, Form W-8BEN
- Federal Transfer Certificate
- Managing Your Account Online (Investor Centre)

Note: Reference to our website – www.computershare.com/investor – is made throughout this document.

Account Information

How do I determine the type of shares that the decedent owned?

- The decedent owned **book-entry shares** if the shares are held in an electronic account at Computershare. A paper certificate was not issued for these shares.
 - **Direct Registration System (DRS) shares** are book-entry shares that are not part of a company's investment plan.
 - **Investment plan shares** are book-entry shares that are part of a company's dividend reinvestment plan (DRP) or direct stock purchase plan (DSPP).
- The decedent owned **certificated shares** if a paper stock certificate is in the account.

How can I find out the decedent's current share balance?

If the decedent's shares are held electronically by Computershare in book-entry form, the most recent statement that the decedent received will provide the current share balance. For certificated shares, each certificate indicates the number of shares it represents directly on the stock certificate.

Transferring Shares

I am listed as a joint holder on the decedent's account. Do I need to transfer the shares to myself to have the decedent's name removed for the account?

Yes. You need to complete a Transfer Request form to transfer the shares to a new account in your name. The surviving holder(s) or a legally authorized representative must sign the "Authorized Signatures" section (section 8) of the form. You must either (1) provide an original death certificate or certified copy, or (2) obtain a Medallion Signature Guarantee for each signature on the form.

What do I do if I want to transfer the decedent's shares to several other parties?

If you are transferring to multiple new holders, feel free to photocopy the "New Holder/Recipient" page of the form prior to completion. This page must be completed for each new holder. Please be sure to clearly note the top of each page with the number of shares (not a percentage) to be transferred to each recipient.

What do I do if I want to transfer shares of several companies?

You will need to submit a separate completed Transfer Request form, including a Medallion Signature Guarantee, for each company.

How do I transfer the decedent's employee stock purchase plan (ESPP) shares?

Please contact the decedent's ESPP administrator for details on how to transfer any ESPP shares that he or she held.

How do I transfer shares to a brokerage account?

Please contact your stockbroker to initiate the transfer of shares in the decedent's Computershare account to a brokerage account.

The new holder has an existing account to which I want the shares transferred. Where can I find the account number of the account to which I want to transfer shares? What if I can't find it?

The new holder should be able to obtain the account number from a statement or other document for that account. If you do not have the account number, please provide all the information you have on the Transfer Request form, and note "unable to locate" in section 9A of the form so that we know you would like the shares transferred to an existing account. We may or may not be able to do this based on the information provided.

Will account features the decedent previously selected automatically carry over from the old account to the new account?

No. Account features, such as direct deposit of dividends or reinvestment of dividends, do not carry over to a new account. Once the transfer is complete, the new holder can easily set up his or her account options online after creating a login ID to use Investor Centre. Please note, any change in registration, including removing a name, will result in a new account.

What legal documents do I need to submit when requesting a transfer on behalf of another?

The institution from which you obtain a Medallion Signature Guarantee will require documentation to verify your identity, legal authority and capacity. For transfer requests valued at less than US\$14 million, Computershare does not require copies of the legal documents; however, we may require other documentation for tax purposes, e.g. a certified Affidavit of Domicile. If the value of the shares you are transferring exceeds US\$14 million, please contact us online through the "Contact Us" section of the website for further requirements. Please note, you will need to sign the Transfer Request form in your capacity (e.g. John Smith, Executor).

Is there a fee to transfer stock?

Computershare does not charge a fee to transfer stock; however you may incur fees from other institutions. For example, you may be charged a fee by the institution that provides the Medallion Signature Guarantee.

Will you return the paperwork I send to you?

All submitted documents will be kept as part of Computershare's permanent records and will not be returned to you.

What do I do if I want to use a different option for transferring my shares other than FIFO?

Please consult your tax advisor and then please contact us online through the "Contact Us" section of the website for further instruction.

What do I do if more than one owner on the account is deceased?

Please indicate the date of death for the most recent decedent.

Please consult your tax advisor.

Frequently Asked Questions (FAQs)

Uncashed Checks

Can you reissue uncashed checks in the name of the new holder?

No. If any uncashed checks have been lost, we can reissue a check in the name of the original holder. To replace those checks, check box 7 on the Transfer Request form. Holders may also be able to replace checks online via Investor Center: refer to the Investor Center information provided in this FAQ.

Transfer Request Form

Who can I call for help completing the form?

Please contact us online through the "Contact Us" section of the website.

I can't fit all the information in the space provided. What should I do?

Please feel free to attach additional pages as needed.

What are examples of other account type choices for the new holder?

Other common account types include community property, Limited Liability Company (LLC), nominee, partnership, tenants by entireties and unincorporated association.

Stock Certificates

What if I can't find a stock certificate?

Please contact us online through the "Contact Us" section of the website to find out the cost and process for requesting a replacement. The certificate must be replaced prior to transferring the shares.

How should I send the certificate? Should I insure the mailing?

We recommend using registered mail or a courier service that provides a return receipt. We also suggest that you insure the mailing with the carrier for 3% of the stock's market value, which is the approximate cost to replace a certificate in the event that it is lost in transit.

Should I sign the back of the certificate before I send it?

No. For your protection, we suggest that you do not sign the back of the certificate when presenting it to us for a transfer.

Medallion Signature Guarantee

What is a Medallion Signature Guarantee? Where can I obtain one?

A Medallion Signature Guarantee is a special stamp provided by a bank, broker or credit union (guarantor institutions) that indicates that the individual signing a form is legally authorized to conduct the requested transaction. The guarantor institution should verify the medallion stamp is sufficient to cover the value of assets being transacted upon.

Tax Certification, Form W-8BEN

What is a Form W-8BEN? Why do I have to complete the form?

Form W-8BEN is an US Internal Revenue Service form used to establish proper tax status for non-US residents. Submitting a completed form may allow the new holder to qualify for a reduced tax rate if the country of origin has a favorable tax treaty with the US.

Where can I obtain one?

A copy of the form is enclosed. Additional forms can be downloaded from the "Help" section of the website listed at the beginning of this FAQ document.

What if the new holder is not available to complete a Form W-8BEN?

If the new holder is unable to provide tax certification at this time, Computershare will be required to withhold taxes on any dividends or other cash distributions until certification is received. Once we process the transfer request and set up the new account, we will send the appropriate tax certification form (Form W-8BEN) to the new holder.

Federal Transfer Certificate

When is a Federal Transfer Certificate required? How do I obtain one?

A Federal Transfer Certificate is required if the individual listed as the current registered holder is deceased and was a non-US resident at the time of death. The certificate can be obtained from the district director of the Internal Revenue Service by writing to:

Estate Tax Group S:SE:SP:EG:EC:1206
I.R.S. SB/SE Estate and Gift Tax Program
1111 Constitution Ave., N.W. LE-4435
Washington DC 20224

For questions regarding transfer certificates or the estate and gift taxation of nonresidents of the US, please call the Estate Tax Group at +1-202-874-1660.

What other option do I have?

In lieu of a Federal Transfer Certificate, you can submit a notarized letter signed by the estate representative(s), which states that (a) the decedent was neither a citizen nor a resident of the US at the time of death, (b) the death occurred on or after January 1, 1977, and (c) the gross value of the decedent's US estate on the date of death did not exceed US\$60,000.

Frequently Asked Questions (FAQs)

Managing Your Account Online (Investor Centre)

I am a new account holder. Can I access my account online?

Yes. Non-business entity accounts can gain access through "Investor Centre" at www.computershare.com/investor.

Computershare's Investor Centre is a free online service that provides you with a wide variety of self-service tools to help track and manage your personal holdings in the companies we service. Investor Centre allows you to manage your holdings in several different companies simultaneously. Please note that Computershare does not permit online access to accounts registered as a business such as corporations, banks, associations, some trusts, nominees, etc.

What can I do with Internet account access?

Here are some of the things you can accomplish through Investor Centre:

- View current account balances
- Sign up to receive statements and documentation electronically (where available)
- Where available, issue certificates from book positions (may require payment of a fee)
- View transaction history
- View payment history
- View stock prices
- Change your mailing address
- Certify your tax status online (Form W-8BEN certification)
- Update your bank account details to have funds directly deposited into your bank account
- Replace checks
- Review information on available investment plans
- Enroll in an investment plan, such as a dividend reinvestment plan (where available)
- Buy shares through a direct stock purchase plan (where available)
- Sell book-entry shares held by Computershare
- Download forms
- Access a comprehensive list of frequently asked questions

How do I start using Investor Centre?

To access your account, just follow these easy steps:

- Step 1:** Go to www.computershare.com/investor and click "Create Login"
- Step 2:** Fill in the required information
- Step 3:** Read and accept the terms and conditions
- Step 4:** Select your member details including a unique user ID and password

Following the initial registration steps, most Investor Centre users are immediately granted full member access to their account and will receive an Investor Centre welcome letter by mail. In some cases, additional verification will be required before access to your account can be granted. Don't worry, this is only temporary, and is done for your protection based upon your account and validation information. In these cases, we will mail you a notice of registration, which includes an access code. Once you receive your access code, simply log on to Investor Centre with your user ID and password. Enter the access code when prompted and you will be granted full member access immediately.

Is my Investor Centre account information secure?

Yes. All communication between our Web server and your computer use industry-standard Secure Sockets Layer (SSL) 2048-bit encryption when you are viewing any details of your holding(s). This is the same type of encryption used by financial institutions worldwide.