



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,

As requested, enclosed 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.

Note that a Medallion Signature Stamp is requested for us to process this transfer request. However, you may be eligible to utilize the Medallion Waiver Option in place of the stamp if you are a US resident, your total account value for this stock is under \$10,000 AND you submit your transfer paperwork with a check payable to Computershare in the non-refundable amount of \$50. Please also enclose a copy of a government issued picture identification such as a license or passport if electing the Medallion Waiver option.

If the decedent held any certificated shares, you must include the original stock certificate(s) along with the Transfer Request form. If a certificate is lost, please contact us at the customer service number listed on the top right corner of this letter to find out the cost and process for requesting a certificate replacement. Lost certificates must be replaced prior to transferring the shares.

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: Form W-9, tax certification – The new holder should sign and date the Form W-9 included with the Transfer Request form. If the new holder is unable to provide tax certification at this time, we will send him or her a Form W-9 (Request for Taxpayer Identification Number and Certification) once the transfer request is processed. Computershare will be required to withhold taxes on any dividends or other cash distributions until tax certification is received by us.

Step 3: Additional tax documentation – Obtain either (a) or (b), as applicable:

- (a) If the decedent resided in a state in which an inheritance tax waiver is required, an Inheritance Tax Waiver form.
- (b) If the decedent did not reside in a state in which an inheritance tax waiver is required, either (i) a Notarized Affidavit of Domicile (blank form enclosed), or (ii) an Inheritance Tax Waiver stamp affixed next to the signature on the Transfer Request form.

See the last page of the enclosed FAQ document for additional information on these items and how to obtain them.

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 may only be fulfilled by the owner entering requests via our Investor Centre web site or by contacting a customer service agent, after this transfer has been completed on our records. Instructions requesting certificates that accompany a transfer request will not be fulfilled if a 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 at the customer service number listed on the top right corner of this letter. You can also submit your questions 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.

PARTIAL TRANSFER:

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

5 **Certificated Shares** (number of whole shares to transfer)

IMPORTANT:
 Original certificate(s) must be submitted
 for your transfer to be executed.

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)

Affix the medallion stamp below **OR** if your total account value is under
 \$10,000, and you live in the United States, you may be eligible to utilize the
 Medallion Waiver option. See the cover letter for further details and instead use
 this box to record the check number you will be enclosing in non-refundable
 payment of the Medallion Waiver option, along with a copy of a government
 issued photo ID if electing the option not to provide a Medallion Signature
 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, C, G & H)
- Joint (complete A, B, C, D, G & H)
- Other (indicate type and complete A, B, C, D, G & H) _____
- Custodial with Minor (complete A, B, C, D, G & H)
- Estate (complete A, B, C, E, G & H)
- Trustee/Trust (complete A-H)

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

B *Social Security Number (SSN) or Employer Identification Number (EIN) (do not use hyphens)
 SSN EIN (check one box above)

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

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

E Trust / Estate Name (if applicable)

Trust / Estate Name - continued

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

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

H City State Zip Code

10 Purpose for Transfer/Cost Basis Data
 Please check off the applicable purpose of the transfer for shares acquired after 12/31/10. 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) _____

How to complete this form

Backup Withholding

The Internal Revenue Service (IRS) requires us to withhold taxes for the applicable rate of backup withholding for U.S. persons without a W-9 tax certification who are not otherwise exempt. Parties acting as disbursement agents, such as Computershare, must withhold and pay to the IRS the applicable tax rate of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, and royalties. Supplying us with your correct Taxpayer Identification Number (TIN), and signing this form will generally allow you to receive your payments without being subject to backup withholding. Failure to supply your TIN, or supplying us with an incorrect TIN, could result in a \$50.00 penalty being assessed by the IRS.

Receipt of a completed Form W-9 will discontinue backup withholding unless otherwise required.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee The actual owner
5. Sole proprietorship or disregarded entity owned by an individual	The owner
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1 -- An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 -- The United States or any of its agencies or instrumentalities
- 3 -- A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 -- A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 -- A corporation
- 6 -- A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7 -- A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 -- A real estate investment trust
- 9 -- An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 -- A common trust fund operated by a bank under section 584(a)
- 11 -- A financial institution
- 12 -- A middleman known in the investment community as a nominee or custodian
- 13 -- A trust exempt from tax under section 664 or described in section 4947

Limited Liability Company or Other Classification

If you are a Limited Liability Company or Other entity, complete an IRS Form W-9 found on the IRS website www.irs.gov. Be sure to include the information required in the IRS instructions for a *Limited Liability Company (LLC)* or for *Other entities* on page 2. Return the completed form to the address below.

Definition of a U.S. Person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations Section 301.7701-7).

Exemption from FATCA reporting: If you are submitting this form for an account that is maintained in the United States, you are exempt from FATCA reporting.

Please return the completed form to:

Computershare Tax Operations
PO Box 505005
Louisville, KY 40233-5005

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!

AFFIDAVIT OF DOMICILE

To be completed for decedent transfers only.

Account Name: _____ Account Number: _____

Name of Stock: _____

Deceased Holder's Taxpayer Identification or Social Security Number: _____

The undersigned, _____

residing at _____

being duly sworn, deposes and says that he/she is _____

Describe your status, i.e. Executor, Administrator, Survivor in Joint Tenancy, etc.

(If a corporate fiduciary show title of affiant and name of corporation)

of (the estate of) _____

who died on _____

that at the time of death the domicile (legal residence) of said decedent was at

and that (s)he resided in the State of _____

for _____ years prior to death and was not a resident of any (other) state within the United States of America at time of death.

Signature: _____

Sworn to before me, a notary public, this

AFFIX SEAL

_____ day of _____, 20 _____

Signature: _____

(official administering oath)

Title: _____

My commission expires _____

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 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.
 - 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.
 - A **transfer on death (TOD)** registration is a type of account registration that allows account owners (individual or joint owners with rights of survivorship) to designate beneficiaries to receive certain assets at the time of their respective deaths, without going through probate. Please note, the transfer of stock to a beneficiary or beneficiaries is not automatic and will require notification of death of the account owner(s) and certain documentation to be sent to the transfer agent. To register a TOD account and designate a beneficiary or beneficiaries, go to www.computershare.com/TOD.
 - **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 9-digit Social Security Number (SSN) or Employer Identification Number (EIN). Do not include hyphens. If the new account will be in more than one person's name, provide the information for the first name on the account or for the person who will be responsible for paying taxes. If the account is being registered as a custodial account, provide the Social Security Number of the minor.
 - C** Enter the new holder's name (first, middle initial, last) if the account type is individual, custodial, trustee, executor or other.
 - D** 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).
 - E** Enter the name of the trust or estate (if applicable).
 - F** If a trust is entered in section 9E, enter the date of the trust. Leave this section blank if the new account is for an estate or another type of account.
 - G** Enter the street address or PO Box for the new holder whose Social Security Number or Employer Identification Number was entered in section 9B. If applicable, enter apartment or unit number.
 - H** Enter the new holder's city, 2-letter state abbreviation and 5-digit postal zip code.
- 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-9
- Inheritance Tax Waiver Form and Affidavit of Domicile
- 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 was issued to him or her.

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 \$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 \$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. Please refer to the note on the cover letter to this form to see if you may be eligible to utilize the Medallion Waiver Option.

Tax Certification, Form W-9

What is a Form W-9? Why do I have to complete the form?

Form W-9 is an Internal Revenue Service tax form that certifies an individual's Taxpayer Identification Number. Submitting a completed form will prevent earnings and sale proceeds paid to the new account from being subject to backup withholding. Without the completed form, Computershare would be legally required to withhold a percentage of each payment to ensure that tax is collected and paid to the Internal Revenue Service.

Where can I obtain one?

The enclosed Transfer Request form includes a Form W-9. The new holder can fulfill this requirement by signing and dating the included Form W-9. The complete Form W-9 can also be downloaded from the "Help" section of the website listed at the beginning of this FAQ document.

What if I do not have the information for the new holder, or the new holder is not available to sign the included Form W-9?

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-9) to the new holder.

Inheritance Tax Waiver Form and Affidavit of Domicile

When is an Inheritance Tax Waiver form required? How can I obtain one?

An Inheritance Tax Waiver form may be required depending on the decedent's state of legal residence and date of death. A list of the locations that may require this form is below. You can obtain an Inheritance Tax Waiver form and instructions on how to complete the form from the state tax agency of the decedent's state of residence.

Alabama	Missouri	Oklahoma
Arizona	Montana	Puerto Rico
California	New Jersey	Rhode Island
Hawaii	New York	Tennessee
Illinois	North Dakota	West Virginia
Indiana	Ohio	

What if the decedent's state of legal residence does not require an Inheritance Tax Waiver form?

Complete the enclosed **Affidavit of Domicile** attesting to the decedent's state of residency, and have the completed form notarized. The form is also available through the "Printable Forms" section of the website listed at the beginning of this FAQ document.

Alternatively, you can obtain an **Inheritance Tax Waiver stamp**, which certifies that no inheritance tax waiver is required. The stamp should be placed next to the authorized signature on the Transfer Request form (section 8) and may be obtained from the same financial institution providing the Medallion Signature Guarantee.

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-9 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 a verification code. Once you receive your verification code, simply log on to Investor Centre with your user ID and password. Enter the verification 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.