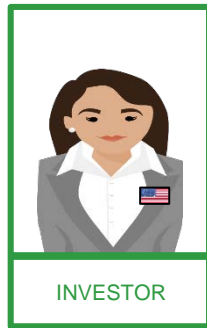
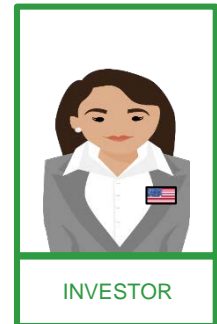
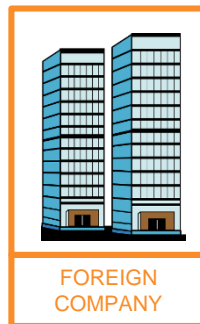


Relief at Source

Investor submits paperwork to foreign tax authority/agent prior to Dividend Pay Date

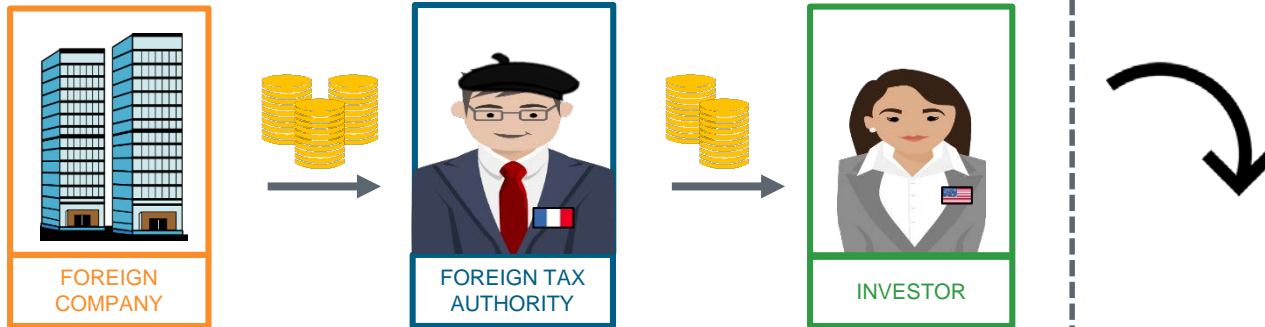


Dividend is paid; foreign tax authority/agent withholds tax at favorable 'Treaty' rate



Post-Payable Reclaim

Dividend is paid; foreign tax authority withholds tax at unfavorable 'Statutory' rate



Investor submits claim application to foreign tax authority; foreign tax authority remits over-withheld tax

