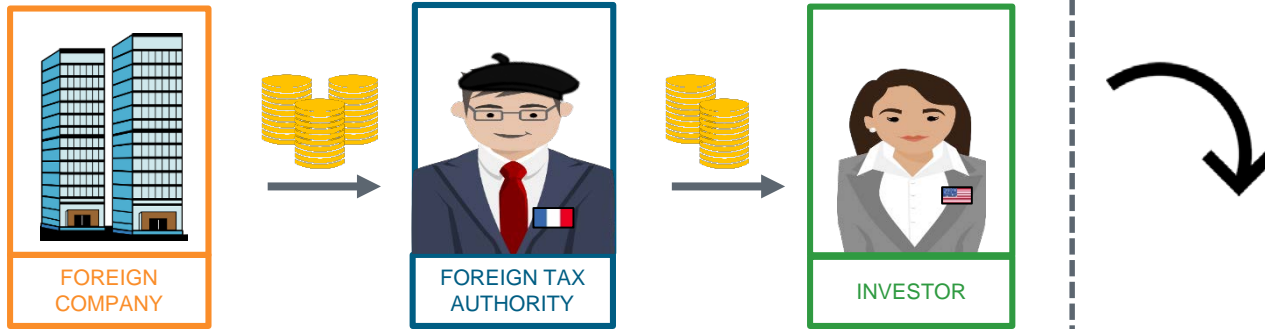
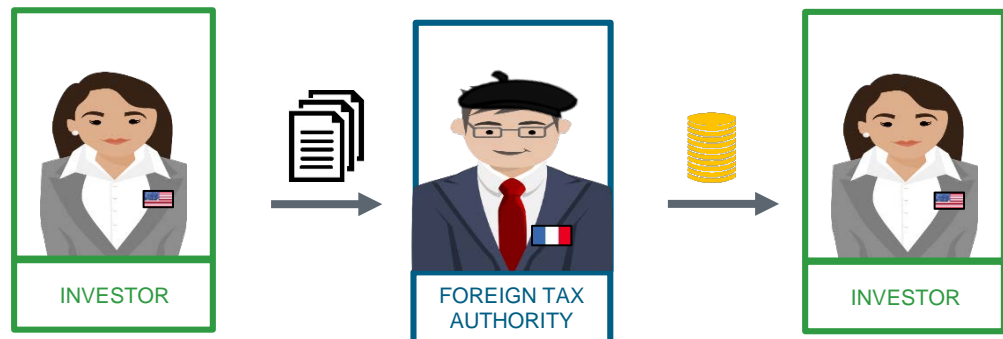


Post-Payable Reclaim

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



Relief at Source

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



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

