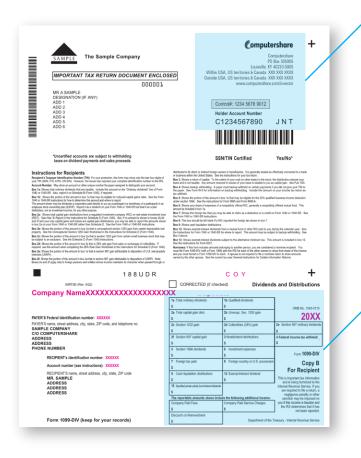
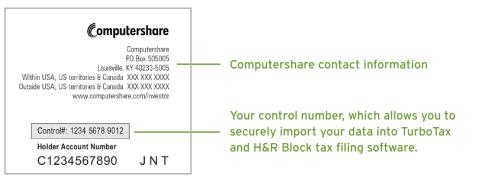
Computershare

UNDERSTANDING YOUR 1099-DIV

If you received dividends on stock or other securities, you also received IRS Form 1099-DIV, which provides information you need to file your taxes. Most of the forms Computershare issues only contain information in boxes 1a, 1b, 4, and the boxes titled "Company Paid Fees" and "Discount on Reinvestment." Let's take a look at the important sections of the form.





Box 1a - Contains the amount of taxable ordinary dividends. Most dividends are ordinary dividends unless the corporation has told Computershare otherwise.

1a Total ordinary dividends	1b Qualified dividends	
\$	\$	OMB No. 1545-0110
2a Total capital gain distr. \$	2b Unrecap. Sec. 1250 gain \$	20XX
2c Section 1202 gain \$	2d Collectibles (28%) gain \$	2e Section 897 ordinary dividends \$
2f Section 897 capital gain \$	3 Nondividend distributions \$	4 Federal income tax withheld\$
5 Section 199A dividends \$	6 Investment expenses \$	Form 1099-DIV
7 Foreign tax paid \$	8 Foreign country or U.S. possession	Copy B For Recipient
9 Cash liquidation distributions \$	12 Exempt-interest dividend \$	This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on
13 Specified private activity bond interest dividends \$ The reportable amounts above inclu	de the following additional income:	
Company Paid Fees	Company Paid Service Charges	you if this income is taxable and the IRS determines that it has not been reported.

Box 1b - Contains the amount of qualified dividends, which are subject to the same 0% to 20% maximum tax rate for capital gains. The tax rate for your qualified dividends depends on your individual tax situation.

Box 4 - Shows the amount of income tax withheld from the payment and remitted to the IRS on your behalf.

If you participate in a dividend reinvestment plan, the **Discount on Reinvestment** box contains the amount of any reinvestment purchase discounts offered by the issuer.

Company Paid Fees - Contains the amount of fees the issuer paid on your behalf on dividend reinvestment or optional cash purchase transactions. This amount is included in the amounts shown in box 1a or 1b.