QUESTIONS & ANSWERS

Why am I receiving this notice regarding the availability of proxy materials?

In 2007, the SEC adopted new rules about the delivery of proxy materials. Companies are now permitted to send the enclosed "Notice" instead of a full printed set of proxy materials. The Notice gives you instructions on how to view your company's proxy materials and vote online, or how to receive a full set of printed materials by mail.

There are several advantages to your company sending a Notice instead of a full set of materials including lowering your company's costs, and reducing the environmental impact from printing and mailing full sets of proxy materials.

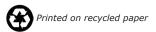
How do I view the proxy materials online?

Go to www.proxyvote.com and follow the instructions. You will need to enter the number printed on the enclosed Notice in the box marked by the arrow $\rightarrow \boxed{XXXXXXXXXXXXXXXXXX}$.

What if I still prefer to receive a paper copy of the proxy materials?

- By INTERNET at www.proxyvote.com
- By TELEPHONE, toll-free at 800-579-1639
- By sending an e-mail to sendmaterial@proxyvote.com; simply enter the number in the box from the Notice in the subject line. No other information is necessary.





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Can I request to receive my proxy materials for future meetings by e-mail rather than receive a Notice?

Yes, you may request to receive proxy materials for all future meetings by e-mail, to do so go to www.proxyvote.com and follow the electronic delivery enrollment instructions.

How can I vote my shares?

- You may vote your shares at www.proxyvote.com.
- You may vote your shares BY MAIL by requesting a paper copy of the proxy materials which includes a proxy card or vote instruction form.
- You may vote your shares BY PHONE using the toll-free number provided on the Notice.
- You may also vote your shares IN PERSON at the company's meeting. Please refer to the proxy statement for specific instructions.

You MAY NOT use your Notice to vote your shares, it is NOT a form for voting. If you send the Notice back, your vote will not count.

For more information please visit, www.sec.gov/spotlight/proxymatters/e-proxy.shtml



