

INVESTMENT PLANS

FACT SHEET

Direct investing made easy

Computershare's investment plan services provide investors with an easy and inexpensive method to invest in your company without the inconvenience of opening a brokerage account.

As your transfer agent, Computershare offers you simple and cost-effective facilities to empower investors to buy and sell shares in your company and to continue to grow their ownership.

Investment plans offer services that attract investors and benefit your company by:

- **Improving shareholder satisfaction.** Individual shareholders perceive these programs as a benefit, resulting in increased overall shareholder satisfaction.
- **Enhancing your registered shareholder base.** Registered shareholders tend to be long-term investors who support management decisions.
- **Building loyalty.** Registered shareholders develop and retain an affinity for your company's products and services.

By reducing the cost of owning stock and making it easy to purchase shares in your company, these plans will help you attract committed investors and increase your registered ownership.

DIRECT STOCK PURCHASE PLANS

Through a direct stock purchase plan, shareholders – including first time investors – can purchase shares directly through Computershare without going through a broker. The plan can either be a Computershare-sponsored program, which would not require SEC registration, or your own registered plan. In either instance, Computershare can serve as your plan's administrator and processing agent.

Whether to offer a registered plan or a Computershare-sponsored plan depends on how important various factors are to you, such as the flexibility to use original issue shares or treasury shares to raise capital, the ability to market to specific groups, or the option to offer easy and inexpensive access to your shares. Your relationship manager can help you determine which type of plan is right for your company.

Computershare-sponsored or issuer-sponsored plan?

New participants can purchase initial shares directly, without going through a broker.

Computershare relieves issuer of need to file plan with the SEC.

Participants can choose to have dividends reinvested in the plan (for stocks that pay dividends).

Participants can make additional purchases in the plan (if issuer chooses this option).

Computershare-sponsored direct stock purchase plan	●	●	●	●
Issuer-sponsored direct stock purchase plan	●		●	●

WHAT INVESTMENT PLANS OFFER SHAREHOLDERS

Computershare's investment plan services enable shareholders to deposit existing certificates to purchase their first shares or buy additional shares with either dividends or cash contributions, and to sell their shares.

The plans offer your participants the following benefits:

- **Cost-effectiveness.** These plans can be provided at little or no cost to your shareholders. They can also bring cost savings in managing your shareholders.
- **Shares held in book-entry form.** Shares are issued in book-entry – eliminating the risk of certificate theft, loss or misplacement.
- **Fractional share value.** When a purchase amount does not buy a whole share in company stock, a fractional share is credited to the participant's account. Fractional shares start earning dividends with the next dividend payment – just the way full shares do – compounding investment value for your shareholders.
- **Optional cash investments.** Participants have the flexibility to make cash investments by check, automatic bank debits or a combination of different payment methods.

- **Dollar-cost averaging.** Participants can buy shares at a lower minimum dollar-denominated purchase than most brokers require. By buying at regular intervals, shareholders mitigate market volatility and enjoy attractive long-term results in most cases.
- **Regular statement and transaction confirmations.** Any share activity within a plan is automatically recorded in your participants' accounts. They will receive comprehensive statements detailing their transactions, such as purchases, sales, certificate deposits or withdrawals, dividend reinvestments and current account balances.
- **Online convenience.** All plan requests – from enrollment to a one-time or recurring purchase to a sale – can be initiated through our website. Additionally, investors can download enrollment forms and other information directly from the Internet.

DIVIDEND REINVESTMENT PLANS

A dividend reinvestment plan is similar to a direct stock purchase plan, but does not allow first-time investors to purchase their shares directly – it can only be used by someone already holding shares. If your company

already offers a dividend reinvestment plan to holders, Computershare can continue to support your plan with all the same features and benefits for participants as for a direct stock purchase plan.

WHY CHOOSE COMPUTERSHARE?

Computershare currently provides extensive and comprehensive direct stock purchase and dividend reinvestment plans for over 700 companies. We employ highly trained customer service representatives who are well versed in all issues relating to investment plans. Participants can also use our IVR as well as the Internet to obtain account information and perform certain transactions 24 hours a day, seven days a week.

Contact Computershare today to learn more about our direct stock purchase and dividend reinvestment programs.

ABOUT COMPUTERSHARE

Computershare is a global leader in transfer agency, employee equity plans, proxy solicitation and other specialized financial and communications services – serving more than 100 million shareholder accounts on behalf of 14,000 corporations in 17 countries.