NOTICE HAS BEEN RECEIVED OF AN OPTIONAL DIVIDEND TO HOLDERS OF EX DATE 06/27/25, RECORD DATE 06/30/25. THE PAYABLE DATE IS 09/10/25. ALL SHAREHOLDERS SHOULD CONSULT THEIR PROFESSIONAL ADVISORS CONCERNING TAXATION CONSEQUENCES AND TO BE SURE ALL GOVERNMENTAL AND REGULATORY COMPLIANCE ARE MET FOR RECEIVING AND SELLING STOCK ELECTIONS. YOU MUST ELECT IN IFA TO OVERRIDE THE STANDING INSTRUCTIONS (IF ANY) BY OUR REPLY BY DATE AND TIME. OTHERWISE THE EVENT DEFAULT ELECTION WILL BE APPLIED TO UNINSTRUCTED BALANCES. THE TERMS ARE AS FOLLOWS:

- +++ 'OPTLDIV1' CASH AUD 0.30 (DEFAULT) SUBJECT TO WITHHOLDING TAX TBD +++ 'OPTLDIV2' STOCK ADDITIONAL SHARES AT A REINVESTMENT PRICE TO BE DETERMINED.
- ++ CLIENTS ELECTING STOCK ASSUME RESPONSIBILITY TO SATISFY THEMSELVES AS ELIGIBLE. ++
- ++ PLEASE DISREGARD IF YOUR ACCOUNT IS NOT A RECORD DATE HOLDER ++
 ++ IF YOU WISH TO ELECT CASH USE 'OPTLDIV1'. TO ELECT STOCK USE 'OPTLDIV2'.
- +++ ALL TIMES IN THIS IFA ARE SET IN MILITARY EASTERN STANDARD TIME AND SET +++ IN A 24 HOUR FORMAT.+++