

NOTICE HAS BEEN RECEIVED OF AN OPTIONAL DIVIDEND TO HOLDERS OF EX DATE 11/21/25, RECORD DATE 11/21/25. THE PAYABLE DATE IS 01/12/26. 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. PLEASE NOTE THAT CLIENTS THAT HAVE STANDING INSTRUCTIONS IN PLACE WILL HAVE THEIR ELECTION APPLIED FOR ANY UNINSTRUCTED BALANCES ON OUR REPLY DATE AND TIME. FOR THOSE CLIENTS SET UP FOR DIVIDEND REINVESTMENT, INSTRUCTIONS WILL BE APPLIED ON REPLY BY DATE AND TIME FOR UNINSTRUCTED BALANCES AFTER STANDING INSTRUCTIONS HAVE BEEN APPLIED. DIVRE ELIGIBILITY CAN BE CONFIRMED VIA NETX360 IN THE DIVIDEND COLUMN IN HOLDINGS (SECURITY IS LISTED AS REINVEST). OTHERWISE THE EVENT DEFAULT ELECTION WILL BE APPLIED TO UNINSTRUCTED BALANCES. THE TERMS ARE AS FOLLOWS:

** 'OPTLDIV1' STOCK - (DEFAULT) ADDITIONAL SHARES AT A REINVESTMENT PRICE TO BE DETERMINED. FRACTIONAL SHARES ARE PAID IN CASH EXCEPT FOR THOSE HOLDERS WHO ARE SET UP FOR DIVRE. FEES AND/OR TAX, IF ANY, TO BE DETERMINED.

** 'OPTLDIV2' CASH - USD 0.906 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 STOCK USE 'OPTLDIV1'. TO ELECT CASH USE 'OPTLDIV2'.

+++++ THE DEFAULT OPTION IS 'OPTLDIV1' STOCK +++++

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT TED COHN AT 201-536-6844 OR EMAIL AT [OPTIONAL\(UNDERSCORE\)DIVIDENDS\(AT\)PERSHING.COM](mailto:OPTIONAL(UNDERSCORE)DIVIDENDS(AT)PERSHING.COM).

IF YOU WISH TO ELECT, ALL ELECTIONS MUST BE SUBMITTED IN MASS ELECTIONS THROUGH NETX360/IFA.+++

INSTRUCTIONS SENT AFTER THE CUT OFF DATE AND TIME SHOULD BE SUBMITTED VIA SERVICE CENTER REQUEST, FOLLOWED BY A PHONE CALL. ALL LATE INSTRUCTIONS ARE HANDLED ON A BEST EFFORTS BASIS. THE PATHWAY IS AS FOLLOWS: CORPORATE ACTIONS/OPTIONAL DIVIDEND/INSTRUCTIONS

ALL TIMES IN THIS IFA ARE SET IN MILITARY EASTERN STANDARD TIME AND SET IN A 24 HOUR FORMAT.