

The Depository Trust Company

IMPORTANT

B#: 3068

DATE: March 11, 2008

TO: All Participants

CATEGORY: Dividends

FROM: Roxana Argintescu, International Tax Product Management

ATTENTION: Operations, Reorg & Dividend Managers, Partners & Cashiers

SUBJECT: TaxRelief - Country: Finland
New 0% Withholding Rate Bucket for Eligible U.S. Pensions

Participants are advised that on December 28, 2007 a protocol to the U.S.-Finland income tax treaty entered into force that grants a 0% dividend withholding tax rate to eligible U.S. pension plans. Prior to the protocol pension plans were eligible for the 15% favorable treaty rate applicable to U.S. residents.

ADR depository banks are offering the exempt rate at source to qualified pension plans via DTC's Elective Dividend Service (EDS). DTC has added a new 0% rate bucket to support the new relief opportunity.

Participants must comply with dual requirements to obtain the 0% relief at source:

1. Elect the 0% rate via EDS, and
2. Submit supporting documentation to the depository bank sponsoring the ADR.

Participants should carefully read upcoming Finland Important Notices (including B#3077, already posted) to identify the types of eligible U.S. pension plans as well as the supporting documentation required by the depository banks, and accompanying stringent deadlines.

Please direct questions regarding EDS elections to Sean Bollers at (212) 855-4706.

Please direct questions regarding supporting documentation to the depository bank contact listed in the applicable Important Notice.