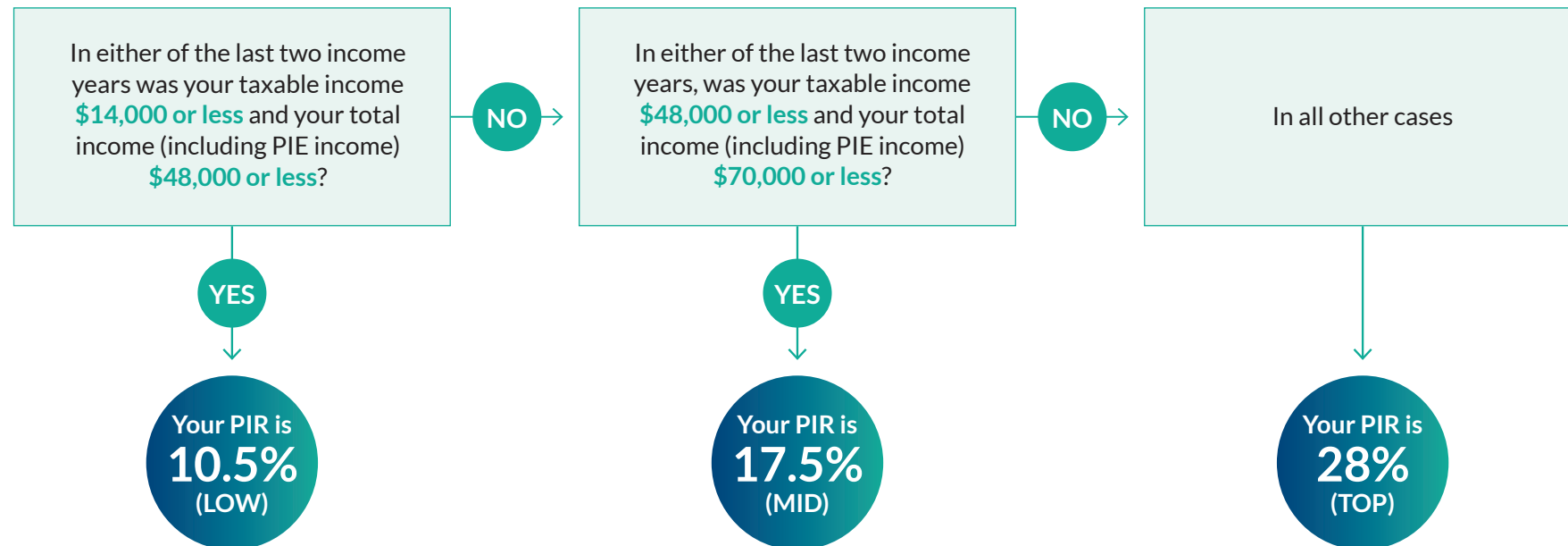


HOW TO CALCULATE YOUR PRESCRIBED INVESTOR RATE (PIR)



Other Investors	PIR
Non-Resident Investor	28%
Company, Unit Trust, Charity or Non-Profit Organisation	0%
Trust (excluding Charitable Trusts and Unit Trusts) choose the rate to best suit your beneficiaries	0%, 17.5% or 28%

*Note: Trustees of a Testamentary Trust may also choose 10.5%.
 Note: if you hold a joint account, the highest tax rate will be applicable to your account.*