

STATE OF NEW JERSEY

DRP INSTRUCTIONS (As of August 2007)

1. Holders must report DRP (Dividend Reinvestment Plan) accounts as SC19. The State will only accept whole shares for each individual. Fractional shares must be liquidated at market value when reported (see #3).
2. DRP's must be registered in physical form in the name of "Neary Penco", or delivered electronically via DTC. We will not accept a statement or system printout.
3. The fractions must be sold for each individual and must be reported as SC09 and accompanied by a check or wire.