

***DTC Tax
Services
Product Guide***

March 2011



*The Depository Trust &
Clearing Corporation*

The primary purpose of this product guide (the "Guide") is to familiarize members with the various **Tax Services** products offered by DTCC, through its subsidiaries The Depository Trust Company ("DTC") and DTCC Solutions LLC ("DTCC Solutions"). For more detailed descriptions of the products, please see the Dividend Service Guide which can be accessed through the DTCC Customer Portal at <https://login.dtcc.com/wps/myportal>.

Important Legal Information: DTCC and its affiliates ("the Companies") do not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this Guide which is provided as is.

To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, the Companies do not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.

Contents

| | |
|--|-----------|
| DTC TaxReliefsm | 1 |
| Background | 1 |
| About The Product | 1 |
| How It Works | 1 |
| Benefits of Using DTC TaxRelief sm | 2 |
| The Elective Dividend Service (EDS) | 3 |
| Introduction | 3 |
| When to Use | 3 |
| Legal Considerations | 3 |
| Associated PTS/PBS Functions | 4 |
| Procedures and Field Definitions | 5 |
| DTC TaxReliefsm Contact Number | 5 |
| DTC TaxInfosm | 6 |
| Background | 6 |
| About the Product | 6 |
| How it Works | 6 |
| When to Use | 6 |
| Benefits of Using TaxInfo SM | 7 |
| Legal Considerations | 7 |
| Associated PTS/PBS Functions | 7 |
| Procedures and Field Definitions | 8 |
| DTC TaxInfo sm Contact Number | 8 |
| U.S. Tax Withholding | 9 |
| Background | 9 |
| About The Product | 9 |
| How it Works | 9 |
| The Elective Dividend Service (EDS) | 10 |
| Introduction | 10 |
| When to Use | 10 |
| Benefits of Using U.S. Tax Withholding | 10 |
| Legal Considerations | 10 |
| Associated PTS/PBS Functions | 11 |
| Procedures and Field Definitions | 12 |
| DTC U.S. Tax Withholding Contact Number | 12 |
| Associated Record Layouts | 12 |
| Domestic Tax Reporting (DTax) | 13 |
| Background | 13 |
| About the Product | 13 |
| When To Use | 13 |

| | |
|---|-----------|
| Associated Products | 13 |
| Using DTax | 13 |
| Associated PTS/PBS Functions | 14 |
| Procedures and Field Definitions | 15 |
| Associated Record Layouts | 15 |

BACKGROUND

When dividends and interest are paid on foreign securities, foreign tax is generally withheld from the payment by the paying agent and paid to the foreign taxing authority. Generally, the paying agent withholds an amount of tax determined by statute (statutory rate) in the local jurisdiction where the security is issued. Often, investors are resident for tax purposes in a jurisdiction that has a tax treaty with the country of issuance of a security. For qualifying types of investors, these treaties often allow for a withholding rate less than the statutory rate.

ABOUT THE PRODUCT

DTC TaxReliefsm (TaxRelief) makes it possible for qualifying beneficial owners to obtain tax relief “at-source” or via an accelerated refund on certain foreign issues as a result of tax relief arrangements established with issuers, agents or the tax authorities of various countries. Obtaining benefits at-source means investors receive the income payment with the most favorable rate of tax for which they qualify deducted at the same time. The alternative to “at-source” relief would be to be taxed at the highest rate and to have to file a tax reclaim to receive the amount overpaid by the beneficial owner. TaxRelief offers an efficient alternative to manually filing error-prone hardcopy reclaim forms.

TaxRelief supports all international DTC-eligible security types including American Depositary Receipts (ADR), global shares, equities, and fixed income securities for which arrangements have been established with either the respective countries’ tax authorities, agents, or issuers.

HOW IT WORKS

When DTC is informed by the issuer or its agent that a tax relief opportunity exists on an upcoming income payment, DTC sends out a communication to participants via dividend announcements, announcements of active and forecast elections, and in some cases a DTC Important Notice. Each communication states the issue’s CUSIP number, the tax relief country, the record and payable dates and the various tax relief entitlements for different investor types.

Elections for tax relief are submitted electronically to DTC via the Participant Browser Service (PBS) TaxRelief function or via the PTS function EDS, to receive income payments exempt from foreign tax (exempt rate), at a reduced rate of withholding (favorable rate) or at the statutory tax rate (unfavorable rate) for DTC-eligible securities for which TaxRelief is available. In making an election, a DTC participant makes certain certifications on behalf of the beneficial owner of the security in order to effect any “at source” relief or receive an accelerated refund. In particular, the participant certifies that it has documentation supporting the election, if so required in the subject jurisdiction. See also [Legal Considerations](#) below.

DTC opens its system to accept certifications on the day after record date and undertakes to keep the window open for a minimum of five business days, if feasible. Sometimes the period is shorter due to circumstances beyond DTC’s control such as requirements of the issuer and/or agent or specific

characteristics of the issue. TaxRelief allows participants to view, enter, modify, or delete certifications up to the security's instruction cutoff date.

For relief-at-source payments, participants and their customers receive in one transaction simultaneous payment of the income and the associated tax relief. For accelerated refunds, participants receive their customer's tax relief entitlement subsequent to the initial dividend payment through DTC's cash settlement system.

DTC also provides DTC TaxInfoSM (TaxInfo) as a source for international tax withholding and relief entitlement information. Participants can easily access DTC TaxInfoSM (the TAXI function on PTS) directly from within the TaxRelief function. For more information about [DTC TaxInfoSM](#) see page 6.

Note: The use of DTC TaxReliefSM may be limited by the type of security related to a particular jurisdiction (such as ADRs or bonds for example) or may be available on an issue-by-issue basis. DTC continues to work with foreign tax authorities as well as issuers and agents to arrange for at-source relief (or if such relief is prohibited by applicable statutory provisions or the like, quick conditional refunds) under income tax treaties and/or the domestic law of the issuer's country.

DTC TaxReliefSM is a sub-function of the Elective Dividend Service/EDS which is described below.

BENEFITS OF USING DTC TAXRELIEFSM

- Receive income payments net of the most favorable rates of tax for which your customers are entitled, enabling you to obtain monies that might otherwise be forfeited due to the complexity and cost of filing tax reclaims.
- Improves return on investment.
- Increases speed and accuracy in securing tax relief and eliminates the need for paper-based reclaims.
- Reduces or eliminates foreign exchange risk by removing the lag time between income payment and receipt of tax reclaim proceeds.
- Creates a secure electronic record of tax relief elections.
- Reduces or eliminates the possibility of a single income entitlement occurring via two separate payments made in two different tax years which can cause home country tax reporting and payment problems for the beneficial owner and its custodian (for example, where the income payment precedes the return of overwithheld tax).
- Saves money by eliminating the need to finance delayed reclaim proceeds.
- Enables better, more informed investment decisions, as investors and investment advisors can calculate returns based on treaty and reduced domestic law withholding tax rates.

THE ELECTIVE DIVIDEND SERVICE (EDS)

Introduction

The Elective Dividend Service (EDS) function allows you to view and process income election instructions related to certain eligible securities.

When to Use

You can use the Elective Dividend Service/EDS when you want to:

- View a forecast of upcoming EDS announcements that have not yet reached record date
- View active elections in which you have position on record date, up to, and including, instruction cutoff date listed in cutoff-date order
- View inactive elections in which you have position past cutoff date but before allocation date
- View transaction history of all the transactions you entered via EDS
- Make elections for tax relief on income payments from foreign securities (Option 2)
- Make withholding elections on U.S. securities (applies to non-U.S. participants only) (Option 6).

You can use the Elective Dividend Service (EDS) to enter election instructions for any active election announcement in which you have position.

EDS is available on business days from 6:00 a.m. to 8:00 p.m. eastern time.

LEGAL CONSIDERATIONS

Participants should be aware that use of DTC TaxReliefsm typically requires that participants be able to provide supporting documentation in the event of an audit for any certifications that they make to DTC via TaxRelief. Additionally, among other things, by making the EDS certification, participants agree that DTC has the right to reverse the tax relief obtained pursuant to such certification (and related costs) if requested by the applicable taxing authority or paying agent. Note that participants may be required by the ADR Depository, custodian bank, issuer, or applicable tax authority to submit beneficiary lists in support of their DTC TaxReliefsm certifications. Please refer to [DTC TaxInfosm](#) and event-specific DTC Important Notices for details regarding required documentation.

ASSOCIATED PTS/PBS FUNCTIONS

| Use this function | To |
|--|--|
| EDS – Foreign Tax Withholdings (Option 2) on PTS TaxRelief on PBS | Make elections to receive income payments net of favorable, unfavorable, or exempt rate(s) of withholding tax. |
| DIVA/DPAL – on PTS Dividend and Income - Dividend Announcement Inquiry on PBS | View allocations and announcement information. |
| SDAR – on PTS Reorg /Redemptions/Dividend Allocations on PBS | View today's allocations and anticipated allocations. |

PROCEDURES AND FIELD DEFINITIONS

PBS Procedures and Field Definitions

Instructions, including detailed field definitions, business terms and topics can be found by clicking the Help button located at the top of the screen for the selected PBS application.

PTS Procedures and Field Definitions

Instructions and field definitions can be found in the DTC Service Guides.

You can access the DTC Service Guides through the DTCC Customer Portal at <https://login.dtcc.com/wps/myportal>. You will be prompted for a user ID and password. To obtain a user ID and password, go to www.dtc.org. In the **Participant Enrollment** area, click **Register**. Complete and submit the enrollment form and your password will be issued.

On the Customer Portal page, click **DTCC Learning**. The DTCC Learning page opens. Click **Reference Tools**, then click **Click here to access the Online Library**. The DTC Service Guides page appears.

Note: You can also go directly to the **Reference Tools** section of the DTCC Learning page at: <http://learning.dtcc.com/ref-tools/index18232.html>. You will be prompted for a user ID and password once you click **Click here to access the Online Library**.

On the menu bar, select **Service Guides**, and then select **Dividends**. The Introduction page of the service guide you selected appears. On the left, click **Function Chapters**. The Function Chapters page for the **Dividends** service guide appears. Click the function acronym for which you want information. The acronym for TaxRelief is EDS. The Introduction page for that function appears.

DTC TAXRELIEFSM CONTACT NUMBER

For more information contact DTC's Customer Help Center at (888) 360-3822.

BACKGROUND

Understanding and determining tax relief entitlements for various investor types can be difficult as the rules and regulations are often quite complicated and hard to decipher. DTC's TaxInfoSM was developed to help participants by presenting pertinent information in a format that is easy to understand.

ABOUT THE PRODUCT

Offered in conjunction with DTC TaxReliefSM, DTC TaxInfoSM is a repository of information designed to assist participants in making appropriate elections on behalf of their customers for withholding tax relief on income payments from foreign securities.

This information is compiled from various sources including international taxing authorities, issuers, paying agents, international accounting and law firms, and other external sources.

HOW IT WORKS

The information is presented in a PDF document which can be launched via the PBS platform from the TaxInfoSM function. PTS users can scroll through the document screen-by-screen via the TAXI function. For easy reference, TaxInfoSM is accessible from the TaxRelief function (EDS on PTS).

TaxInfoSM provides:

- Beneficial owner definitions under various tax treaties
- Tax withholding rates for different investor types applicable to various countries
- Legal conditions regarding the use of DTC TaxReliefSM
- Documentation requirements for tax relief processing
- Audit information related to DTC TaxReliefSM
- URLs for related websites

WHEN TO USE

Use TaxInfoSM when you are receiving dividends or interest involving foreign securities eligible for TaxRelief. It allows you to view important foreign tax withholding information before making decisions regarding elections for withholding tax relief. For example, a cash dividend is announced for a Swiss ADR. You can use TaxInfoSM to determine the proper amount of taxes to be withheld on your customer's ("beneficial owner's") dividend distribution. (A beneficial owner is the person or entity that owns and is entitled to all distributions and underlying rights in relation to a security.)

TaxInfoSM is available 24 hours on business days.

BENEFITS OF USING TAXINFOSM

DTC TaxInfosm:

- Provides a useful source of foreign tax withholding and relief information on DTC-eligible securities for specific jurisdictions
- Offers timely information compiled from various sources including international taxing authorities, issuers, paying agents, international accounting and law firms, and other external sources
- Reduces response time to customer inquiries by providing a centralized source of withholding tax information participants can use for their own research purposes

LEGAL CONSIDERATIONS

Please be advised that DTC is not providing tax advice and that TaxInfosm is not meant to be a substitute for sound advice from qualified tax and legal advisors. Participants should consult their own tax advisors in utilizing the information in TaxInfosm.

ASSOCIATED PTS/PBS FUNCTIONS

| Use this function | To |
|--|--|
| TAXI - on PTS TaxInfo sm on PBS | View country-specific foreign tax withholding information. |
| EDS - Foreign Tax Withholdings (Option 2) - on PTS TaxRelief sm on PBS | Make elections to receive income payments net of favorable, unfavorable, or exempt rate(s) of withholding tax. |

PROCEDURES AND FIELD DEFINITIONS

PBS Procedures and Field Definitions

Instructions, including detailed field definitions, business terms and topics can be found by clicking the Help button located at the top of the screen for the selected PBS application.

PTS Procedures and Field Definitions

Instructions and field definitions can be found in the DTC Service Guides.

You can access the DTC Service Guides through the DTCC Customer Portal at <https://login.dtcc.com/wps/myportal>. You will be prompted for a user ID and password. To obtain a user ID and password, go to www.dtc.org. In the **Participant Enrollment** area, click **Register**. Complete and submit the enrollment form and your password will be issued.

On the Customer Portal page, click **DTCC Learning**. The DTCC Learning page opens. Click **Reference Tools**, then click **Click here to access the Online Library**. The DTC Service Guides page appears.

Note: You can also go directly to the **Reference Tools** section of the DTCC Learning page at: <http://learning.dtcc.com/ref-tools/index18232.html>. You will be prompted for a user ID and password once you click **Click here to access the Online Library**.

On the menu bar, select **Service Guides**, and then select **Dividends**. The Introduction page of the service guide you selected appears. On the left, click **Function Chapters**. The Function Chapters page for the **Dividends** service guide appears. Click the function acronym for which you want information. The acronym for TaxInfoSM is TAXI. The Introduction page for that function appears.

DTC TAXINFOSM CONTACT NUMBER

For more information contact DTC's Customer Help Center at (888) 360-3822.

U.S. Tax Withholding

BACKGROUND

The U.S. Tax Withholding Service (UTW) is available to non-U.S. participants, including subaccounts of U.S. participants.

ABOUT THE PRODUCT

UTW allows non-withholding qualified intermediaries to make elections on U.S. source income payments at all favorable withholding rates available to countries that have tax treaties with the U.S. (treaty rate) as well as at the maximum statutory withholding rate (30%), and the exempt rate (0%). A qualified intermediary (QI) is any non-U.S. intermediary (or non-U.S. branch of a U.S. intermediary) that has entered into a qualified intermediary withholding agreement with the IRS. Non qualified intermediaries (NQIs) cannot make elections to secure reductions in applicable maximum statutory withholding rates. All U.S. source payments made to NQI users will be withheld at the maximum statutory rate. U.S. source payments to non-U.S. participants that have provided a Form W-8BEN may be paid at a reduced rate of withholding depending on the certifications associated with the Form W8-BEN.

HOW IT WORKS

As a U.S. tax withholding agent, DTC:

- Provides certain users of the service with access to the U.S. Tax Withholding menu item on the EDS function
- Notifies non-U.S. participants of taxable events
- Informs non-withholding QI users of the "election window" during which they must send withholding rate instructions to the depository; the election window generally extends from one day after the record date ("record date +1") to one day before the payable date ("payable date -1")
- Pays U.S. source dividends or interest to non-U.S. participants on the payable date, net of appropriate withholding tax
- Prepares settlement statements that will reflect the gross dividend amount, tax amounts withheld at each designated rate, and net dividends paid
- Remits tax funds to the IRS on a weekly schedule
- Prepares and sends the appropriate year-end 1042-S tax forms to non-U.S. participants

U.S. Tax Withholding is a subfunction of the Elective Dividend Service (EDS) which is described below.

THE ELECTIVE DIVIDEND SERVICE (EDS)

Introduction

The Elective Dividend Service (EDS) function allows you to view and process income election instructions related to certain eligible securities.

When to Use

You can use the EDS when you want to view:

- A forecast of upcoming EDS announcements that have not yet reached record date
- Active elections in which you have position on record date, up to, and including, instruction cutoff date listed in cutoff date order
- Inactive elections in which you have position past cutoff date but before allocation date
- Transaction history of all the transactions you entered via EDS
- Make elections for tax relief on income payments from foreign securities (Option 2)
- Make withholding elections on U.S. securities (applies to non-U.S. participants only) (Option 6).

You can use the EDS to enter election instructions for any active election announcement in which you have position. Certifications and/or disclaimers are displayed prior to updating.

EDS is available on business days from 6:00 a.m. to 8:00 p.m. eastern time.

BENEFITS OF USING U.S. TAX WITHHOLDING

Users of the UTW receive payments net of taxes on payable date. DTC remits the taxes to the IRS and provides appropriate year-end reporting on Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) prior to March 15 following the end of the calendar year. It is not necessary for users to segregate positions into separate subaccounts by tax rate pool. All positions may be maintained in one account. Prior to payable date, a user instructs DTC to withhold at various tax rates by moving shares to the appropriate tax rates in the tax matrix on the UTW function.

LEGAL CONSIDERATIONS

Users must submit to DTC a valid W-8 form as follows:

- W-8 BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding to be submitted by any non-U.S. person or corporation who is the beneficial owner of the income.
- W-8 ECI, Certificate of Foreign Person's Claim for Exemption From Withholding on Income Effectively Connected With the Conduct of a Trade or Business in the United States to be submitted by any non-U.S. person or corporation who is the beneficial owner of the income and claims that the income is effectively connected with conduct of a trade or business within the United States.
- Form W-8 EXP, Certificate of Foreign Government or Other Foreign Organization for United States Tax Withholding to be submitted by any foreign government, foreign central bank of issue, foreign tax-

exempt organization, foreign private foundation, or government of a U.S. possession if such entity is claiming exemption from withholding under section 115(2), 501(c), 892, or 895, or claiming a reduced rate of withholding under section 1443(b).

- Form W-8 IMY, Certificate of Foreign Intermediary, Foreign Flow-Through Entity, or Certain U.S. Branches for United States Tax Withholding to be submitted by any entity that is an intermediary, whether QI or NQI, a withholding foreign partnership, a withholding foreign trust, or a flow-through entity.

These forms are available on the IRS website at <http://www.irs.gov/formspubs/index.html?portlet+3>

Users must also execute a letter appointing DTC as their withholding agent and enter into a Withholding Agent agreement.

Every non-U.S. entity seeking membership in the depository must complete a valid W-8 form whether or not DTC acts as a withholding agent on their behalf. The form must be (1) valid for the type of entity; (2) filled out completely; and (3) signed by an authorized signatory of the entity. Forms may expire after three years at which time DTC will solicit a new form. Each entity having a deposit in the DTC Participants Fund must submit a W-8 BEN. U.S. branches of foreign banks must also submit the appropriate W-8 form.

ASSOCIATED PTS/PBS FUNCTIONS

| Use this function | To |
|--|--|
| EDS – U.S. Tax Withholdings Service (Option 6) - on PTS Elective Dividend U.S. Tax Withholding on PBS | View and process dividend and interest election disbursement instructions. |
| DIVA/DPAL – on PTS Dividend and Income – Dividend Announcement Inquiry on PBS | View allocations and announcement information related to U.S. Tax Withholding (UTW) activities. |
| SDAR – on PTS Reorg /Redemptions/Dividend Allocations on PBS | View today's allocations and anticipated allocations on UTW income payments with details on the amount of tax withheld at each tax rate. |

PROCEDURES AND FIELD DEFINITIONS

PBS Procedures and Field Definitions

Instructions, including detailed field definitions, business terms and topics can be found by clicking the Help button located at the top of the screen for the selected PBS application.

PTS Procedures and Field Definitions

Instructions and field definitions can be found in the DTC Service Guides.

You can access the DTC Service Guides through the DTCC Customer Portal at <https://login.dtcc.com/wps/myportal>. You will be prompted for a user ID and password. To obtain a user ID and password, go to www.dtc.org. In the **Participant Enrollment** area click **Register**. Complete and submit the enrollment form and your password will be issued.

On the Customer Portal page, click **DTCC Learning**. The DTCC Learning page opens. Click **Reference Tools**, then click **Click here to access the Online Library**. The DTC Service Guides page appears.

Note: You can also go directly to the **Reference Tools** section of the DTCC Learning page at: <http://learning.dtcc.com/ref-tools/index18232.html>. You will be prompted for a user ID and password once you click **Click here to access the Online Library**.

On the menu bar, select **Service Guides**, and then select **Dividends**. The Introduction page of the service guide you selected appears. On the left, click **Function Chapters**. The Function Chapters page for the **Dividends** service guide appears. Click the function acronym for which you want information. The acronym for U.S. Tax Withholding is EDS. The Introduction page for that function appears.

DTC U.S. TAX WITHHOLDING CONTACT NUMBER

For more information contact DTC's Customer Help Center at (888) 360-3822.

ASSOCIATED RECORD LAYOUTS

The following are the two associated record layouts that may be used in conjunction with the UTW. One is the DIVANN file, an extended dividend announcements file containing tax characteristics indicating whether a payment (1) attracts non-resident alien (NRA) withholding tax if held by a non-U.S. entity; (2) is reportable on Form 1042-S; and (3) is eligible for the portfolio interest exemption. The portfolio interest exemption applies to debt instruments issued by U.S. entities after July 18, 1984, and generally exempts non-U.S. holders from all withholding tax on such instruments provided the appropriate forms are on file with the withholding agent.

You may also access these record layouts at:

<https://login.dtcc.com/dtcorg/members/ccflib.htm>

Domestic Tax Reporting (DTax)

BACKGROUND

When domestic securities pay dividends or interest, that income payment is classified for tax purposes as a particular type of income. Often such income is reclassified at the end of the year as a type of income different than originally designated. Such reclassified income often carries a different taxability characteristic than the original income announcement. When such a reclassification occurs, participants need to be aware of it so they can properly prepare the IRS Forms 1099 they are required to provide to their customers. Note that DTax generally covers only domestic U.S. securities. In 2005, DTax was exited as a product offering of DTC and is now a product offering of DTCC Solutions LLC. DTCC Solutions is a wholly-owned subsidiary of DTCC. While being offered through DTCC Solutions, DTax is still accessible through DTC's communications vehicles via inquiry functions on PTS and PBS.

ABOUT THE PRODUCT

The Domestic Tax Reporting Service (DTax) is a database of securities that reclassify income after year-end. That is, an income announcement during the year declaring that an issue has paid a dividend may be reclassified after the end of the year into other types of income, for example, capital gains, return of capital, etc. that attract different rates of tax than the original dividend would attract.

Most of the securities in the DTax database are not DTC-eligible and include such security types as open- and closed-end mutual funds, Real Estate Investment Trusts (REITs), and other securities that may reclassify income.

The data in DTax comes indirectly from agents and issuers in standard format that is updated annually by the industry in response to changes in domestic tax law.

WHEN TO USE

DTax is updated and available daily during tax season (December 15 through April 30). From May 1 until December 14 it is updated weekly.

ASSOCIATED PRODUCTS

DTax may be used in conjunction with the Announcements product to obtain information on domestic (that is, U.S.) securities that reclassify income at year-end. DTax is the only DTCC Solutions source of post-event announcement data for U.S. securities. Such information may be carried in the "Comments" section of the Announcements product but is not available on an automated file. Remember that primarily domestic U.S. securities are included in the DTax product.

USING DTAX

Use DTax to view the following:

- Securities with tax information, by CUSIP, security type, ticker symbol, or description

- Details of tax classification
- Change history for a specific security
- Audit trail of changes for a specific security
- Revisions to payment information for a specific security

ASSOCIATED PTS/PBS FUNCTIONS

| Use this function | To |
|---|--------------------------------|
| DTAX - on PTS Domestic Tax Reporting on PBS | View domestic tax information. |

PROCEDURES AND FIELD DEFINITIONS

PTS Procedures and Field Definitions

Instructions and field definitions can be found in the DTC Service Guides.

You can access the DTC Service Guides through the DTCC Customer Portal at <https://login.dtcc.com/wps/myportal>. You will be prompted for a user ID and password. To obtain a user ID and password, go to www.dtc.org. In the **Participant Enrollment** area, click **Register**. Complete and submit the enrollment form and your password will be issued.

On the Customer Portal page, click **DTCC Learning**. The DTCC Learning page opens. Click **Reference Tools**, then click **Click here to access the Online Library**. The DTC Service Guides page appears.

Note: You can also go directly to the **Reference Tools** section of the DTCC Learning page at: <http://learning.dtcc.com/ref-tools/index18232.html>. You will be prompted for a user ID and password once you click **Click here to access the Online Library**.

On the menu bar, select **Service Guides**, and then select **Dividends**. The Introduction page of the service guide you selected appears. On the left, click **Function Chapters**. The Function Chapters page for the **Dividends** service guide appears. Click the function acronym for which you want information. The acronym for Domestic Tax Reporting is DTAX. The Introduction page for that function appears.

ASSOCIATED RECORD LAYOUTS

You may access record layouts at:

<https://login.dtcc.com/dtcorg/members/ccflib.htm>