



*Important Notice*  
The Depository Trust Company

<b>B #:</b>	0907-15
<b>Date:</b>	May 21, 2015
<b>To:</b>	All Participants
<b>Category:</b>	Dividends
<b>From:</b>	International Services
<b>Attention:</b>	Operations, Reorg & Dividend Managers, Partners & Cashiers
<b>Subject:</b>	<b><u>Tax Relief</u></b> – Country: SWEDEN INVESTOR CUSIP: 46145A106 <b><u>Record Date: 05/15/2015 Payable Date: 06/04/15</u></b> <b><u>Quick Refund CA Web Instruction Deadline : 06/03/2015 8:00 P.M.</u></b>

Participants can use DTC’s Corporate Actions Web (CA Web) service to certify all or a portion of their position entitled to the applicable withholding tax rate. Participants are urged to consult TaxInfo respectively before certifying their instructions over the CA Web.

Important: Prior to certifying tax withholding instructions, participants are urged to read, understand and comply with the information in the Legal Conditions category found on TaxInfo on the CA Web.

Questions regarding this Important Notice may be directed to GlobeTax 212-747-9100.

**Important Legal Information:** *The Depository Trust Company (“DTC”) does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages.*

*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, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.*

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Non-Confidential



## BNY MELLON

**INVESTOR** has announced a cash dividend and BNY Mellon acts as a Depository for the Depositary Receipt (“DR”) Program.

Participants can use DTC’s Corporate Actions Web (“CA Web”) instructions tab to certify all or a portion of their position entitled to the applicable withholding tax rate. Use of these instruction methods will permit entitlement amounts to be paid through DTC. By electing, Participants agree to the Agreements, Fees, Representations and Indemnification below.

DIVIDEND EVENT DETAILS	
COUNTRY OF ISSUANCE	SWEDEN
COMPANY	INVESTOR
CUSIP#	46145A106
DEPOSITARY	MULTIPLE
DR RECORD DATE	May 15, 2015
DR PAY DATE	June 4, 2015
ORD PAY DATE	May 20, 2015
ORD GROSS DIVIDEND RATE ON PAY DATE	SEK 9.00
RATIO	1 ORD : 2 DR
STATUTORY WHT RATE	30%

FEES & DEADLINES					
FILING METHOD	BATCH	PAYMENT METHOD	FEES	MINIMUM FEE PER BENEFICIAL OWNER	DOCUMENTATION RECEIPT DEADLINE (ALL TIMES EST)
<b>PRIMARY QUICK REFUND BATCH</b>	CA WEB INSTRUCTIONS	VIA DTC	Up to \$0.01 per DR	\$0.00	CA WEB DEADLINE; <b>June 3, 2015; 8:00 PM</b> DOCUMENTATION DEADLINE AT GLOBETAX: <b>June 3, 2015; 5:00 PM</b>
<b>QUICK REFUND</b>	POST CA WEB PROCESS; ONGOING THROUGH DEADLINE	VIA CHECK	Up to \$0.01 per DR	\$25.00	DOCUMENTATION DEADLINE AT GLOBETAX: <b>June 24, 2015; 5:00 PM</b>
<b>LONG FORM</b>	POST CA WEB PROCESS; ONGOING	VIA CHECK	Up to 0.01 per DR	\$25.00	<b>October 31, 2020; 5:00 PM</b>

## **Agreements, Fees, Representations and Indemnification of Participants and Beneficial owners**

We hereby agree that this tax relief assistance service is wholly voluntary and discretionary and outside the terms and conditions of any applicable deposit agreement. We hereby accept and agree to pay the fees of BNY Mellon of up to \$0.0075 per Depositary Receipt for Relief at Source, or up to \$0.01 per Depositary Receipt for the Quick Refund and Long Form (with a minimum of \$25), and any other charges, fees or expenses payable by or due to BNY Mellon or its agents, including any custodian, in connection with the tax reclaim process, or to tax authorities or regulators (which fees, charges or expenses may be deducted from the dividend or any other distribution or by billing or otherwise in BNY Mellon discretion). We hereby agree that any such fees, charges or expenses may be due and payable whether or not a successful reduction in rate or reclamation is obtained. We hereby acknowledge that fees paid to BNY Mellon may be shared with their agents and affiliates.

We hereby agree that in addition to statutory and documentation requirements and the deduction of fees, tax relief benefits will be subject to review and approval, and potential audits by the applicable custodian and the applicable tax regulators, and that BNY Mellon is not providing any legal, tax, accounting or other professional advice on these matters and has expressly disclaimed any liability whatsoever for any loss howsoever arising from or in reliance hereto. Participants and/or investors should seek advice based upon their own particular circumstances from an independent tax advisor.

We certify that to the best of our knowledge each of the beneficial owners identified are eligible for the preferential rates as stated and we declare that we have performed all the necessary due diligence to satisfy ourselves as to the accuracy of the information submitted to us by these beneficial owners.

We will be fully liable for any and all claims, penalties and / or interest, including without limitation, any foreign exchange fluctuations associated therewith. BNY Mellon shall not be liable for the failure to secure any tax relief. We expressly agree that BNY Mellon and its agents or affiliates shall not have any liability for, and we shall indemnify, defend and hold each of BNY Mellon and its agents and affiliates harmless from and against, any and all loss, liability, damage, judgment, settlement, fine, penalty, demand, claim, cost or expense (including without limitation fees and expenses of defending itself or enforcing this agreement) arising out of or in connection herewith.

## RELIEF AT SOURCE / QUICK REFUND ELIGIBILITY MATRIX

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
<b>UNFAVORABLE 30%</b>	<b>0%</b>	NON-TREATY COUNTRIES	NONE
<b>FAVORABLE 15%</b>	<b>15%</b>	U.S. RESIDENT ENTITIES	1. COVER LETTER
<b>EXEMPT U.S. 0%</b>	<b>30%</b>	U.S. PENSION FUNDS	1. COVER LETTER 2. IRS FORM 6166 3. U.S PENSION ATTESTATION 4. SKV 3740
<b>EXEMPT NON-U.S. 0%</b>	<b>30%</b>	CANADA (PENSIONS) AND GREECE	1. COVER LETTER 2. SKV 3740
<b>EXEMPT U.S. 0%</b>	<b>15%</b>	U.S. PENSION FUNDS (CLAIMED FAVORABLE THROUGH CA WEB – PERTAINS TO QUICK REFUND PROCESS, ONLY)	1. COVER LETTER 2. IRS FORM 6166 3. U.S PENSION ATTESTATION 4. SKV 3740
<b>FAVORABLE 5%</b>	<b>25%</b>	UNITED KINGDOM AND NORTHERN IRELAND	1. COVER LETTER 2. SKV 3740
<b>FAVORABLE 10%</b>	<b>20%</b>	AUSTRIA, BELARUS, BULGARIA, CHILE, CZECH REPUBLIC, CHINA (EXCLUDING HONG KONG), INDIA, JAPAN, PORTUGAL, ROMANIA, SLOVAKIA, TAIWAN, UKRAINE, AND VENEZUELA	1. COVER LETTER 2. SKV 3740
<b>FAVORABLE 15%</b>	<b>15%</b>	ALBANIA, ARGENTINA, AUSTRALIA, BANGLADESH, BARBADOS, BELGIUM, BOLIVIA, BOSNIA-HERZEGOVINA, BOTSWANA, CANADA (NON-PENSION), CROATIA, DENMARK, ESTONIA, FINLAND, FRANCE, GAMBIA, GERMANY, GREENLAND, HUNGARY, ICELAND, INDONESIA, IRELAND (REPUBLIC OF), ISRAEL, ITALY, KAZAKHSTAN, KOREA (REPUBLIC OF), KOSOVO, LATVIA, LITHUANIA, LUXEMBOURG, MACEDONIA, MALAYSIA, MALTA, MAURITIUS, MEXICO, MONTENEGRO, NAMIBIA, NETHERLANDS, NEW ZEALAND, NORDIC COUNTRIES, NORWAY, PHILIPPINES (THE), POLAND, RUSSIA, SERBIA, SINGAPORE, SLOVENIA, SOUTH AFRICA (REPUPLIC OF), SPAIN, SRI LANKA, VIETNAM, YUGOSLAVIA, AND ZAMBIA	1. COVER LETTER 2. SKV 3740
<b>FAVORABLE 20%</b>	<b>10%</b>	EGYPT, TRINIDAD AND TOBAGO, TUNISIA, TURKEY, AND ZIMBABWE	1. COVER LETTER 2. SKV 3740
<b>FAVORABLE 22.5%</b>	<b>7.5%</b>	JAMAICA	1. COVER LETTER 2. SKV 3740
<b>FAVORABLE 25%</b>	<b>5%</b>	BRAZIL, KENYA, AND TANZANIA	1. COVER LETTER 2. SKV 3740

Participating in Relief at Source is wholly voluntary and discretionary; however, it is the only way to obtain the reduced withholding tax rate on the payable date.

## LONG FORM ELIGIBILITY MATRIX

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
<b>FAVORABLE 15%</b>	<b>15%</b>	U.S. RESIDENT ENTITIES	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. IRS FORM 6166</li> <li>3. SKV 3740</li> <li>4. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>5. POA(s)</li> </ol>
<b>EXEMPT U.S. 0%</b>	<b>30%</b>	U.S. PENSION FUNDS (CLAIMED UNFAVORABLE THROUGH CA WEB)	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. IRS FORM 6166</li> <li>3. U.S PENSION ATTESTATION</li> <li>4. SKV 3740</li> <li>5. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>5. POA(s)</li> </ol>
<b>EXEMPT NON-U.S. 0%</b>	<b>30%</b>	CANADA (PENSIONS), SWITZERLAND (PENSIONS)*, AND GREECE	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. SKV 3740</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>4. POA(s)</li> </ol>
<b>EXEMPT U.S. 0%</b>	<b>15%</b>	U.S. PENSION FUNDS (CLAIMED FAVORABLE THROUGH CA WEB)	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. IRS FORM 6166</li> <li>3. U.S PENSION ATTESTATION</li> <li>4. SKV 3740</li> <li>5. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>6. POA(s)</li> </ol>
<b>FAVORABLE 5%</b>	<b>25%</b>	UNITED KINGDOM AND NORTHERN IRELAND	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. SKV 3740</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>4. POA(s)</li> </ol>
<b>FAVORABLE 10%</b>	<b>20%</b>	AUSTRIA, BELARUS, BULGARIA, CHILE, CZECH REPUBLIC, CHINA (EXCLUDING HONG KONG), INDIA, JAPAN, PORTUGAL, ROMANIA, SLOVAKIA, TAIWAN, UKRAINE, AND VENEZUELA	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. SKV 3740</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>4. POA(s)</li> </ol>
<b>FAVORABLE 15%</b>	<b>15%</b>	ALBANIA, ARGENTINA, AUSTRALIA, BANGLADESH, BARBADOS, BELGIUM, BOLIVIA, BOSNIA-HERZEGOVINA, BOTSWANA, CANADA (NON-PENSION), CROATIA, DENMARK, ESTONIA, FINLAND, FRANCE, GAMBIA, GERMANY, GREENLAND, HUNGARY, ICELAND, INDONESIA, IRELAND (REPUBLIC OF), ISRAEL, ITALY, KAZAKHSTAN, KOREA (REPUBLIC OF), KOSOVO, LATVIA, LITHUANIA, LUXEMBOURG, MACEDONIA, MALAYSIA, MALTA, MAURITIUS, MEXICO, MONTENEGRO, NAMIBIA, NETHERLANDS, NEW ZEALAND, NORDIC COUNTRIES, NORWAY, PHILIPPINES (THE), POLAND, RUSSIA, SERBIA, SINGAPORE, SLOVENIA, SOUTH AFRICA (REPUPLIC OF), SPAIN, SRI LANKA, SWITZERLAND (NON-PENSION)*, VIETNAM, YUGOSLAVIA, AND ZAMBIA	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. SKV 3740</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>4. POA(s)</li> </ol>
<b>FAVORABLE 20%</b>	<b>10%</b>	EGYPT, TRINIDAD AND TOBAGO, TUNISIA, TURKEY, AND ZIMBABWE	<ol style="list-style-type: none"> <li>1. COVER LETTER</li> <li>2. SKV 3740</li> <li>3. CERTIFICATION OF DIVIDEND PAYMENT</li> <li>4. POA(s)</li> </ol>

<b>FAVORABLE 22.5%</b>	<b>7.5%</b>	JAMAICA	1. COVER LETTER 2. SKV 3740 3. CERTIFICATION OF DIVIDEND PAYMENT 4. POA(s)
<b>FAVORABLE 25%</b>	<b>5%</b>	BRAZIL, KENYA, AND TANZANIA	1. COVER LETTER 2. SKV 3740 3. CERTIFICATION OF DIVIDEND PAYMENT 4. POA(s)

\*SWISS RESIDENTS QUALIFY FOR A 15% OR 30% REFUND DEPENDING UPON ENTITY TYPE. PLEASE CONTACT GLOBETAX FOR FURTHER DETAILS.

\*\*EFFECTIVE JANUARY 1, 2013, 0% RATE APPLIES TO DIVIDENDS PAID TO FOREIGN INVESTMENT FUNDS RESIDENT IN AN **EEA COUNTRY** OR IN A COUNTRY WITH WHICH SWEDEN HAS AN EXCHANGE OF INFORMATION AGREEMENT. THE INVESTMENT FUND MUST BE EQUIVALENT TO A SWEDISH INVESTMENT FUND.

<b>DESCRIPTION OF VARIOUS DOCUMENTATION</b>			
<b>DOCUMENT NAME</b>	<b>DESCRIPTION</b>	<b>ORIGINAL / COPY</b>	<b>SIGNATURE REQUIREMENT</b>
<b>SKV 3740</b>	Claim for repayment of Swedish tax on dividends form. This form needs to be certified by the beneficial owner's local tax office for non-U.S entities.	ORIGINAL	DTC PARTICPANT OR FINAL BENEFICIAL OWNER
<b>IRS FORM 6166</b>	Issued by the Internal Revenue Service, stating the name and Taxpayer Identification number of the beneficial owner. The "Tax Year" of the 6166 must refer to the tax year of 2015. For U.S. Pensions the 6166 must certify that the pension plan is qualified under Section 401 (A) and is tax exempt under Section 501 (A).	ORIGINAL	IRS REPRESENTATIVE
<b>CERTIFICATE OF RESIDENCY (CANADIAN PENSIONS)</b>	Issued by the beneficial owner's local Canadian Revenue Office, stating the name, Taxpayer Identification number and the address of the beneficial owner. Additionally, the COR must cite the provisions of the existing agreement within the meaning of the Canada/Sweden tax convention, including Article 10 Paragraph 8 for tax year 2015.	ORIGINAL	CANADA REVENUE AGENCY REPRESENTATIVE
<b>COVER LETTER (APPENDIX A)</b>	Cover letter required for all long form, quick refund, and U.S. Pension relief at source claims	ORIGINAL	DTC PARTICPANT
<b>CERTIFICATION OF DIVIDEND PAYMENT (APPENDIX B)</b>	Must be submitted for each beneficial owner with each long form claim, on participant letterhead	ORIGINAL	DTC PARTICPANT
<b>U.S PENSION ATTESTATION (APPENDIX C)</b>	Attestation for U.S. Pensions	ORIGINAL	DTC PARTICPANT
<b>POWER OF ATTORNEY (APPENDIX D)</b>	<p>If the beneficial owner signs the SKV 3740, then only 1 POA is required</p> <ul style="list-style-type: none"> <li>Between the DTC participant &amp; depository (DTC letterhead)</li> </ul> <p>If the DTC participant signs the SKV 3740 on behalf of the beneficial owner, then 2 POA's are required</p> <ul style="list-style-type: none"> <li>Between the DTC participant &amp; depository (DTC letterhead)</li> <li>Between beneficial owner &amp; DTC participant (BO letterhead)</li> </ul>	COPY	BENEFICIAL OWNER AND/OR DTC PARTICPANT

## CONTACT DETAILS

PRIMARY CONTACT	JEANISE SYLVAIN
DOMESTIC PHONE (U.S.)	1-800-915-3536
DOMESTIC FAX (U.S.)	1-800-985-3536
INTERNATIONAL PHONE	1-212-747-9100
INTERNATIONAL FAX	1-212-747-0029
EMAIL ADDRESS	Swedish_Reclaims@GlobeTax.com
COMPANY	GLOBE TAX AS AGENT FOR BNY MELLON
STREET ADDRESS	90 BROAD STREET, 16 <sup>TH</sup> FLOOR ATTN: SWEDISH ADR RECLAIMS
CITY/STATE/ZIP	NEW YORK, NY 10004
ADDITIONAL CONTACTS	GREGG LEWIS

# ESP

powered by **GLOBETAX**

ESP powered by GlobeTax allows for the secure and simplified transfer of beneficial owner level data from the Participant to GlobeTax and creates applicable documentation on the Participant's behalf including the SKV 3740 & U.S. Pension Attestation. These claims should be submitted through the following website:

<https://esp.globetax.com/>

Please contact Ms. Jeanise Sylvain at 1-212-747-9100 or via email at [Jeanise\\_Sylvain@GlobeTax.com](mailto:Jeanise_Sylvain@GlobeTax.com) if you have any questions about this process.

This system is available for At-Source, Quick Refund, and Long Form claims.

## FREQUENTLY ASKED QUESTIONS (FAQs)

QUESTION	ANSWER
CAN I SUBMIT A TRUST AGREEMENT IN LIEU OF A POA SIGNED BY THE BENEFICIAL OWNER?	YES, BUT A LIMITED POA SIGNED BY THE PARTICIPANT MUST BE ACCOMPANIED BY THE TRUST AGREEMENT
ARE FORM 6166S WITH IRS CODE RULING 81-100 ACCEPTED?	YES, WITH A TAX DETERMINATION LETTER
DOES THE BENEFICIARIES NAME ON THE FORM 6166 NEED TO MATCH THE POA?	YES, THE BENEFICIARIES NAME ON BOTH DOCUMENTS SHOULD BE IDENTICAL.
HOW LONG DOES IT TAKE FOR LONG FORM CLAIMS TO BE PAID?	WE ESTIMATE IT TAKES 6 MONTHS FOR LONG FORM CLAIMS TO BE PAID
DOES THE LONG FORM PROCESS HAVE A MINIMUM POSITION REQUIREMENT PER BENEFICIAL OWNER?	NO, THERE IS A MINIMUM FEE OF \$25 PER BENEFICIAL OWNER WHICH MAY BE WAIVED ON AN EXCEPTIONAL BASIS FOR CLIENTS RECLAIMING LESS THAN \$50. IN SUCH INSTANCES A FEE OF 50% OF THE RECLAIMED AMOUNT WILL BE APPLIED.
WHAT HAPPENS IF THE PARTICIPANT MAKES EXEMPT ELECTIONS THROUGH DTC BUT FAILS TO SUPPLY THE REQUIRED DOCUMENTATION TO GLOBETAX BY THE DEADLINE INDICATED IN THE "FEES & DEADLINES" SECTION?	ALL UNSUPPORTED SHARES WILL BE MOVED TO THE 30% UNFAVORABLE RATE. YOU WILL HAVE AN OPPORTUNITY TO FILE LONG FORM IF THIS TRANSPIRES.
WHAT IS THE STATUTE OF LIMITATIONS FOR FILING SWEDISH RECLAIMS?	IT IS 5 YEARS FROM THE END OF THE YEAR IN WHICH THE DIVIDEND PAYS. CLAIMS RECEIVED AFTER OUR SUBMISSION DEADLINE WILL BE FILED ON A BEST EFFORT BASIS.
WHAT HAPPENS IF THE PARTICIPANT DOES NOT MAKE AN ELECTION WITHIN THE SPECIFIED CA WEB ELECTION WINDOW?	ALL SHARES WILL BE WITHHELD AT THE 30% TAX RATE. YOU WILL HAVE AN OPPORTUNITY TO FILE LONG FORM IF THIS TRANSPIRES.
WILL GLOBETAX ACCEPT CLAIMS FILED DIRECTLY TO THEM BY THE BENEFICIAL OWNERS?	GLOBETAX ONLY ACCEPTS CLAIMS FILED BY THE DTC PARTICIPANT WHO WAS HOLDING THE SECURITIES THROUGH DTC AND ONLY TO THE EXTENT THAT DTC HAS REPORTED THESE HOLDINGS TO US AS VALID RECORD DATE HOLDINGS. BENEFICIAL OWNERS ARE REQUIRED TO FILE THEIR CLAIMS THROUGH THE CUSTODY CHAIN TO THE DTC PARTICIPANT OF RECORD. ALL CLAIMS NOT RECEIVED DIRECTLY FROM THE DTC PARTICIPANT WILL BE RETURNED TO THE BENEFICIAL OWNER.



**\*NOTE: Participants using the DTC CA Web agree that the following criteria have been met:**

1. The Participant has determined that the beneficial owner of the shares (individual or legal entity) is a resident of the United States who is eligible for the 15% or 0% Swedish withholding tax rate. This is not tax advice. Please consult your tax advisor.
2. The Participant hereby certifies that it will indemnify BNY Mellon, Citibank N.A., Deutsche Bank, and JPMorgan Chase (“Relevant Depositories”) for any liability it may incur as a result of reliance upon information provided by such Participant in connection with a CA Web Instruction a claim for refund, or a failure to provide information requested by the Swedish Tax Authorities as described in item 5 below. The Relevant Depositories shall not be liable for any failure to secure a refund.
3. The Participant shall be liable for any loss due to foreign exchange fluctuations.
4. The Participant agrees to immediately return to the Depository any funds erroneously received as a result of an improper CA Web Instruction or refund claim. In addition, the Participant agrees to pay any interest, additions to tax or penalties thereon.
5. If requested by the Swedish Tax Authorities (directly or indirectly), the Participant agrees to provide **any other information that may be reasonably requested**. Such information will be provided within 30 days of the Participant being informed of the request. If requested by the Swedish Tax Authorities (directly or indirectly), the Participant also agrees to provide the Depository Bank with a Certificate of Fiscal Residency (a Form 6166) within 90 days of the Participant being informed of the request. The Swedish Tax Authority reserves the right to request records for the 5 preceding years. Participants who submit claims on behalf of qualified pension funds that elect the 0% withholding rate need to provide this information to the Depository at the time the claim is made.

### **Warning and Disclaimer**

BNY Mellon will not be responsible for the truth or accuracy of any submissions received by it and all Participants and holders, whether or not following the procedures set forth herein or otherwise submitting any information, agree to indemnify and hold harmless BNY Mellon, and its agents for any and all losses, liabilities and fees (including reasonable fees and expenses of counsel) incurred by any of them in connection herewith or arising herefrom. BNY Mellon and its agents will be relying upon the truth and accuracy of any and all submissions received by them in connection herewith the tax relief process and shall hold all participants and DR holders liable and responsible for any losses incurred in connection therewith or arising there from. There is no guarantee that the applicable tax authorities will accept submissions for relief. Neither BNY Mellon nor its agents shall be responsible or liable to any holders of DRs in connection with any matters related to, arising from, or in connection with the tax relief process described herein. See also “**Agreements, Fees, Representations and Indemnification**” above.

All tax information contained in this Important Notice is based on a good faith compilation of information obtained and received from multiple sources. The information is subject to change. Actual deadlines frequently vary from the statutory deadlines because of local market conditions and advanced deadlines set by local agents. To mitigate risk it is strongly advised that DTC Participants file their claims as soon as possible as the depository and/or their agents will not be liable for claims filed less than six months before the specified deadline. In the event that local market rules, whether implemented by a local agent or a Tax Authority, conflict with the information provided in the important notice, either prior to or after publication, the local market rules will prevail.

# APPENDIX A – COVER LETTER

## (DTC Participant's Letterhead)

GlobeTax  
90 Broad Street, 16th Floor  
New York, New York 10004-2205  
Phone: 1-800-915-3536 Fax: 1-800-985-3536  
ATTN: Swedish Reclaims

### Re: Withholding Certification for INVESTOR; CUSIP# 46145A106

Enclosed please find tax reclamation documents, which we are submitting on behalf of our clients who have had excess tax withheld from dividends paid on Swedish DRs. We, (DTC Participant Name) holding shares at Cede & Co. under DTC# (DTC Number) hereby state that each beneficial owner cited below held the respective amount of shares on the record date of 15 MAY 2015 for the security **INVESTOR (the "Issuer") ; CUSIP# 46145A106.**

Below is the list of beneficial owners and their holdings, which total **[TOTAL NUMBER OF DRs CITED BELOW]** DRs. As required the following documents are attached: Swedish claim form, Certification of payment, Certification of Residency and a Power of Attorney for each beneficial owner. **The ratio for INVESTOR is 1 ORD : 2 DR.** The information is as follows:

Name of Beneficiary	Complete Address	Tax ID Number	# DRs	# ORDS
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**\*For submissions including 6 or more beneficial owners, please submit a spreadsheet to Jeanise Sylvain.\***

We ask that GlobeTax as agent for BNY Mellon, apply to the Swedish Tax Agency for the reduced withholding tax rate on the above beneficial owners' behalf. Please contact the undersigned at [SIGNATORY'S TELEPHONE NUMBER] or via email at [SIGNATORY'S EMAIL ADDRESS] should you have any questions.

We hereby agree that this tax relief assistance service is wholly voluntary and discretionary and outside the terms and conditions of any applicable deposit agreement. We hereby accept and agree to pay the fees of BNY Mellon of up to \$0.0075 per Depository Receipt for Relief at Source, or up to \$0.01 per Depository Receipt for the Quick Refund and Long Form (with a minimum of \$25), and any other charges, fees or expenses payable by or due to BNY Mellon or its agents, including any custodian, in connection with the tax reclaim process, or to tax authorities or regulators (which fees, charges or expenses may be deducted from the dividend or any other distribution or by billing or otherwise in BNY Mellon discretion). We hereby agree that any such fees, charges or expenses may be due and payable whether or not a successful reduction in rate or reclamation is obtained. We hereby acknowledge that fees paid to BNY Mellon may be shared with their agents and affiliates.

We hereby agree that in addition to statutory and documentation requirements and the deduction of fees, tax relief benefits will be subject to review and approval, and potential audits by the applicable custodian and the applicable tax regulators, and that BNY Mellon is not providing any legal, tax, accounting or other professional advice on these matters and has expressly disclaimed any liability whatsoever for any loss howsoever arising from or in reliance hereto. Participants and/or investors should seek advice based upon their own particular circumstances from an independent tax advisor.

We certify that to the best of our knowledge each of the beneficial owners identified hereby are eligible for the preferential rates as stated herein and we declare that we have performed all the necessary due diligence to satisfy ourselves as to the accuracy of the information submitted to us by these beneficial owners.

We will be fully liable for any and all claims, penalties and / or interest, including without limitation, any foreign exchange fluctuations associated therewith. BNY Mellon shall not be liable for the failure to secure any tax relief. We expressly agree that BNY Mellon and its agents or affiliates shall not have any liability for, and we shall indemnify, defend and hold each of BNY Mellon and its agents and affiliates harmless from and against, any and all loss, liability, damage, judgment, settlement, fine, penalty, demand, claim, cost or expense (including without limitation fees and expenses of defending itself or enforcing this agreement) arising out of or in connection herewith.

[Signature of authorized signatory for DTC Participant]

[NAME AND TITLE OF AUTHORIZED OFFICER FOR DTC PARTICIPANT]

PAYMENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## APPENDIX B

**\*\*\*THIS DOCUMENT MUST BE PREPARED ON COMPANY LETTERHEAD\*\*\***

### **ALL AMOUNTS MUST BE IN SEK**

(Important – DTC Participants must complete a separate Certificate of Payment for each beneficial owner)

### **CERTIFICATION OF PAYMENT**

[DTC Participant Name] hereby certifies that the following beneficial owner holding the security **INVESTOR DRs (CUSIP 46145A106)** was an owner of record on **15 MAY 2015**. The beneficial owner was paid the dividend less the [Withheld %] withholding tax at source and is entitled to the [Refund %] tax refund stipulated under the provisions of the “[Residence Country of Beneficial owner]” – Sweden Tax Treaty Convention.

We hereby certify that we have paid the dividend to the beneficial owner of the following securities on **04 JUN 2015**.

<b>Agent:</b>	[DTC Participant Name] [DTC Participant Number]
<b>Beneficial owner:</b>	[Beneficial owner Name] [B/O Address] [B/O City, State, Zip Code] [B/O Country of Residence]
<b>Security:</b>	INVESTOR
<b>Ordinary Pay Date:</b>	20 MAY 2015
<b>Shares held:</b>	[Number of Ordinary Shares Held]
<b>Dividend Rate:</b>	SEK 9.00 per share
<b>Gross Dividend:</b>	[Gross Dividend]
<b>Amount of Tax Withheld (Withheld %):</b>	[Amount of Tax Withheld]
<b>Refund Amount Due (Reclaim %):</b>	[Amount of Refund]

Certified By

Authorized Signature **[Sign Here]** \_\_\_\_\_  
NAME \_\_\_\_\_  
TITLE \_\_\_\_\_  
INSTITUTION \_\_\_\_\_

Date **[Today's Date]**

## APPENDIX C

\*\*\*THIS DOCUMENT MUST BE PREPARED ON COMPANY LETTERHEAD\*\*\*

### ATTESTATION FOR U.S. PENSIONS

**[DATE]**

GlobeTax  
90 Broad Street, 16<sup>th</sup> Floor  
New York, NY 10004-2205  
Attn: Swedish Reclaims

We, [ NAME OF DTC PARTICIPANT ], also known under DTC participant number [ DTC PARTICIPANT NUMBER ], hereby confirm that each U.S. pension cited below held the respective amount of shares on the record date of **15 MAY 2015** for the security **INVESTOR (the "Issuer")**; **CUSIP# 46145A106** and that all U.S. pensions cited below meet the following tax reclaim requirements:

The pension fund/trust is:

1. Organized under the laws of the U.S.
2. Established and maintained in the U.S. primarily to administer or provide pensions or other similar remuneration, including social security payments.
3. Tax-exempt in the U.S. with respect to the activities described in item 2 above.
4. Comprised of participants within the fund of which more than 50 percent are American residents.
5. A resident of the United States, provided that such dividends are not derived from the carrying on of a trade or business by the pension fund or through an associated enterprise.
6. Confirming that the underlying security has been held in the account for at least two months prior to submitting the tax reclaim to GlobeTax. If the shares are part of a securities lending transaction over record date, the two-month holding period is considered interrupted and as a result disqualifies the pension's eligibility to claim at the exempt rate.

Below is the list of beneficial owners and their respective holdings. As required a Form 6166 and a Power of Attorney are attached for each beneficial owner.

<u>Beneficial Owner Name</u>	<u>Address</u>	<u>Taxpayer I.D. Number</u>	<u># of DRs held</u>
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- 1)
- 2) etc.

We ask that GlobeTax as agents for BNY Mellon, apply to Swedish Tax Agency for the dividend withholding exemption on the above beneficial owners' behalf. Please contact the undersigned at <Telephone Number> should you have any questions.

#### **Indemnification**

We hereby agree that this tax relief assistance service is wholly voluntary and discretionary and outside the terms and condition of any applicable deposit agreement. We hereby accept and agree to pay the fees of BNY Mellon of up to \$0.0075 per Depositary Receipt for the relief at source, or up to \$0.01 per Depositary Receipt for the Quick refund and Long Form (with a minimum of \$25), and any other charges, fees or expenses payable by or due to BNY Mellon or its agents, including any custodian, in connection with the tax reclaim process, or to tax authorities or regulators (which fees, charges or expenses may be deducted from the dividend or any other distribution or by billing or otherwise in BNY Mellon discretion). We hereby agree that any such fees, charges or expenses may be due and payable whether or not a successful reduction in rate or reclamation is obtained. We hereby acknowledge that fees paid to BNY Mellon may be shared with their agents and affiliates.

We hereby agree that in addition to statutory and documentation requirements and the deduction of fees, tax relief benefits will be subject to review and approval, and potential audits by the applicable custodian and the applicable tax regulators, and that BNY Mellon is not providing any legal, tax accounting or other professional advice on these matters and has expressly disclaimed and liability whatsoever for any loss howsoever arising from or in reliance hereto. Participants and/r investors should seek advice based upon their own particular circumstances from an independent advisor.

We certify that to the best of our knowledge each of the beneficial owners identified hereby are eligible for the preferential rates as stated herein and we declare that we have performed all the necessary due diligence to satisfy ourselves as to the accuracy of the information submitted to us by the beneficial owners.

We will be fully liable for any and all claims, penalties and/or interest, including without limitation, and foreign exchange fluctuations associated therewith. BNY Mellon shall not be liable for failure to secure any tax relief. We expressly agree that BNY Mellon and its agents or affiliates shall not have any liability for, and we shall indemnify, defend and hold each of BNY Mellon and its agents and affiliates harmless from and against, any and all loss, liability, damage, judgement, settlement, fine penalty, demand claim, cost or expense (including without limitation fees and expenses of defending itself or enforcing this agreement) arising out of or in connection herewith.

Sincerely,

[Signature of authorized signatory for DTC Participant]

[NAME AND TITLE OF AUTHORIZED OFFICER FOR DTC PARTICIPANT]

**APPENDIX D – POWER OF ATTORNEY**

**\*\*\*THIS DOCUMENT MUST BE PREPARED ON COMPANY LETTERHEAD\*\*\***

**POWER OF ATTORNEY**

**(Broker's Letterhead)**

Power of Attorney

**(Name of Broker)**, with address in **(City, State, Country)** hereby appoints GlobeTax (“Depository Bank agent”) and/or the Depository Bank agent’s designated standing proxy(ies) as its true and lawful attorney with full Power of Attorney to do all or any of the following acts with respect to the American Depository Receipts representing shares in INVESTOR (“Securities”) that the Bank holds in its safe custody on behalf of the Undersigned broker/agent .

- i) To file required forms with competent tax authorities in order to secure any tax privileges and benefits such as tax reduction or tax-exemption at source.
- ii) To receive on behalf of the Undersigned tax repayments made by competent tax authorities as a result of lodging reclaim forms.

The Undersigned also authorizes the Depository Bank agent and/or the Depository Bank agent’s designated standing proxy(ies) to submit this power of attorney or a photocopy of it to competent tax authorities.

**(Name of the broker representative)**

**<Place and Date>** \_\_\_\_\_

Place and Date

**<Signature of broker representative>** \_\_\_\_\_

Authorized Signature(s)/Title(s)