

December 21, 2021

Dear Shareholders:

I am pleased to announce that our Board of Directors has approved the following dividend actions:

1. For shareholders of record on November 22, 2021, enclosed is your ordinary quarterly dividend representing \$30.00 per share. Certain shareholders who have directed us to do so will instead receive a direct deposit into their bank account or accounts.
2. For shareholders of record on December 16, we will pay a special dividend of \$260.00 per share on December 21, 2021.

Total dividends declared and paid in 2021 will total \$380.00 per share.

Future dividends, including our plans for 2022, are dependent on a variety of factors, including earnings, and are not guaranteed. However, we currently plan to pay dividends of \$30.00 per share in each quarter of 2022, and we will consider a special dividend late next year.

Feel free to contact me with any questions.

Stay safe and enjoy the holidays,

A handwritten signature in black ink, consisting of several overlapping loops and a horizontal line at the bottom.