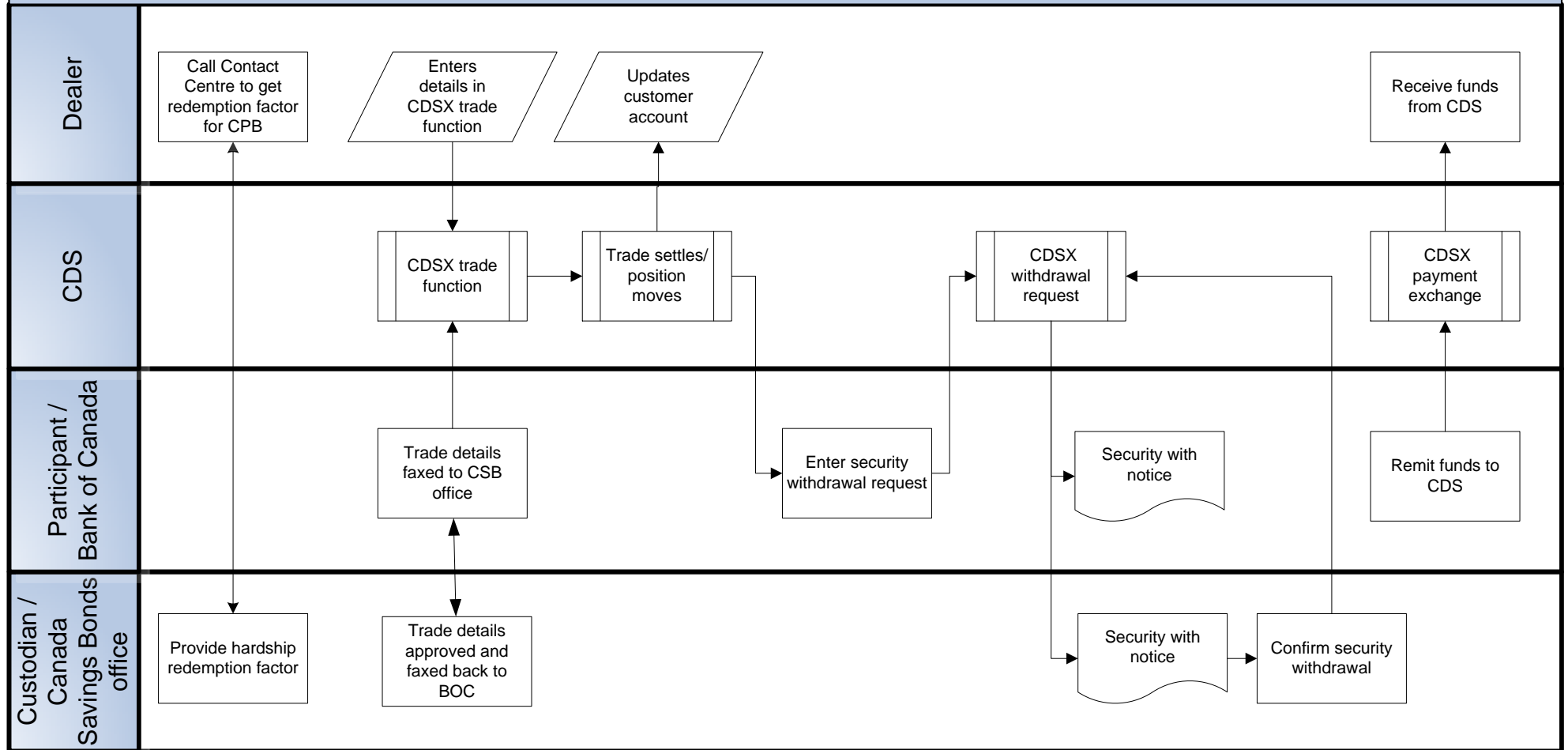


CDSX Hardship Redemption – Product CPB



The hardship redemption process should all be completed within a single business day. The factor provided is a monthly factor to the end of the previous month. The trade must be made by 12:00 PM (noon ET) for the settlement to occur on the same day. This process is NOT to be used for normal redemption transactions. To request the Hardship Redemption interest factor call 1.800.575.5151. To inquire on the status of a trade call 1.613.782.7709.