



Shareowner Services Plus PlanSM

A Dividend Reinvestment Plan for A. O. Smith Corporation Stock

Overview

A. O. Smith is pleased to offer a Dividend Reinvestment Plan that provides an alternative to traditional methods of purchasing, holding and selling shares in A. O. Smith Corporation (ticker symbol AOS).

Plan benefits and features:

- Make your investment directly through the Plan - no need for a broker
- Conduct easy recurring or periodic investments, by automatic bank debit or by sending in a check
- Invest over time with a company you know and trust
- Reinvest all of your dividend
- Access your account and perform transactions online
- Put your investment dollars to work by purchasing full and fractional shares
- Benefit from low transactions fees
- Eliminate the need to track and safekeep certificated shares by depositing them into the Plan
- Sell your shares directly through the Plan

Eligibility

You may participate in the Plan if you already own A. O. Smith common stock. If you live outside of the United States, you should determine if there are any laws or governmental regulations that would prohibit your participation in the Plan.

If you have any questions or would like to enroll, contact EQ Shareowner Services toll-free at 1.800.468.9716. You may also email by going to www.shareowneronline.com and select **Contact Us**

