

The fee retained by DBSI and Pershing is subject to change but shall not exceed 125 basis points (1.25%) and DBSI or Pershing may waive all or a portion of the fees payable to DBSI or Pershing. The fees that DBSI receives in connection with the IDP will usually be higher than the distribution fees, service fees and other compensation that DBSI may receive in connection with sweeps to Money Market Sweep Funds that serve as alternative Cash Sweep Options. Other than applicable fees imposed on your DBSI brokerage account, there is no charge, fee or commission imposed on such account with respect to the IDP.

DBTCA also serves as a Program Bank in the IDP and may receive additional compensation or otherwise benefit from its use of your funds that are deposited with DBTCA through the IDP. In addition, DBTCA serves as an "Excess Bank" in the event you have deposits over the \$2.5 million maximum; any excess deposits over \$2.5 million are automatically swept into an Excess Bank and such amounts are not eligible for FDIC insurance. It is your responsibility to monitor funds deposited at an Excess Bank. As a Program Bank or Excess Bank, DBTCA benefits from cash balances held with DBTCA. The profitability of DBTCA is determined in large part by the difference between the interest DBTCA pays on deposit accounts, and the interest or other income DBTCA earns on loans, investments and other assets. To the extent that DBTCA is used as a Program Bank and/or an Excess Bank, the IDP is expected to increase the deposits of DBTCA and, accordingly, the overall profits of DBTCA.

#### **Benefits Relating to the DB AG NY Sweep Program**

DBSI may receive an intercompany credit for funds placed with the Branch through the DB AG NY Sweep Program. Such credit, if received may be used in determining the profitability of business activities of DBSI.

DBTCA receives fees and benefits for services provided in connection with the DB AG NY Sweep Program. Specifically, DBTCA receives fees from the Branch of up to 4 basis points (0.04%) based on the balances in the Branch Deposit Accounts.

The Branch also benefits from cash balances held in the DB AG NY Sweep Program. The profitability of the Branch is determined in large part by the difference between the interest the Branch pays on deposit accounts, such as the Branch Deposit Accounts, and the interest or other income the Branch earns on loans, investments, and other assets. The DB AG NY Sweep Program is expected to increase the deposits of the Branch and, accordingly, the overall profits of the Branch. The benefits that DBSI and the Branch receive in connection with the DB AG NY Sweep Program will usually be greater than the benefits DBSI and its affiliates receive in connection with sweeps to Money Market Sweep Funds that serve as alternative Cash Sweep Option

Pershing receives fees from DBSI of up to 10 basis points (0.10%) based on the balances in the Branch Deposit Accounts. This fee compensates Pershing for Form 1099-INT reporting, statement issuance and other services provided in connection with the DB AG NY Sweep Program.

Other than applicable fees imposed on your DBSI brokerage account, there is no charge, fee or commission imposed on such account with respect to the DB AG NY Sweep Program.

#### **Benefits Relating to the Money Market Sweep Funds**

DBSI and its affiliates may receive distribution fees (such as Rule 12b-1 fees), investment management fees, service fees and other compensation from the Money Market Sweep Funds. In addition, DBSI and its affiliates may receive a portion of the fees paid to the investment managers of the Money Market Sweep Funds. These fees, which vary depending on the Money Market Sweep Fund (and class thereof) used, are paid directly by the Money Market Sweep Funds but ultimately are borne by you as a shareholder in the fund.

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## **The Insured Deposit Program**

If you select the IDP as your Cash Sweep Option, your available cash balances will be automatically swept from your DBSI brokerage account into interest-bearing money market deposit accounts at the Program Banks. Pershing has established a separate account for the benefit of IDP participants at each Program Bank for deposits in the IDP (each a "Deposit Account," collectively the "Deposit Accounts"). The Deposit Accounts are insured by the FDIC within certain applicable limits. Your total funds at each Program Bank currently are eligible for insurance by the FDIC up to the FDIC Insurance Limitation (including principal and accrued interest) per depositor in most insurable capacities (e.g., for each depositor in an individual or joint account, as more fully explained in the section entitled "Information about FDIC Insurance" below).

FDIC insurance does not cover amounts in excess of the FDIC Insurance Limitation that you have on deposit with any particular Program Bank. The FDIC Insurance Limitation at each Program Bank applies to your funds in the Deposit Account plus all other deposits held by you in the same capacity at the same Program Bank. Because accrued interest counts against the FDIC Insurance Limitation, DBSI has set a limit on the principal amount that may be deposited on your behalf with any one Program Bank at 95% of the applicable FDIC Insurance Limitation. The maximum amount of FDIC insurance coverage for your deposits in the IDP is \$2.5 million for each category of legal ownership, as more fully explained in the section entitled "Information about FDIC Insurance" below. Any deposits over the \$2.5 million maximum are automatically swept into an Excess Bank and are not eligible for FDIC insurance.