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Regarding mutual fund and Corporate Action transactions: Deutsche Bank Trust Company Americas (the "Bank") shall only be obligated to act on any instructions to buy or sell mutual funds or elect on a Corporate Action instruction that you deliver via email, voicemail or facsimile, at such time as your Bank representative has confirmed via email or telephone that the Bank has received your request.

With respect to all other trading instructions (including, without limitation, foreign currency transactions), The Bank shall only be obligated to act on any such instructions at such time as your Bank representative has confirmed that the Bank has received your request via telephonic communication.

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