

The Program Banks are listed below. The list of Program Banks is subject to change at any time, and DBSI reserves the right to add or remove Program Banks from the IDP. You should monitor the list of Program Banks so that you may determine whether to designate a Program Bank as ineligible to receive your deposits. You may obtain a current list of Program Banks at http://deutschewealth.com/americas/en/us_important_information.html and clicking on "Cash Sweep Options Disclosure" and reviewing the section entitled "LIST OF PROGRAM BANKS."

You will be notified by DBSI or by Pershing in the event that any Program Bank participating in the IDP rejects any additional deposits, withdraws entirely or is terminated from the Program by us, in which case you may, outside the Program, establish a direct depository relationship with the Program Bank, subject to the Program Bank's rules with respect to maintaining accounts. This will result in separating such deposits from your brokerage account. If you do not wish to establish a direct account with the Program Bank, or otherwise withdraw those funds from your account, Pershing, as your agent, will reallocate your funds to another Program Bank. In the event that such reallocation is not possible within the limits of the Program, you authorize Pershing to transfer your balance to an alternate sweep vehicle, and DBSI will notify you of such action.

Interest

Interest on funds in the IDP will accrue daily and be credited to your account monthly on or about the 15th of each month. Interest begins to accrue on the day of deposit in the Program Bank and up to, but not including, the day of withdrawal from the Program Bank. Interest is calculated by applying a daily periodic interest rate to the balance level in the Deposit Account. The daily rate for each interest rate tier described below is 1/365 of the applicable interest rate. You will receive a Form 1099-INT from Pershing indicating the amount of interest paid to you by the Program Banks.

The interest rate paid to you is determined by a formula related to the aggregate amount of total deposits by all participants in the IDP and a rate of interest based on the average federal funds effective rate, plus a spread negotiated with DBTCA from time to time. The interest rate may fluctuate daily based on market conditions. In addition, the interest rate will be tiered based on the market value of the assets and cash (including amounts held for your benefit in each Deposit Account) in all brokerage accounts held with DBSI under the same tax identification number. The aggregate cash and assets of all these linked brokerage accounts is referred to as your "Household Market Value." The eligible interest rate tiers with respect to your funds in the IDP are listed below in the section entitled "Eligible Interest Rate Tiers."

Your Household Market Value will be determined as of the interest posting date each month and added to the Household Market Value as of the interest posting date for the prior month. This sum is divided by two to determine your average Household Market Value for the period. This average Household Market Value will determine your eligibility for a particular interest rate tier for the forthcoming interest period.

Your initial deposit in the IDP will not be based on average Household Market Value but rather will be based on the initial amount deposited from your brokerage account into the IDP to determine your interest rate tier for that initial interest period. Commencing on your first interest payable date, your linked brokerage accounts will be included in the average Household Market Value balance calculation described above. Because your brokerage account was not part of the prior month calculation, your interest rate tier will be determined based on the total asset value of all linked brokerage accounts as of that interest posting date.

Generally, clients in higher eligible interest rate tiers will receive higher interest rates than those in lower eligible interest rate tiers. The Program Banks, however, are not obligated to pay different rates on different tiers, and the interest rate tiers may be changed without notice to you.

The rate you receive is subject to reduction to the extent that a Program Bank's premium costs to FDIC are increased. The rates of return paid with respect to the Deposit Accounts may be higher or lower than the rates of return available to shareholders of money market mutual funds or to depositors making deposits directly with the Program Banks or other depository institutions in comparable accounts.

You may obtain current interest rates with respect to the IDP for each interest rate tier by accessing the information at <http://deutschewealth.com/americas/en/CashSweepOptions.html> and clicking on "Cash Sweep Options—Rates" or by contacting your Relationship Manager. These interest rates will fluctuate over time.

You should compare the terms, rates of return, required minimum amounts, charges and other features of the IDP with other available Cash Sweep Options, as well as with other accounts and alternative investments.