

Federal banking regulations limit the transfers from an MMDA to a total of six withdrawals during a monthly statement cycle. At any point during a month in which transfers from an MMDA at the Branch have reached the applicable limit, all funds will be transferred from that MMDA to the linked Transaction Account until the end of the month. Deposits and withdrawals for the remainder of the month will be made to the Transaction Account. At the beginning of the next month, funds on deposit in the Transaction Account will be transferred to the MMDA. Therefore, the limits on MMDA transfers will not limit the number of withdrawals you can make from funds on deposit at the Branch.

Federal banking regulations require the Branch to reserve the right to require seven business days' prior notice before you withdraw cash balances from your Deposit Accounts. The Branch presently does not intend to exercise this right, but may exercise this right in the future.

You will be notified by DBSI or by Pershing in the event that the Branch rejects any additional deposits, withdraws entirely or is terminated by us as a Cash Sweep Option, in which case you may, outside the DB AG NY Sweep Program, establish a direct depository relationship with the Branch, subject to the Branch'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 Branch, or otherwise withdraw those funds from your account, you authorize Pershing to transfer your balance to an alternate Cash Sweep Option, and DBSI will notify you of such action.

Interest Rates

Funds in your MMDA and Transaction Account will receive the same rate of interest.

Interest rates on the Branch Deposit Accounts established through the DB AG NY Sweep Program will be determined at the discretion of the Branch. The Branch may seek to pay as low a rate as possible, and is not obligated to offer interest rates that are higher than, or equal to, prevailing market interest rates or rates that are comparable to other Cash Sweep Options, or other available deposit or investment products.

Interest on funds in the DB AG NY Sweep Program 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 Branch and up to, but not including, the day of withdrawal from the Branch.

Interest is calculated by applying a daily periodic interest rate to the balance level in the Branch Deposit Account. You will receive a Form 1099-INT from Pershing indicating the amount of interest paid to you by Deutsche Bank AG New York Branch.

The interest rate may fluctuate over time on the Branch Deposit Accounts and may change without prior notice to you. You may obtain the current interest rate with respect to the DB AG NY Sweep Program 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.

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

Account Information

Activity with respect to your Branch Deposit Account will appear on your periodic DBSI brokerage account statement. For each statement period, your DBSI brokerage account statement will reflect: (i) all deposits to and withdrawals from your Deposit Account, (ii) the opening and closing balances of your Branch Deposit Account, and (iii) interest earned on Branch Deposit Account balances

You may contact your DBSI Relationship Manager to obtain information about your deposits, including balances, activity in the Deposit Account and the current interest rate paid to you.

Waiver of Confidentiality

You expressly give consent for federal or state bank and securities regulators to access your customer account information for audit and review purposes.