



Cash Sweep Options Disclosure

Introduction

Deutsche Bank Securities Inc. ("DBSI"), through its Wealth Management division, offers cash sweep options, through which uninvested cash balances in your DBSI brokerage account are automatically swept into either (i) interest-bearing deposit accounts through DBSI's Insured Deposit Program ("IDP"), (ii) interest-bearing accounts at the Deutsche Bank AG New York Branch (the "Branch Deposit Accounts") through the Deutsche Bank AG New York Branch Sweep Deposit Program (the "DB AG NY Sweep Program"), or (iii) into one or more available money market mutual funds ("Money Market Sweep Funds," and, collectively with the IDP and DB AG NY Sweep Program, "Cash Sweep Options") until these balances are invested by you or otherwise needed to satisfy obligations arising in connection with your brokerage account.

This disclosure document includes descriptions of the Cash Sweep Options and their respective eligibility requirements, rates of return, fees and other benefits and account protection. This disclosure document also includes important disclosures about deposit accounts offered through the IDP and the DB AG NY Sweep Program.

If you would like to utilize a Cash Sweep Option, you must designate an eligible Cash Sweep Option for your brokerage account. If you do not designate a Cash Sweep Option, your uninvested cash balance may remain as a non-interest bearing free credit balance awaiting investment in your brokerage account.

Your Responsibility to Monitor

It is your responsibility to monitor your eligibility for the Cash Sweep Options and determine the best Cash Sweep Option available to you. We are not responsible for contacting you if you are, or later become, eligible for other higher-yielding Cash Sweep Options. Information about eligibility for particular Cash Sweep Options is available by contacting your Relationship Manager.

Changing Your Cash Sweep Option

You may change the Cash Sweep Option on your brokerage account at any time to any other available Cash Sweep Option by contacting your Relationship Manager. Any changes to your existing Cash Sweep Option are subject to applicable eligibility requirements.

Rates of Return

Current rates and yields for each Cash Sweep Option can be obtained by contacting your Relationship Manager or by going to <http://deutschewealth.com/americas/en/CashSweepOptions.html> and clicking on "Cash Sweep Options—Rates." These interest rates will fluctuate over time, and there is no guarantee that the rate of return on any particular Cash Sweep Option will be, or will remain, higher than other Cash Sweep Options over any period.

The Cash Sweep Options are not intended for long-term investments. If you desire, as part of an investment strategy or otherwise, to maintain a large cash position in your account for other than a short period of time, please contact your Relationship Manager to discuss investment options that may be available to help maximize your return potential consistent with your investment objectives, liquidity needs and risk tolerance.