Available Cash Sweep Options and Related Differences

Insured Deposit Program

The IDP will automatically sweep your available cash balances from your DBSI brokerage account into interest–bearing money market deposit accounts at the Program Banks. The deposit accounts are insured by the FDIC within certain applicable limits.

The IDP is not subject to market risk and potential loss of principal but is subject to the risk of the failure of one or more of the depository institutions (each, a "Program Bank," collectively, "Program Banks") that participate in the IDP. In the unlikely event that a Program Bank fails, deposits at the bank are eligible for FDIC insurance protection. FDIC insurance provides protection up to a limit per Program Bank (the "FDIC Insurance Limitation") of $250,000 (for individual accounts) or $500,000 (for joint accounts). Balances in any other deposit accounts you may have at a Program Bank outside of the IDP are counted against the FDIC Insurance Limitation. You are responsible for monitoring your bank balances in the IDP and the balances in any of your other bank accounts at the same bank to determine if these, in total, exceed FDIC insurance limits. Deposits held in the IDP are not covered by the Securities Investor Protection Corporation ("SIPC"). 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" in the IDP terms set forth below. Any deposits over the $2.5 million maximum are automatically swept into a Program Bank also designated as an "Excess Bank" and such amounts are NOT eligible for FDIC insurance.

DB AG NY Sweep Program

The Deutsche Bank AG New York Branch (Non-FDIC) Sweep Deposit Program (the "DB AG NY Sweep Program") will automatically sweep your free cash balances in your DBSI brokerage account into interest-bearing accounts at the Deutsche Bank AG New York Branch (the "Branch"). The DB AG NY Sweep Program makes available to you a money market deposit account ("MMDA") which is linked to a Transaction Account (collectively the "Branch Deposit Accounts") at the Branch, a non-FDIC insured branch of Deutsche Bank AG, a bank organized under the laws of Germany and an affiliate of DBSI.

The DB AG NY Sweep Program deposits are NOT eligible for insurance by the FDIC, and are NOT protected by the SIPC or any governmental agency of the United States, the Federal Republic of Germany or any other jurisdiction. Cash swept to the DB AG NY Sweep Program will be a direct, unconditional, unsecured and unsubordinated deposit obligation of the Deutsche Bank AG New York Branch (the "Branch"). Return of principal and payment of interest depend on the financial solvency and ability to pay of Deutsche Bank AG and the Branch.

Money Market Sweep Funds

DBSI offers several money market funds whose shares are automatically bought and redeemed through your brokerage account. Under this Cash Sweep Option, you must designate a particular Money Market Sweep Fund (some of the Money Market Sweep Funds may require a minimum initial investment or minimum balance). You can find out which Money Market Sweep Funds are available as Cash Sweep Options by contacting your Relationship Manager, or by visiting http://deutschewealth.com/americas/en/CashSweepOptions.html and clicking on "Cash Sweep Options—Rates."

Money Market Sweep Funds invest in high quality, short-term securities and seek to maintain an investment value of $1.00 per share. However, Money Market Sweep Funds are subject to market risks and potential loss of principal as the share price of Money Market Funds is not guaranteed and can fall below $1.00 per share. Money Market Sweep Funds are not bank accounts and are not subject to insurance protection from the FDIC. Instead, Money Market Mutual Funds are covered by SIPC, which provides certain protection for securities held in your brokerage account. The section below titled "The Money Market Sweep Funds" provides additional details regarding SIPC coverage.

Benefits to Deutsche Bank Securities Inc., its Affiliates and Others

DBSI, Pershing LLC ("Pershing"), DBSI's clearing broker, Deutsche Bank Trust Company Americas ("DBTCA") and the Branch receive fees and benefits for services provided in connection with the Cash Sweep Program, and DBSI may choose to make available Cash Sweep Options that are more profitable to DBSI and its affiliates than other money market mutual funds or bank deposit accounts. DBTCA and the Branch both are affiliates of DBSI. A portion of these fees may be paid to your Relationship Manager. DBSI may, without notice, refuse any deposit, close any account or impose a fee, if your actions become administratively burdensome.

Benefits Relating to the IDP

DBSI determines the interest rate payable to you. That rate is based on the amounts paid by the Program Banks, less a fee paid to DBTCA (not to exceed 40 basis points (0.40%)) for services DBTCA provides as "Settlement Bank" to the Program Banks and less a fee retained by DBSI and shared with Pershing that combined, may total up to 125 basis points (1.25%) based on the balances in the Deposit Accounts. The fee retained by DBSI and Pershing compensates DBSI and Pershing for Form 1099-INT reporting, statement issuance and other services provided in connection with the IDP.