Deutsche Asset
& Wealth Management

Consent to Electronic Delivery of Materials and Communications

Re: _____
[insert account number(s)]

Email: [redacted]

Facsimile Number: _____

In an effort to continue to provide you with timely information on Deutsche Asset & Wealth Management's brokerage, investment advisory, trust, banking and other product and service offerings, when possible, we would like to send offering documents, prospectuses, term sheets, free writing prospectuses, Forms ADV Part 2 and other communications (collectively the "Materials") to you electronically, including by email, facsimile, website, CD-ROM or other electronic means. This permission for Deutsche Asset & Wealth Management to deliver Materials to you electronically is being granted to Deutsche Bank AG and its affiliates and subsidiaries that conduct business through Deutsche Asset & Wealth Management, including Deutsche Bank Securities Inc., Deutsche Bank Trust Company Americas, Deutsche Bank National Trust Company, Deutsche Bank Trust Company, N.A. and Deutsche Bank Trust Company Delaware, among others.

Please note that certain offerings (pursuant to Regulation S of the U.S. Securities Act of 1933 and, in the case of bearer debt obligations, in compliance with the U.S. Tax Equity and Fiscal Responsibility Act of 1982) are only available for purchase outside the United States. Any documents for such offerings must be read by you outside the United States and any purchases by you of securities pursuant to such offerings must be made outside the United States. For this purpose, the "United States" includes any State of the United States, the District of Columbia, and the territories and possessions of the United States. Any such offering shall be so identified in its corresponding email or facsimile cover letter. If you have requested Hold Mail Service, by signing below, you hereby specifically authorize us to send any Materials to you by the electronic means described above.

To view and print certain Materials online, you will need Adobe Reader. If necessary, you can download the software at www.adobe.com.

Client: By signing below, (a) I represent that I am authorized to sign on behalf of the account(s) covered by this consent form, (b) I hereby consent to receipt of Materials via the electronic means described above, (c) I represent that the email address provided above is an email address that an accountholder will access, and is not an email address of someone other than an accountholder, (d) I agree to notify Deutsche Asset & Wealth Management promptly of any change to my email address or facsimile number, and (e) I agree to hold Deutsche Asset & Wealth Management harmless to the extent I do not receive Materials through my failure to notify Deutsche Asset & Wealth Management of any change to my email address or facsimile number. I understand that I may revoke my consent at any time without charge by sending a written request to my account representative. By signing below as Joint Tenants or Tenants in Common, the parties agree that delivery by electronic means to the email address herein constitutes delivery to each party.

We will not send you a paper copy of any electronic Materials, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of electronic Materials by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Materials to you. To request a paper copy, contact your Client Advisor.

This consent applies to all accounts that I hold with Deutsche Asset & Wealth Management.

Title of Account: GRATITUDE AMERICA, LTD.

Signature: Richard Kahn	Signature: _____
Name of Authorized Signatory: RICHARD KAHN	Name of Authorized Signatory: _____
Date: December 22, 2015	Date: _____
Title: President	Title: _____

FOR OFFICE USE ONLY

By signing here, the Office Supervisor certifies that the above listed client signatory has proper authority to grant this consent:

_____

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