



Client Authorization for use of Free Credit Balances

GRATITUDE AMERICA, LTD.

Account Title(s)/Relationship Name

Account Number(s)

The undersigned client ("Client") hereby acknowledges and agrees that with respect to Client's use of its free credit balances at Deutsche Bank Securities Inc. ("DBSI"), Client hereby authorizes DBSI as follows:

Check one:

- ☐ Cash Sweep – Client elects to participate in the cash sweep program in accordance with the terms and conditions set forth in the cash sweep options disclosure document attached. Client agrees to contact DBSI regarding the selection of cash sweep options. Where permitted by applicable law, Client authorizes DBSI to change or replace the cash sweep options available to Client at its discretion.
- ☒ Free Credit Balances – Client elects to maintain free credit balances as non-interest-bearing free credit balances awaiting investment.

Richard Kahn

Client's Signature (or authorized signor)

December 22, 2015

Date

Richard Kahn, President

Print Client's Name

Client's Signature (or authorized signor)

Date

Print Client's Name

Client Advisor Signature

Client Advisor Name

Branch Approval

Branch Approver's Name



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