

KYC Case # : **01790724**

Status : **6. Approved**

**One sheet must be established per relationship - list all accounts included in the relationship**

1. Relationship Details			
Relationship Name:	SOUTHERN FINANCIAL RELATIONSHIP:00000483290	Booking Center:	New York
Relationship Manager:	stewart oldfield		
Relationship to PWM:	<input type="checkbox"/> New PWM Relationship <input checked="" type="checkbox"/> Existing PWM Relationship		
	If existing, please indicate since when the relationship exists, provide reason for new profile and attach old profile: ***This KYC is a periodic review for high risk remediation*** Original KYC1161376		
How Was the Client(s) Introduced? How long has the RM personally known the client?	<input checked="" type="checkbox"/> Client Referral	<input type="checkbox"/> RM Prospect	<input type="checkbox"/> Intermediary/FIM
	<input type="checkbox"/> Other Source (CIB, etc.) Please provide details (e.g. name of referral source, how many years RM personally has known client, etc.): Stewart Oldfield and Cynthia Rodriguez contacted [REDACTED] and [REDACTED] on 6/23/2017 to confirm if there are any material changes to their joint account and source of wealth. [REDACTED]		
Does Deutsche Bank pay a retrocession or similar compensation to a third party for the introduction of this relationship?	<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> No
	(If Yes, describe):		
List all existing and new accounts involved in this relationship			
	Legal Entity Account(s)	Account Name / Number	Opening Date (intended/actual)
1	<input checked="" type="checkbox"/>	[REDACTED] and [REDACTED] - Deposit-[REDACTED]	12/16/2013
Who is the primary contact person for the RM? (Note: This person needs to have signatory rights and/or information right for the accounts.):	[REDACTED]	Preferred method of contact (indicate phone no., fax no., e-mail address, etc.):	[REDACTED]

One sheet must be established for each account to be opened

2. Account Ownership Summary														
Account Name:			██████ and ██████ - Deposit						Acct. Number (if available):			██████		
Account Manager:			stewart oldfield											
What is the purpose of the account (e.g. portfolio management, advisory account, custody services, long-term investment, payment/expense account)? Checking account for the daily use of ██████ and ██████														
Indicate from where the assets are expected to arrive?														
<input checked="" type="checkbox"/> DB Group: Same Booking Center (Indicate account number): ██████ <input type="checkbox"/> DB Group: Other Booking Center (Indicate DB location and account details): <input type="checkbox"/> Other Institution – (Indicate name & location): <input type="checkbox"/> Physical Deposits (specify cash, securities, cheques, ...):														
What is the expected size and frequency of regular inflows and outflows for the account (indicate estimated number and volume per month)?: 0-4 inflows and outflows per month ranging from \$100 to \$1500														
What is the expected volume of assets and currency for the account approx. 90 days after opening?					10000			Currency		USD				
What is the expected volume of assets and currency for the account approx. one year after opening?					14379.40			Currency		USD				
Does/will the client have Assets Under Management (AuM) within DB under Eur. 3M?										<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>Please list all parties related to the account.</b> For each party: • Check if a source of wealth description is required for the party. • Check the appropriate box to describe the relationship of the party to this account (> 1 can be selected). • If none of the check boxes apply, describe the party's relation to the account in the "Other" column. • Always describe the relationship between the parties in the last column. • Please drill down to the ultimate/underlying Beneficial Owner(s).														
Legal Entity	Description of Source of Wealth required	Parties related to this account	Account Holder	PIC Owner	Settlor of Trust / Founder of Foundation	Ultimate Beneficial Owner	Signatory or Full POA	Limited POA	Financial Intermediary (FIM)	Significant Shareholder (>=25%) Non-PIC entity (indicate ownership %)	Legal Representative	Grantor/Settlor	Founding Donor	Other (please describe other roles and/or indicate relationship between parties)
1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	██████	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	██████	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**One sheet must be established for EACH INDIVIDUAL PARTY in Section 2. Account Ownership Summary**

3A. Individual Details (for all parties)					
Individual's Name:	[REDACTED]			Date of Birth:	[REDACTED]
Country of Residence:	[REDACTED]	Country of Citizenship:	[REDACTED]		
Address of primary residence:	[REDACTED]			Has client resided outside of his/her country of nationality for 5 years or more?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Profession/Occupation:	[REDACTED]	Tax ID / SSN:	[REDACTED]		
Current Employer:		Position/Title/Rank:			
Address of employer:					
Does the person work as senior executive of a DB-recognized regulated entity in the financial industry? or an entity listed on a DB-recognized exchange? (Not applicable for operating entities)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is the individual a Politically Exposed Person (PEP)? (if Yes, describe)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
To the best of your knowledge, is the individual related to an employee of the DB group? (if Family or Friendship, describe)				<input type="checkbox"/> Family <input type="checkbox"/> Friendship <input checked="" type="checkbox"/> None	
To the best of your knowledge, is the individual party to a non-banking relationship with Deutsche Bank (e.g., external legal counsel, client referral source, supplier of goods or services)? (if Yes, describe)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If applicable, indicate which bank officers have met the person:		Indicate where and when the client meeting(s) took place:			
Bank Officer Name(s)	Bank Office:	Client Private Domicile:	Client Place of Business:	Other Location (specify):	Date:
Paul Morris	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		12/3/2013
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Wealth Details for this individual are not filled in, because they are the same as for the following person:

3B. Wealth Details (Only for parties requiring source of wealth description as indicated in Section 2)			
Nature of the Individual's Business:	homemaker		
Primary Country of source of wealth/source of Funds?			
Primary industry of source of Wealth/Source of Funds?			
Summarize Source of Wealth:	<input type="checkbox"/> Business Owner <input type="checkbox"/> Salary/Earnings <input type="checkbox"/> Investment <input type="checkbox"/> Inheritance/Gifts <input type="checkbox"/> Other:		
Further Describe Source of Wealth /Detail the history of wealth for each of the sources: (e.g. For trusts, how did settlor accumulate wealth? For inheritance, how did family accumulate wealth?For business owners, how long in business, how many employees, level of profitability? Indicate type of business, countries of major activities, important business partners.)			
[REDACTED]			
Estimated Annual Income(\$):		Estimated amount of investable assets(\$):	<\$1 MM
Estimated Net Worth(\$):	<\$1 MM	Amount of assets planned to invest with PWM(\$):	20,000.00
Other Known Financial Institutions:			
Institution:	JPMorgan	Country:	USA
		Est. Assets Under Mgt:	60,000.00

Institution:		Country:		Est. Assets Under Mgt:	
Institution:		Country:		Est. Assets Under Mgt:	
Please indicate the family situation of the individual (marital status, other family members, etc.): Married to Karyna Shuliak					

One sheet must be established for EACH INDIVIDUAL PARTY in Section 2. Account Ownership Summary

3A. Individual Details (for all parties)					
Individual's Name:	[REDACTED]			Date of Birth:	[REDACTED]
Country of Residence:	[REDACTED]	Country of Citizenship:	[REDACTED]		
Address of primary residence:	[REDACTED]			Has client resided outside of his/her country of nationality for 5 years or more?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Profession/Occupation:	[REDACTED]			Tax ID / SSN:	[REDACTED]
Current Employer:	[REDACTED]			Position/Title/Rank:	[REDACTED]
Address of employer:	[REDACTED]				
Does the person work as senior executive of a DB-recognized regulated entity in the financial industry? or an entity listed on a DB-recognized exchange? (Not applicable for operating entities)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is the individual a Politically Exposed Person (PEP)? (if Yes, describe)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
To the best of your knowledge, is the individual related to an employee of the DB group? (if Family or Friendship, describe)				<input type="checkbox"/> Family <input type="checkbox"/> Friendship <input checked="" type="checkbox"/> None	
To the best of your knowledge, is the individual party to a non-banking relationship with Deutsche Bank (e.g., external legal counsel, client referral source, supplier of goods or services)? (if Yes, describe)				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If applicable, indicate which bank officers have met the person:			Indicate where and when the client meeting(s) took place:		
Bank Officer Name(s)	Bank Office:	Client Private Domicile:	Client Place of Business:	Other Location (specify):	Date:
Stewart Oldfield	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		6/23/2017
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Wealth Details for this individual are not filled in, because they are the same as for the following person:

3B. Wealth Details (Only for parties requiring source of wealth description as indicated in Section 2)			
Nature of the Individual's Business:	interior design		
Primary Country of source of wealth/source of Funds?			
Primary industry of source of Wealth/Source of Funds?			
Summarize Source of Wealth:	<input type="checkbox"/> Business Owner <input checked="" type="checkbox"/> Salary/Earnings <input type="checkbox"/> Investment <input type="checkbox"/> Inheritance/Gifts <input type="checkbox"/> Other:		
Further Describe Source of Wealth /Detail the history of wealth for each of the sources: (e.g. For trusts, how did settlor accumulate wealth? For inheritance, how did family accumulate wealth?For business owners, how long in business, how many employees, level of profitability? Indicate type of business, countries of major activities, important business partners.) [REDACTED]			
[REDACTED] Her annual income is approximately \$150k with salary, bonus, and commissions.			
Estimated Annual Income(\$):	150,000.00	Estimated amount of investable assets(\$):	<\$1 MM
Estimated Net Worth(\$):	<\$1 MM	Amount of assets planned to invest with PWM(\$):	2,000.00
Other Known Financial Institutions:			
Institution:	db	Country:	usa
Est. Assets Under Mgt:	2,000.00		
Institution:	JP Morgan Chase	Country:	USA
Est. Assets Under Mgt:	2,000.00		

Institution:		Country:		Est. Assets Under Mgt:	
Please indicate the family situation of the individual (marital status, other family members, etc.): Married to [REDACTED] [REDACTED]					

DB PWM GLOBAL KYC/NCA: US/LatAm/Int'l **PART B** 

Relationship Name	SOUTHERN FINANCIAL RELATIONSHIP					
Risk Rating Comments:						
Booking Center	<input checked="" type="checkbox"/> NY	<input type="checkbox"/> NY/Offshore	<input type="checkbox"/> Offshore	<input type="checkbox"/> Moderate Risk	<input checked="" type="checkbox"/> High Risk	Yoonsun Chung
(Compliance Signature)						
<input type="checkbox"/> DB Employee	<input type="checkbox"/> DB Managed PIC	<input type="checkbox"/> DB is Trustee/Co-Trustee			<input type="checkbox"/> Bearer Shares	

4. Attachments			
A. Type of Photo ID Provided	<input checked="" type="checkbox"/> Drivers License	<input type="checkbox"/> Passport	<input type="checkbox"/> National/State ID <input type="checkbox"/> Other
B. Checklist of names (individuals and/or entities) that were submitted for database searches is attached	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
C. Please indicate the results of the database searches performed			
RDC searches complete	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
PCR checks complete	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
OFAC checks complete	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
BIS searches complete (Lexis/Nexis, Factiva, Reuters, Dow Jones, D&B)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Denial Orders checks complete	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Martindale-Hubbell searched (Lawyers/Law Firms only)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	negative results found	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please summarize any negative results from the database searches indicated above: <b>[REDACTED]</b>			
No Negative Media			
Court case referencing <b>[REDACTED]</b> of <b>[REDACTED]</b> is for a personal injury and is a false positive as the <b>[REDACTED]</b> in the KYC resides in <b>[REDACTED]</b> and has no current injuries.			
D. <b>[REDACTED]</b>	No Negative Media No Court Cases		
<b>[REDACTED]</b>			
E. To the best of your knowledge, has the client ever been convicted of a criminal offense?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
F. To the best of your knowledge, has the customer ever been involved in any past litigation against Deutsche Bank AG or any of its subsidiaries or is the customer threatening litigation against Deutsche Bank AG or any of its subsidiaries? (If Yes, provide details below and contact Quality Mgt. (LatAm/Int'l) or the Regulatory Control Group and notify Compliance immediately)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
G. Does the client or related party have any financial or other association / interactions within countries or regimes sanctioned by the Office of Foreign Assets Control (OFAC)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
H. Does the client or related party have any financial or other association/ interactions within high risk countries?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
I. Corporate Documentation Attached (Legal Entities Only)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Applicable
J. Undisclosed Principal Form Complete (Intermediaries Only)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Not Applicable
K. If Lexis/Nexis Search Results, Corporate Documents or Other Supporting Documentation is not in English, please provide an English summary of the nature/contents of the non-English Documentation:			
L. Special Risk Factors			
Does the account have Nexus to Special Risk Countries?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Is the account structure unusually complex?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	

Is there any indication the client set up a non operating company expressly for the purpose of transferring shares to third parties?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is there any indication this could be a prohibited business relationship?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are the bearer shares identified subject to acceptable controls?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

M. Case Comments		
Created By	Date	Comments
Kshitij Golani	7/27/17 5:06 PM	<p>The account holders have been clients of DB since 2013. Below are the reasons why we were comfortable with approving this high risk KYC remediation -</p> <ul style="list-style-type: none"> <li>• Information and supporting documents required by our AML Policy were provided and reviewed; and as a result, we have an understanding of the structure of the accountholders, their purpose, the purpose of the accounts and expected transaction activity.</li> <li>• The account holders' [REDACTED] and [REDACTED] source of wealth and source of funds were sufficiently detailed and appears plausible [REDACTED]</li> </ul> <p>[REDACTED]</p> <ul style="list-style-type: none"> <li>• Our review did not identify any red flags and thus there was no need to escalate this case further.</li> <li>• We performed due diligence searches on all parties and did not find the names searched to be on any sanctions lists.</li> </ul>

ONSHORE APPROVALS			
Client Facing Professional (CFP):	stewart oldfield	(Signature) stewart oldfield	7/20/2017
Office Director/Business Head:	Andrew F Gallivan	(Signature) Andrew F Gallivan	7/25/2017
Regional Office Director:		(Signature)	
AML Business Risk:		(Signature)	
AML Compliance:	Kshitij Golani	(Signature) Kshitij Golani	7/27/2017
	Yoonsun Chung	(Signature) Yoonsun Chung	7/27/2017

LATAM/INTERNATIONAL APPROVALS			
Client Facing Professional (CFP):		(Signature)	
Account Manager:		(Signature)	
Global Market Team Head (GMTH)/Sub-Market Team Head (SMTH):		(Signature)	
AML Business Risk:		(Signature)	
AML Compliance:		(Signature)	

**PRIVATE WEALTH MANAGEMENT POLICY STATEMENT:** Deutsche Bank Private Wealth Management (PWM) worldwide is committed to professionally serve the interests of its clients. To do so, Client Facing Professionals1(1) (CFP's) should establish and maintain business relationships only with persons who satisfy our high standards of suitability, background and character. Due diligence obtained on the client must be appropriately documented by the CFP. It is the responsibility of CFP's to demonstrate that they know their client both at the

*inception of a relationship and on an ongoing basis.*

**DECLARATION FOR ALL SIGNERS OF THIS FORM:** *To the best of my knowledge and belief the above information is correct and up to date. I confirm that I have no suspicions relating to the money laundering or unethical activities on the part of the client(s) and that I have followed all the procedures relating to account opening as described in the PWM Americas Procedures and the PWM Global KYC Policy*

*(1) Client Facing Professionals (CFP's) include: Relationship Managers, Wealth Advisors, Product Officers, Brokers, Client Managers, etc.*

