



Reverse your account maintenance charge September 2018

A \$20 annual maintenance charge applies to all DWS fund accounts with a balance below \$10,000 and not enrolled in electronic delivery of fund and account information. To reverse this fee, consider taking one of the following actions:

1. Sign up for E-Delivery.

Shareholders who adopt electronic delivery (“e-delivery”) of their DWS Fund documents – account statements, transaction confirmations, annual/semi-annual fund reports, prospectuses and supplements – are exempt from the annual maintenance charge, even if their account balance is below the \$10,000 minimum.

- Go to dws.com. Click “Client Access”, “Individual Investors” and then “Shareholder Accounts & IRA – Class A, C, S, INST”.
- Sign in / or register for online account access. (See next page for additional instructions.)
- Once you have accessed your online account, select “Account Profile”, then “Delivery Preferences” and enroll in e-delivery.

2. Consolidate low balance fund accounts to exceed the \$10,000 minimum.

(Only if appropriate for the type of account, and consistent with your investment objectives and risk tolerance.)

3. Establish an automatic investment plan of at least \$50 a month on each fund account below \$10,000.

VIEW A PROSPECTUS

To obtain a summary prospectus, if available, or prospectus, download one from dws.com or call (800) 728-3337. We advise you to carefully consider the product’s objectives, risks, charges and expenses before investing. The summary prospectus and prospectus contain this and other important information about each product. Please read the prospectus carefully before you invest.

Important Information

Investments in mutual funds involve risk. Stocks may decline in value. Bond investments are subject to interest-rate, credit, liquidity and market risks to varying degrees. Credit risk refers to the ability of an issuer to make timely payments of principal and interest. Investing in derivatives entails special risks relating to liquidity, leverage and credit that may reduce returns and/or increase volatility. Investing in foreign securities, particularly those of emerging markets, presents certain risks, such as currency fluctuations, political and economic changes, and market risks. There are additional risks associated with investing in commodities, high-yield bonds, aggressive growth stocks, non-diversified/concentrated funds and small- and mid-cap stocks which are more fully explained in the prospectuses. Please read the prospectus for more information.

Sign up for Online Account Access and E-Delivery

Step 1: To register for online account access go to dws.com and select "Client Access" on the navigation bar, then select "Individual Investors" and then "Shareholder Accounts & IRA Class A, C, S and INST".

Step 2: From the Account Access Log In screen, click the "Register" link under "New User".

Step 3: Enter your desired Username, the social security number on the account, your DWS account number, your new password, and verify new password into the fields provided. Click "Continue".

Step 4: Enter your email address or phone number and select "Send Code". A box will appear to enter the security code. Once you receive your one-time code by text or email, enter the code and select "Verify Code". Please add all desired delivery methods and select "Continue".

Step 5: Accept the disclaimer presented by clicking "Accept".

Step 6: A message will appear with information regarding signing up for e-delivery. Select "Continue".

Step 7: You will see the "Account Access: New User Step" screen. Please enter your email address and confirm email address. You are also able to choose your delivery methods. Select "Save & Continue" to access your DWS account.

Your registration is complete!

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Nothing contained herein is fiduciary or impartial investment advice that is individualized or directed to any plan, plan participant, or IRA owner regarding the advisability of any investment transaction, including any IRA distribution or rollover.

Investment products: No bank guarantee / Not FDIC insured / May lose value

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DWS Distributors, Inc.

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