



DWS Funds Internal Roth IRA Conversion

Use this form to convert your existing DWS Fund Traditional IRA to a DWS Fund Conversion Roth IRA account. Due to the important tax consequences of converting funds, please consult a tax professional. For assistance in completing this form, please contact Shareholder Services.

Call: (800) 728-3337 or email: service@dws.com

Step 1 Account information (*Indicates required fields)

Please check here if the address listed below is a new address, and you would like your account(s) updated.

Existing DWS Fund Traditional IRA account number: _____

_____		_____	
* Name	* Social Security Number On Account		
_____		_____	_____
* U.S. Residential Address (P.O. Box is not acceptable)	* City	* State	* Zip
_____		_____	_____
Mailing Address (if different)	City	State	Zip
_____		()	_____
* Date of Birth – MM/DD/YYYY	Daytime Phone Number		Extension

Please mark one of the boxes below and provide the conversion amount(s) on the line(s) below the boxes. If no box is selected, 100% of your Traditional IRA will be converted, but a required minimum distribution (RMD) will not be taken prior to the conversion.

- I have reached the age in which I am required to take a required minimum distribution set forth in the Internal Revenue Code ("RMD age") and request that my required minimum distribution be withdrawn (proportionately from each fund, unless specified on the line(s) below) and sent to me prior to the conversion.
- I have reached the RMD age, and acknowledge that if I do not take my required minimum distribution from these assets before conversion to a Roth IRA, I will need to take them from a Traditional IRA account held an another institution.

_____	_____ % or \$ _____	\$ _____
Fund Name, Number, or NASDAQ Symbol	Conversion Amount	RMD Amount*
_____	_____ % or \$ _____	\$ _____
Fund Name, Number, or NASDAQ Symbol	Conversion Amount	RMD Amount*
_____	_____ % or \$ _____	\$ _____
Fund Name, Number, or NASDAQ Symbol	Conversion Amount	RMD Amount*

* The RMD amount will be subtracted from the conversion amount, and a check sent to you at the address of record.

continued on next page

Step 1 Account information (continued)

If you have an automatic investment plan on your existing DWS Fund Traditional IRA, we will discontinue it on this account and automatically establish a separate new contribution Roth IRA with this same service, unless you select an option below:

- Continue the automatic investment plan on my DWS Fund Traditional IRA only.
- I do not want an automatic investment plan on either my DWS Fund Traditional IRA or DWS Fund Conversion Roth IRA.
- Begin the automatic investment plan on my new Roth IRA account and designate the account as a Commingled Roth IRA.

If you are enrolled in payroll/direct deposit, and wish to continue the service on your new Roth IRA account, you will need to contact Shareholder Services for the proper form (Form-61) to send to the institution that transmits your investment dollars.

Please note that existing financial advisor information will transfer to the new Roth IRA account. If you would like to update this information, please visit our website or contact Shareholders Services and complete the Change of dealer authorization form (Form-26).

Step 2 Investment allocation

We will maintain your current fund selection unless you indicate otherwise here.

List your preferred DWS Fund(s) below:

Please note that dollar amount(s) and percentage(s) must match those given in Step 1.

_____	\$ _____	OR	_____ %
Fund Name, Number, or NASDAQ Symbol	Dollar Amount		Percentage
_____	\$ _____	OR	_____ %
Fund Name, Number, or NASDAQ Symbol	Dollar Amount		Percentage
_____	\$ _____	OR	_____ %
Fund Name, Number, or NASDAQ Symbol	Dollar Amount		Percentage

For a new account, the minimum conversion amount per fund is \$500 for A and C Class shares, and \$1,000 for S Class shares. If you have an existing DWS Fund Conversion Roth IRA account and wish to combine the money you are converting, please provide the account number below. If you do not have an existing DWS Fund Conversion Roth IRA, you will receive a new account number.

_____ Account Number

Step 3 Tax withholding information

Amounts converted from prior pre-tax contributions, plus any investment gains, as well as amounts taken as a required minimum distribution, are generally subject to Federal (and possibly state) income tax. Even if you elect not to have Federal income tax withheld, you are liable for the full payment of Federal income tax, any state or local taxes, and any penalties that may apply to the distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

If you choose to withhold Federal taxes, DWS will withhold any mandatory state taxes as well. If you would like to provide for any other state withholding, including for states where withholding is voluntary, you must complete the state withholding section below.

Before selecting a withholding option, please consult your legal or tax counsel for advice and information concerning your particular situation. Neither DWS nor any of its representatives may give tax or legal advice. Withholding requirements, exclusions and withholding tax rates are subject to change at any time. For the most up-to-date information on your state's tax withholding requirements, visit your state's website.

Step 3 Tax withholding information (continued)

Federal withholding for conversion and required minimum distribution (if applicable)

For distributions subject to Federal income tax, the default withholding rate is 10%. 10% of your distribution will be withheld and forwarded to the IRS unless you elect for a different rate to be withheld by completing Form W-4R. As indicated on Form W-4R, you can choose a rate between 0% (no Federal withholding) and 100%. If we do not receive a completed Form W-4R from you, we must withhold the default rate of 10% and you will be deemed to have elected this default rate. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

A copy of Form W-4R may be included with this conversion form, or can be accessed at <https://www.irs.gov/forms-instructions>.

State withholding for conversion and required minimum distribution (if applicable)

For states and the District of Columbia that mandate withholding on distributions, DWS will automatically withhold the minimum required amount and forward it to the appropriate revenue service only if you have also elected for Federal withholding above. If you would like to specify an amount greater than the minimum, or if you would like voluntary state withholding taken, please indicate below. If a state withholding option is selected and your state does not accept withholding, DWS will not take a state withholding from your distribution.

Withhold a total of \$ _____ and forward to my state revenue service. (Please note if the dollar amount provided is less than the state minimum, DWS will withhold the minimum amount required by your state. In addition, if there are multiple funds and/or accounts, the total withholding amount will be divided equally).

Step 4 Beneficiary designation (If different from your existing Traditional IRA)

We will maintain your DWS Fund Traditional IRA existing beneficiaries for your DWS Fund Conversion Roth IRA, unless you designate otherwise. Shares must add up to 100%. Your primary beneficiary (or primary beneficiaries, if more than one) is first in line to inherit your assets after your death. If no primary beneficiary that you designated is alive at the time of your death, then any secondary beneficiary you designated would be the next in line to inherit your assets. You may name more than one primary and/or secondary beneficiary and designate how the assets will be divided among them. This designation, or any subsequent change, is not effective unless filed with this custodian prior to your death. If you name more than one person and do not indicate percentages, distributions will be made equally to the primary beneficiaries who survive you. If a percentage is indicated and a primary beneficiary does not survive you, the percentage of that beneficiary's share will be divided equally among the surviving primary beneficiary(ies), unless you specify otherwise. Also, if the percentages do not total 100%, any remaining portion will be divided equally among the surviving primary beneficiaries. Secondary beneficiaries receive distributions only if there are no surviving primary beneficiaries. Distributions to secondary beneficiaries will be made according to the rules of succession described above for primary beneficiary. The designation below revokes all previous beneficiary designations.

Percentages must equal 100%

Primary Beneficiaries

_____ Name	_____ Percentage	%	_____ Social Security Number OR Tax ID
_____ Date of Birth – MM/DD/YYYY	Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Other		
_____ Name	_____ Percentage	%	_____ Social Security Number OR Tax ID
_____ Date of Birth – MM/DD/YYYY	Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Other		

continued on next page

If you are designating more beneficiaries, please list them on a separate piece of paper.

Step 4 Beneficiary designation (If different from your existing Traditional IRA) (continued)

Secondary Beneficiaries

Percentages must equal 100%

Form for secondary beneficiary designation including fields for Name, Percentage, Date of Birth, and Relationship (Spouse/Other), with radio buttons for Social Security Number or Tax ID.

Step 5 Spousal consent

If you are married and live in a community property state, your spouse may have a property interest in the account and any beneficiary designation that you make other than to your spouse may be ineffective without spousal consent.

Community property is currently recognized in AZ, CA, ID, LA, NV, NM, TX, WA, WI and Puerto Rico, but this list is subject to change.

- It is your responsibility to determine if this section applies. You may need to consult with legal counsel.
- If this section applies, have your spouse sign as indicated.
- Neither DWS Trust Company nor DWS Service Company or its affiliates will be liable for any consequences resulting from failure to provide proper spousal consent.

I am the spouse of the above-named shareholder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to any possible consequences of giving up my community property interest in this IRA, I have been advised to see a tax professional or legal advisor. I hereby consent to the beneficiary designation(s) indicated above.

Signature of Account Owner's Spouse Date - MM/DD/YYYY

Step 6 Sign your name (required)

We need your signature to open your account. By signing, you agree to the terms on this form.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification of your Social Security number.

Signature of Account Owner Date - MM/DD/YYYY DWS Trust Company, Custodian

I certify under penalties of perjury that:

A) The Social Security number shown on this form is correct and may be used for any account opened for me by the funds; and

B) I am a U.S. person (including a U.S. resident alien).

I certify that I have authority and am of legal age to purchase shares of the DWS Funds and to establish any related privileges. I authorize my bank to honor all entries to my bank account arising in connection with any of the services I selected. The power will continue if I am disabled or incapacitated. I understand that DWS Trust Company (DTC), as Custodian, may be obligated by IRS regulations to withdraw the required distribution amount before converting the balance if I have reached the applicable age for taking required minimum distributions as set forth by the Internal Revenue Code. I have received and read the prospectus and agree to the terms and conditions set forth in the prospectus. Additionally, I have read, understand, and agree to the "terms" found on the DWS Fund IRA new account application, which are incorporated herein by reference.

I authorize any DWS Fund and DWS Service Company to act on any instructions (including those by telephone or electronically transmitted) reasonably believed to be genuine for any of the services designated. The DWS Funds employ procedures that are designed to give reasonable assurance that instructions communicated electronically or by telephone are genuine. Provided these procedures are followed, I agree that neither the Custodian, any DWS Fund, DWS Service Company, nor any of their affiliates or agents will be held liable for acting on such instructions.

I understand the eligibility requirements for converting my DWS Fund Traditional IRA to a DWS Fund Conversion Roth IRA and state that I do qualify to establish a Roth IRA and make the conversion. I assume full responsibility for this conversion transaction, for determining my eligibility for conversions made to a Roth IRA, and for any tax consequences relating to such conversion to my Roth IRA or distributions from my Traditional IRA, and will not hold the Custodian, DWS, or DWS Service Company, or any of their affiliates or agents, liable for any adverse consequences that may result. I am aware that I am liable for the payment of federal income tax and possibly state and local taxes on the taxable portion of my conversion(s). I also understand that I may be subject to tax penalties under estimated tax payment rules if my tax payments and withholding amounts are not sufficient. I hereby certify that I understand the conversion rules and conditions as they pertain to this Roth IRA and Traditional IRA, and have met the requirements to make a conversion from my Traditional IRA. Due to the important tax consequences of this conversion of funds or property from a Traditional IRA, I have been advised to consult with a tax professional. All information provided by me is true and correct, and may be relied upon by the Custodian, DWS, DWS Service Company, or any of their affiliates or agents.

I hereby designate the conversion of funds or other property as conversion contributions. I hereby designate the above beneficiaries and adopt, with the Custodian, the Individual Retirement Account Agreement and IRA Form 5305-RA (10/10) for Roth IRAs and the custodian disclosure statement. Once the Custodian acknowledges receipt of this form, it shall be deemed accepted and, therefore, effective as of the date I signed it. I have received and read the IRA Plan Document and a current prospectus of the DWS Funds and agree to their terms. This is Article IX, paragraph 1 of Form 5305-RA (10/10) for Roth IRAs, which is incorporated herein by reference and supplemented above.

Custodial fees

This fee is subject to change as provided in Article IX of Form 5305-RA.

What the custodial fees are:

The amount of the fee varies based on your IRA plan balance and the number of funds in which you invest your IRA assets. An individual holding an IRA with one or more DWS Funds will be charged \$18 per fund up to a maximum of \$36. An individual with an aggregate IRA balance totaling \$50,000 or more will not be charged an IRA custodial fee for that year.

When and how the annual custodial fee is automatically deducted:

Annual custodial fees are assessed on a calendar year basis. If the annual custodial fee is not paid by separate check, DWS Trust Company will automatically deduct the annual custodial fee from your account in the fourth quarter or upon the closing of your account.

What to do if you elect to pay the annual custodial fee directly:

If you elect to send the annual custodial fee by check, make sure to do so before the fourth quarter automatic deduction. Send a letter referencing the exact name on your account, the fund name, and the account number. Make your check payable and mail to:

DWS Trust Company
c/o DWS Service Company
P.O. Box 219151
Kansas City, MO 64121-9151

Please mail completed form to:

DWS Service Company
P.O. Box 219151
Kansas City, MO 64121-9151

Overnight Address:

DWS Service Company
430 W. 7th Street
Suite 219151
Kansas City, MO 64105-1407

The brand DWS represents DWS Group GmbH & Co. KGaA and any of its subsidiaries such as DWS Distributors, Inc. which offers investment products or DWS Investment Management Americas, Inc. and RREEF America L.L.C. which offer advisory services.

DWS Distributors, Inc.
222 South Riverside Plaza
Chicago, IL 60606-5808
www.dws.com

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

2024

Department of the Treasury
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

1a First name and middle initial	Last name	1b Social security number
---	-----------	----------------------------------

Address _____

City or town, state, and ZIP code _____

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals)	2	%
---	----------	---

Sign Here

Your signature (This form is not valid unless you sign it.)	Date
---	------

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2024 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more	<i>Total income over—</i>	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

* If married filing separately, use \$380,200 instead for this 37% rate.

General Instructions (continued)

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Generally, distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is

greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.