PERSONAL WEALTH MANAGEMENT

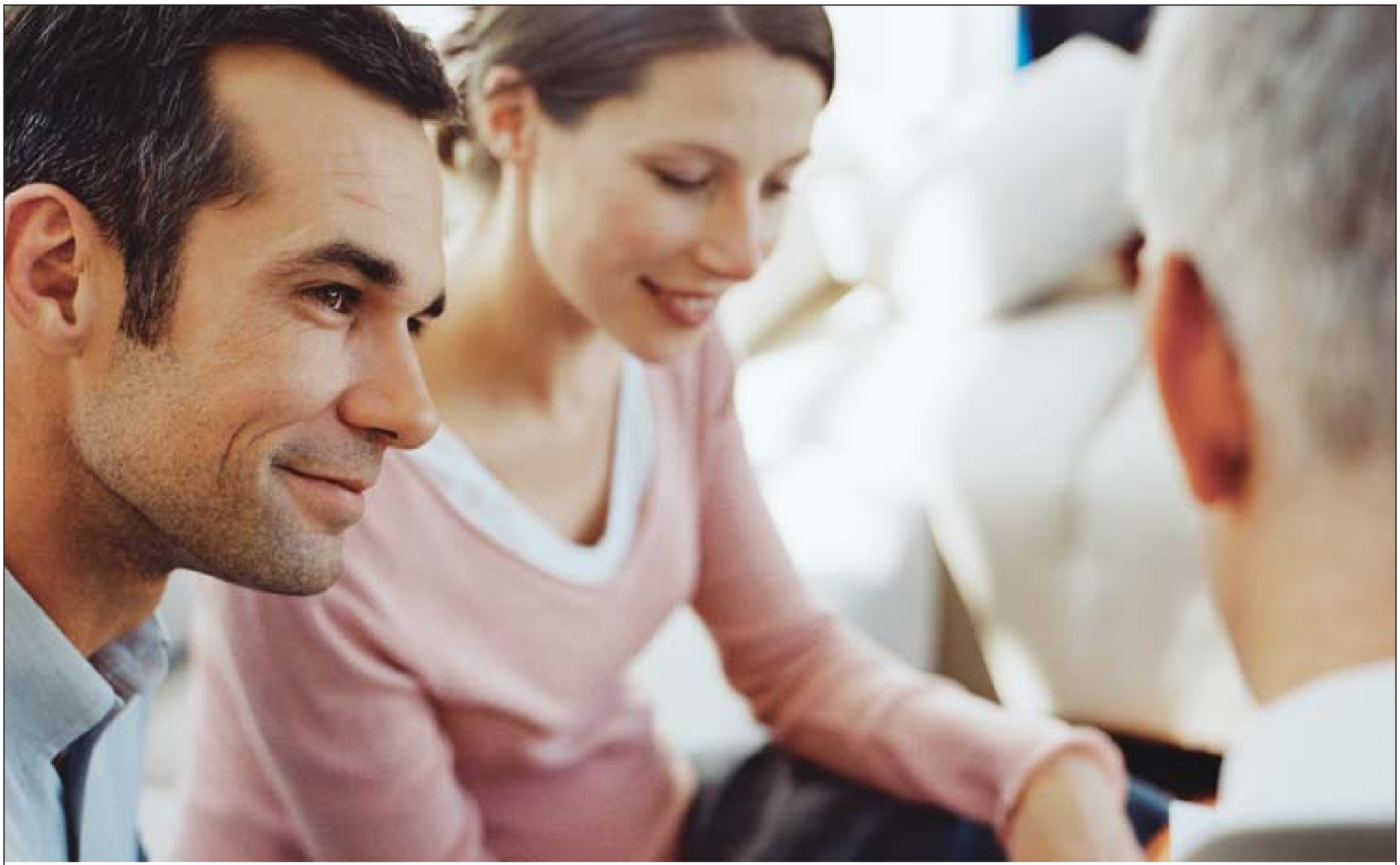
An Integrated Approach

Northern Trust

BUILDING GENERATIONS OF SUCCESS

Enterprising people create legacies founded on their hopes and dreams, and those of grandparents, fathers and mothers, sons and daughters. Yet with success comes new challenges and increased complexity.

At Northern Trust, we support individuals and families who have worked hard to achieve their success and who actively pursue their dreams. As a trusted financial advisor, we collaborate with you and your family to help you make the most of your time and money so you have the freedom to focus on what really matters.



What Matters to You?

- A dedicated financial advisor who listens and understands you
- Innovative solutions that meet your complex financial needs
- Someone who focuses on your best interests
- Expertise where you live and travel
- Access to information anytime, anywhere

PUTTING YOUR NEEDS FIRST

Our approach to managing your wealth begins with listening, understanding your goals and concerns, and seeing the future through your eyes. Focusing on your objectives gives us the vision to help you get there – by offering fresh perspectives and creative thinking, backed by cutting-edge technology and customized solutions.

A dedicated advisor, supported by an integrated team of wealth management experts, will analyze your situation and develop a plan based on your unique needs. By providing proactive advice – along with exceptional service – we nurture deep, long-term client relationships.

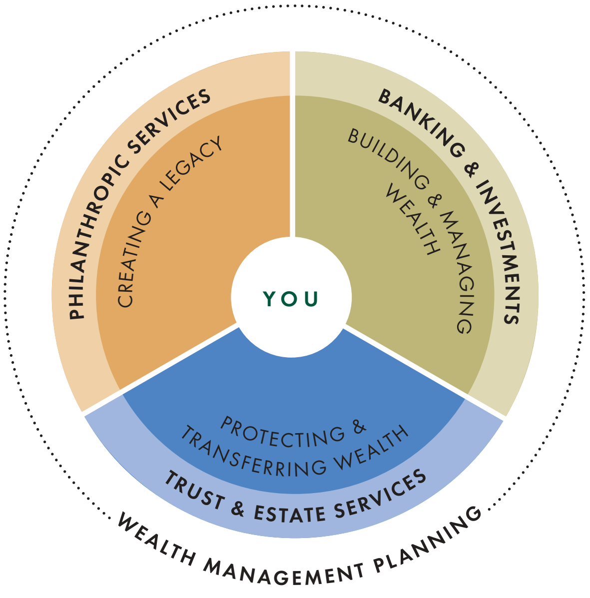
WITH WEALTH COMES COMPLEXITY

The complexity of your finances and your priorities change over time. You need a forward-thinking financial partner who takes a holistic approach to managing your wealth and provides comprehensive solutions designed to help you achieve your goals at any stage of your life.

As a client of Northern Trust you have access to a breadth and depth of financial resources that is virtually unmatched in the industry. Our integrated teams of experts and professionals can fulfill the complete spectrum of your wealth management needs, providing innovative solutions to complex financial issues.

Northern Trust works closely with you and your advisors to anticipate and adapt to your evolving needs – today and tomorrow.

SOLUTIONS FOR A LIFETIME OF WEALTH MANAGEMENT NEEDS



Wealth Management Planning

Financial planning is an integral part of wealth management and provides context for analyzing your financial life. Understanding what you have already achieved and what you still hope to accomplish forms the basis for our ongoing relationship. At Northern Trust, we have a rigorous process for identifying your priorities and challenges, presenting you with tailored recommendations and monitoring the progress of your wealth management plan. Our experienced professionals develop and implement sophisticated strategies to help you build, manage, preserve and transfer your wealth.

ENJOYING YOUR LIFE

"As my wealth has grown, so has the complexity of my finances. I would like to work with a trusted advisor who can help me manage the big picture, so I have more time to enjoy life."

Financial Planning:
Develop an integrated long-term wealth management plan

Private Banking:
Access customized financing for your unique lifestyle needs

Investment Management:
Maximize your assets and manage risk

Trust and Estate Planning:
Provide financial security now and in the future

Private Passport™ Online:
View your total wealth picture 24/7

BUILDING WEALTH

"I've worked hard to achieve a certain level of success. I want to continue to grow my assets and protect the well-being of my family, too."

Private Banking:
Provide liquidity and manage cash flow

Investment Management:
Develop a diversified investment strategy

Tax Planning:
Minimize tax implications

Building and Managing Wealth

Our broad investment capabilities, combined with a full array of banking services, allow us to support you in growing and managing your wealth through every stage of your personal and professional life.

- **Private Banking:** Our private banking services help you manage your assets and liabilities, maintain cash flow and provide liquidity. We offer an array of deposit and cash management vehicles, along with residential mortgages, specialty lending and other custom financing solutions. We can help you access capital for investments, liquidate a concentrated stock position tax-effectively, fund short-term cash flow needs and obtain financing for major purchases such as private aircraft and yachts.

- **Investment Management:** Northern Trust will work closely with you to help you grow your assets, manage investment risk and minimize your tax liabilities. Our disciplined approach to investment management begins by assessing your objectives, risk tolerance, liquidity needs and other factors. Then, in collaboration with you, we create a customized asset allocation strategy that includes a broad array of asset classes and investment categories. Leveraging our institutional expertise as a global investment manager, our multifaceted solutions include both proprietary and leading third-party investment managers. Self-directed investors can take advantage of our sophisticated brokerage capabilities.[1]

Protecting and Transferring Wealth

Maintaining long-term financial security requires careful planning. As a leader in trust and estate services, we work with you, your attorney and your other advisors to create sophisticated wealth transfer strategies that focus on protecting and preserving your wealth to meet your needs and for future generations.

- **Wealth Transfer Planning:** Effective wealth transfer planning allows you to maintain your current lifestyle while efficiently transferring assets to the next generation and to charity while minimizing the impact of taxes on your estate. It also can protect your assets from unexpected health, personal and business risks, and ensure the ongoing management of your wealth regardless of life's uncertainties.

[1] *Securities products and brokerage services offered by Northern Trust Securities, Inc. Member FINRA/SIPC and a subsidiary of Northern Trust Corporation.*

- **Trust Services:** Trusts are flexible, often tax-efficient solutions designed to help you manage your current financial affairs and lay the foundation for your family's future. You can count on Northern Trust professionals to conscientiously administer your plans according to your intentions. We can serve either as a sole trustee, co-trustee or successor trustee to give you the level of control you desire. When serving as a fiduciary, we offer objective execution of trust provisions, careful attention to pertinent family circumstances, professional management of trust assets and seamless transference of wealth.
- **Estate Administration:** Our estate administration professionals ensure that your wishes are carried out thoughtfully and thoroughly. We coordinate the many duties of settling an estate, including the valuation of assets, probate administration, tax planning and reporting, and the distribution of assets to heirs and creditors. At Northern Trust, we have substantial expertise in funding many types of trusts from your estate – including marital, family and charitable trusts.
- **Guardianship:** Our clients rely on us to serve as an impartial, experienced guardian to protect the interests of family members who are unable to handle financial responsibilities themselves. We will listen to your concerns and advocate for your loved one's needs with professionalism and expertise.
- **Family Business Services:** Family corporations, limited partnerships, partnership interests and private equity investments held in trusts and estates all benefit from the oversight and strategic expertise we bring to our role as a fiduciary.
- **Real Estate and Agricultural Services:** We serve as an experienced fiduciary to help manage, acquire and sell residential, commercial and agricultural properties held within trusts and estates.
- **Oil, Gas and Minerals Management:** You can minimize the risk of owning oil, gas and mineral assets held in trusts and estates by appointing Northern Trust to manage them for you. Our experienced oil and minerals management team includes a geologist and registered professional engineer.

PASSING THE TORCH

"My business is more than an 'asset'— it's an integral part of my life. But as time goes by, I need to focus more on the needs of my family."

Financial Planning:
Align your business and personal goals

Investment Management:
Effectively manage asset concentration

Succession Planning:
Ensure the continuation of your business

MAKING A DIFFERENCE

"We want our charitable giving to reflect our passions and to make a lasting difference in our community."

Philanthropic Giving:
Develop a focused strategy to maximize impact

Financial Planning:
Integrate philanthropic strategy into your overall wealth plan

Trust and Estate Planning:
Evaluate the best trust vehicle to implement your strategy

Creating a Legacy

Developing an effective charitable giving strategy allows you to make a long-term and positive impact on your community. It can reinforce the values that are most important to your family and perpetuate your vision for years to come. It is important to integrate your philanthropic efforts into your overall wealth management plan.

- **Philanthropic Services:** We can help you assess your goals and define your mission, identify organizations that embody your values and then select the best philanthropic options, choosing from charitable trusts, donor advised funds, private foundations and other strategies. Whether you want to direct donations to a single charity or create a family foundation, we can help you maximize the impact of your philanthropic efforts and lay the foundation for future generations.

Solutions for Affluent Families and Family Offices

Northern Trust's Wealth Management Group offers value-added services designed especially for ultra-high-net-worth families and their family offices. We help you coordinate investment activities, consolidate reporting on all assets and liabilities and manage wealth effectively across multiple generations.

In fact, we currently provide family office services to 22% of the Forbes 400 wealthiest Americans and the family offices and advisors who serve them.

- **Global Custody Services:** These services simplify the monitoring of multiple investment management relationships by consolidating reporting, trade execution and dividend and income collection. You and your advisors gain access to sophisticated web-based tracking capabilities that can help you manage risk, assess performance and optimize tax planning activities.

- **Wealth Passport™:** This innovative service was designed especially for family members, family offices and their advisors. Wealth Passport is a leading-edge, web-based platform that offers advanced data aggregation and reporting that provides detailed net worth summaries and performance measurement, to help you make more informed strategic decisions. Wealth Passport also seamlessly integrates detailed reporting for alternative assets – including investments in private equity, hedge funds, venture capital and real estate.

ACCESS TO YOUR INFORMATION ANYTIME, ANYWHERE

Unlimited access to your financial information gives you added flexibility and enhances your decision-making. That's why Northern Trust maintains a leadership role in integrating the latest technology and helping you take full advantage of it. Our web-based Northern Trust Private Passport® platform gives you a complete picture of your financial data, whenever and wherever you want.

PROVIDING SERVICES WHERE YOU LIVE, WORK AND TRAVEL

Wherever you are, trusted expertise is close at hand. Northern Trust offers you and your advisors a unique combination of local expertise and world-class resources.

We deliver full service locally, through a growing network of 85 offices in 18 states. Our trust, investment and banking professionals work together to create integrated, holistic solutions that leverage our institutional and wealth management expertise. So no matter where you live, we can bring the strength of Northern Trust to your door.

FROM AN ORGANIZATION YOU CAN TRUST

Northern Trust is a leading global financial institution, founded more than 118 years ago on the principles of honesty, reliability and entrepreneurial spirit. These values continue to guide us today.

Northern Trust Corporation is also one of the nation's strongest, most secure financial institutions. It is one of only 11 U.S. bank holding companies with a long-term credit rating of "AA–" from Standard & Poor's. We have served generations of families and their advisors, providing objectivity, stability and legendary client service.

Do we deliver on these significant promises?

Our clients and peers seem to think so:

Best Private Bank – Trust Services
– *Euromoney*

America's Most Admired Companies
– *Fortune*

Serving 22% of Forbes 400 Most Affluent Americans
– *Forbes*

One of only 11 U.S. bank holding companies with a long-term credit rating of "AA–"
– *Standard & Poor's*

Among the Highest Ranking for Trustworthiness and Objectivity
– *Spectrem Group*

One of the 100 Best Corporate Citizens
– *Business Ethics*

MAKING THE MOST OF YOUR TIME AND MONEY

Choosing a financial partner involves a lot more than finances. It's about finding someone who will broaden your thinking and make you better at what you do. Someone who will make your money work intelligently.

By choosing Northern Trust, you benefit from a trusted advisor who can help you make the most of your time and your money. You gain the freedom to focus on what really matters – having more time to enjoy life and the peace of mind that comes from making the right financial decisions.

Let us demonstrate what sets Northern Trust apart. We invite you to visit with one of our professionals today.

If you'd like to learn more, contact a Northern Trust professional at a location near you or visit us at northerntrust.com.

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There are risks involved in investing, including possible loss of principal. There is no guarantee that the investment objectives of any fund or strategy will be met. Risk controls and asset allocation models do not promise any level of performance or guarantee against loss of principal. Investment products and services are:

NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

Die cut slits
Overall length 4-3/8".

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