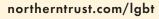
CHOOSE A FINANCIAL PARTNER THAT UNDERSTANDS THE UNIQUE NEEDS OF LGBT INDIVIDUALS AND SAME-SEX COUPLES

You know that success can bring increased complexity to your financial life. As a member of the LGBT community, you also know that certain tax advantages and legal rights afforded to others are simply unavailable. You must take extra steps to achieve your financial goals and ensure your estate wishes are fulfilled.

At Northern Trust, we understand the legal and tax challenges you face. And we have the experience to help you navigate them as you pursue your dreams. As a trusted financial advisor, we collaborate with you, your loved ones and your other professional advisors to help you make the most of your time and money so you have the freedom to focus on what really matters.



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	May lose value	No bank guarantee
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LEGAL, INVESTMENT AND TAX NOTICE: This information is not intended to be and should not be treated as legal advice, investment advice or tax advice. Readers, including professionals, should under no circumstances rely upon this information as a substitute for their own research or for obtaining specific legal or tax advice from their own counsel.

IRS CIRCULAR 230 NOTICE: To the extent that this message or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. For more information about this notice, see http://www.northerntrust.com/circular230.



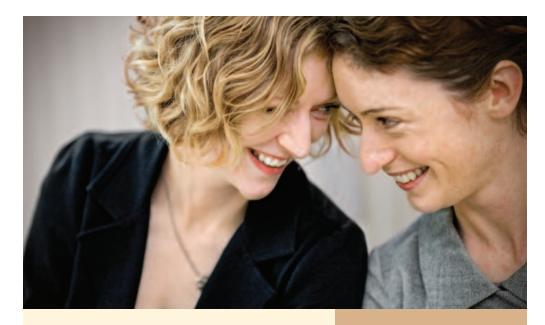
Northern Trust banks are members FDIC. Equal Housing Lenders 🖨



PERSONAL WEALTH MANAGEMENT

An Integrated Approach for LGBT Individuals and Same-Sex Couples





An approach that begins with listening

With confidentiality and discretion, we take the time to understand what you have achieved and what you hope to accomplish. We learn what is important to you and discuss your vision, as well as your concerns, for the future. Our long history of working with complex estate planning issues, tax strategies and family dynamics helps us to address the unique intricacies of your situation.

A dedicated advisor, supported by a team of wealth management experts, will focus on your objectives and develop solutions that meet your needs today - and tomorrow.

SPECIAL CONSIDERATIONS FOR LGBT CLIENTS

- Co-owned assets or commingled assets
- Domestic partnership, civil union or marriage
- Cohabitation agreements
- Parenthood
- Power of attorney for health care and for property
- Complex family dynamics
- Estate planning
- Tax strategies
- Selection of an executor or trustee
- Special needs trusts and guardianships
- Creating a charitable giving program
- Business succession planning
- Dissolution of a relationship
- Death of a partner
- Settling an estate

Integrated solutions for a lifetime of wealth management needs

At Northern Trust, our integrated teams of professionals can fulfill the complete spectrum of your wealth management needs, developing and implementing sophisticated strategies for your complex financial issues. By providing proactive advice – along with exceptional service – we nurture deep, long-term client relationships.

Build and manage your wealth with an all-encompassing plan that integrates our comprehensive investment management capabilities with a full complement of private banking services.

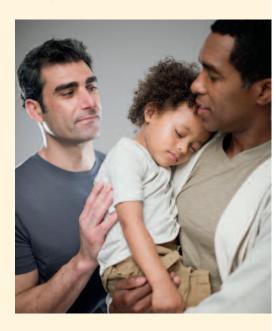
- Manage risk through customized asset allocation and diversification
- Minimize tax liability with tax-sensitive investing methods and tax loss harvesting
- Maintain liquidity using deposit services, custom lending and short-term cash management vehicles
- **Grow assets** with multifaceted solutions that include individual securities, separately managed accounts and alternative investment vehicles, using proprietary and third-party managers

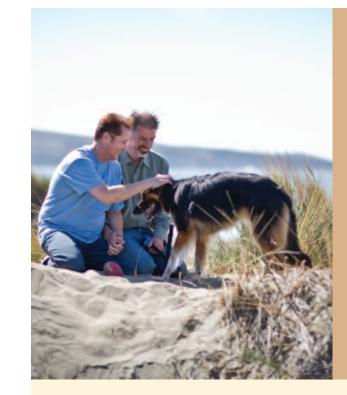
Protect and transfer wealth to meet your needs today and for the future.

- **Preserve your wealth** using sophisticated wealth transfer strategies
- Ensure that your wealth is transferred according to your intentions
- Manage non-financial assets including closely held businesses; real estate and agriculture; minerals, oil and gas; copyrights, patents or royalties; and other assets such as artwork, aircraft and yachts

Create a meaningful legacy that achieves your philanthropic objectives and allows you to have an enduring impact on the lives of others.

- Reinforce personal values by establishing a charitable giving tradition
- Maximize the impact of your giving with a philanthropic strategy that utilizes the most effective and tax-efficient solutions





RECOGNIZED LEADER

- Highest Rating of 100% on Corporate Equality Index – Human Rights Campaign
- One of the World's Most Admired Companies – Fortune
- Best Private Bank in North America – Financial Times Group
- Serving more than 20% of Forbes 400 Most Affluent Americans – Forbes
- One of only six U.S. bank holding companies with a long-term credit rating of "AA-"
- Standard & Poor's

Providing services where you live, work and travel

Wherever you are, trusted expertise is close at hand. Northern Trust offers a unique combination of local expertise and world-class resources. We deliver full service locally through an extensive network of offices in 18 states. And you can access your complete financial information anywhere, anytime with Private Passport," our online financial management suite. So no matter where you are, we can bring the strength of Northern Trust to you.

A commitment to our clients - and the LGBT community

Northern Trust has earned distinction as an industry leader by providing unsurpassed service, expertise and integrity to generations of affluent individuals and families. We also are proud to have made our mark through a longstanding commitment to the LGBT community. Over the years, we have supported important LGBT initiatives in the markets in which we serve, and we were one of the first major financial institutions to offer domestic partner benefits. We have implemented many progressive employment programs during the last decade in order to attract, nurture and retain a diverse talent pool.

Let us demonstrate how partnering with a world-class leader can make a difference in the management of your wealth. We invite you to speak with one of our professionals today or visit northerntrust.com.