

PRUDENT, INNOVATIVE INTEREST RATE RISK MANAGEMENT SOLUTIONS



Prudent risk management should be a cornerstone of any sophisticated financial program. With Northern Trust's structured finance team, you can find the expertise to manage interest rate risk across a range of scenarios.

CUSTOMIZED SOLUTIONS

After assessing your overall financial picture and gaining an understanding of your risk tolerance, time horizon and market outlook, we help you design and implement solutions using interest rate derivatives such as swaps, collars, caps, floors and options to achieve a variety of objectives:

- Managing risk associated with an interest-rate-sensitive asset or liability
- Enhancing yield in a favorable rate environment
- Synthetically managing the duration of fixed income portfolios without transacting in underlying assets
- Hedging future interest-rate-sensitive events
- Converting fixed rate obligations to floating rate, or vice versa
- Fulfilling liability driven investment obligations as part of an investment framework

SERVICE, EXPERTISE, INTEGRITY

Find fresh thinking, innovative solutions and an educational focus as we strive to understand your unique situation using our client-centric approach. You can benefit from working directly with our product specialists and keep abreast of the latest industry trends and market movements with insight and analysis from our industry experts.

Northern Trust's innovative interest rate risk management solutions are supported by more than 120 years of a conservative, risk-focused culture. We utilize our strong balance sheet to act as counterparty to trades, and we do not participate in proprietary trading or trade against your position. You can feel comfortable relying on Northern Trust's stability and historical ability to weather change and uncertainty.

FOR MORE INFORMATION

To learn more, please contact your relationship manager or Northern Trust Structured Finance Group at 1-312-630-6678.

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