NORTHERN TRUST

ADVISORY SERVICES

We understand that as your wealth grows so does the complexity of your finances, requiring thoughtful consideration and a coordinated wealth management strategy. We work with you to identify and prioritize everything you want to accomplish and align that with a complete view of your financial picture, to help you understand how you may achieve your lifetime goals.

Meeting your goals requires coordinated expertise across all aspects of your wealth plan.

TAILORED ADVICE TO MEET YOUR NEEDS

Each family's goals are unique and so is the path they follow to achieve them. With more than 125 years of serving affluent individuals and families, our experienced professionals provide clients with the perspective and guidance to help anticipate and proactively resolve challenges while surfacing strategic growth opportunities..

Financial Planning

Financial planning is an integral part of wealth management and provides context for managing all aspects of your financial life. 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 financial consultants develop and implement sophisticated strategies, including:

- Net worth analysis
- Cash flow and debt management
- Financial independence analysis
- Retirement planning
- Compensation and benefit planning
- Stock option planning
- Single stock exposure management
- Insurance and risk management

Family Education and Governance

It is important to empower your loved ones with the insight, values and practical abilities that have helped you achieve success. We can help families like yours learn to manage and integrate wealth in ways that are informed, intentional, personally meaningful and effective. We bring families together with our experts to address common concerns and personal challenges, such as:

- Multigenerational planning and decision making
- Raising children with wealth
- Building and protecting the family's wealth together
- Generational wealth transitions

Tax and Wealth Transfer Strategies

Thoughtful financial planning allows you to pursue your life goals and design the transfer of your wealth to the next generation and charity as you desire while minimizing the current and future impact of taxes on your estate. It can also protect your assets from unexpected health, personal and business risks and help ensure the ongoing management of your wealth regardless of life's uncertainties. Our experts can work with you and your other advisors to develop goals-based, tax-sensitive wealth transfer solutions that meet your short- and long-term objectives.

Philanthropic Services

Developing a successful charitable giving strategy as part of your overall wealth management plan allows you to make a 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. Whether you want to make direct donations to a single charity or create a family foundation, we can help you maximize your philanthropic generosity through the following:

- Assessing your goals and defining your mission
- Identifying organizations that embody your values
- Selecting the best philanthropic vehicles, including charitable trusts, donor advised trusts, donor advised funds, private foundations and other tax-effective charitable strategies

Business Owner Services

Whether you own a multi-generational family business, a company that is destined to be sold for an optimal price, or a business entity that serves as an investment vehicle, Northern Trust can provide you with a variety of value-added services as either an advisor or trustee, including:

- Succession and liquidity planning
- Sale process management
- Oversight of business valuation
- Performance evaluation
- Management or board restructuring
- Business banking solutions

Real Estate and Agricultural Services

Managing property assets requires specialized expertise and experience. We can act as a fiduciary to help manage, acquire and sell residential, commercial, recreational and agricultural properties held within trusts and estates. Services include:

- Managing real estate directly and through third-party property managers
- Negotiating the sale of real estate with the help of brokers
- Serving as director on boards of family businesses with a real estate focus
- Reviewing asset performance, tax assessments and insurance coverage
- Project management for real estate construction

Oil, Gas and Minerals Management

Maximize the opportunity of owning oil, gas and mineral assets. We can provide advice and management of these assets whether held in trusts, estates or individual holdings. Our experienced team includes oil industry professionals with exploration and production company experience to help in:

- Managing assets with an understanding of upside potential
- Negotiating leases to obtain the best terms for the lessor
- Reviewing other industry agreements
- Minimizing risk associated with managing these assets
- Providing economic evaluation of assets potential

Our experts work with you and your other advisors to develop solutions that address your unique intentions and priorities.

FOR MORE INFORMATION

As a premier financial firm, Northern Trust specializes in Goals Driven Wealth Management backed by innovative technology and a strong fiduciary heritage. Our Wealth Planning Advisory Services team leverages our collective experience to provide financial planning, family education and governance, philanthropic advisory services, business owner services, tax strategy and wealth transfer services to our clients. It is our privilege to put our expertise and resources to work for you.

If you would like to learn more about these and other services offered by Northern Trust, contact a Northern Trust professional at a location near you or visit us at northerntrust.com.

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