

CASH MANAGEMENT SOLUTIONS

FLEXIBLE OPTIONS FOR MANAGING YOUR CASH

Helping you to get the most from your cash

Choose from Northern Trust's broad range of cash management products designed to meet the needs of today's sophisticated global investors.

GET MORE FROM YOUR CASH

Whether you require the flexibility and liquidity of our interest bearing account, the security and competitiveness of fixed term deposits, or the enhanced returns produced by Northern Trust Global Investments' liquidity funds, Northern Trust will partner with you to find the right solution.

INTEREST BEARING ACCOUNTS

Earn a competitive rate of return on your cash balances while having the flexibility to access your funds at short notice for investment purposes. From day one, take advantage of our interest bearing accounts provided as an integral part of your global custody solution.

- Receive interest by default on the entire cash balance held in the major currencies- even if funds are left idle in your cash account - because unlike sweep-based products, no movement or re-designation of cash is required
- Enjoy high levels of liquidity with cash available for next-day settlement for any transactions without the necessity of recalling funds
- View detailed analysis of rates, balances, activity and projections on a daily basis via our Web tool, Northern Trust Passport®
- Enjoy ease of administration as no active input or instruction from you is required

FIXED TERM DEPOSITS

If you plan to hold a significant un-invested cash position for a set time period, a fixed term deposit product could be your optimum solution. Enjoy competitive fixed interest rates through Northern Trust's fixed term deposit service for balances greater than US\$100,000 or equivalent to invest.

- Available for all major currencies
- Flexible investing duration from overnight to a year or beyond on request
- Cash is placed on the international money markets

GLOBAL CASH FUNDS

Maximise your income while minimising risk and maintaining high levels of liquidity through Northern Trust's range of Dublin based offshore cash funds. These funds cover the

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Sterling, Euro, and U.S. Dollar money markets and are available for non-U.S. domiciled investors with balances greater than US\$1 million or equivalent to invest.

- A liquid cash management solution providing you with a competitive yield
- Potential for other currencies to be added creating a bespoke solution structured to meet your individual risk versus return criteria
- Enjoy risk controlled diversification as the funds allow for investment in Tier I securities, issued or guaranteed governments, agencies, commercial banks and corporations
- Funds have a UCITS III status and are certified as a distributing fund by the Inland Revenue in the United Kingdom
- Cash held in your interest bearing account is swept daily to and from the global cash funds in accordance with your standing instructions
- Diversification away from Northern Trust's balance sheet to an AAA rated fund
- An enhanced fee structure is available for clients with US\$300 million or equivalent to invest

FOR MORE DETAILS

To learn more about our cash management solutions please contact your Northern Trust relationship manager or visit northerntrust.com.

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