



# WEALTH PASSPORT™ DATA AGGREGATION CAPABILITIES

## FINDING THE RIGHT AGGREGATION SOLUTION

Serving the needs of family members, family offices and their advisors

Northern Trust's Wealth Passport™ web-based technology platform was specifically developed to respond to one of the most important needs of any family office: maintaining a consolidated summary of a family's financial data. Wealth Passport's data aggregation technology consolidates all of your financial information into a single, comprehensive overview. Whether your needs are simple or complex, Wealth Passport's flexible platform enables you to enter your own data, aggregate data automatically, or use a combination of both approaches.

**Automated Aggregation**  
Wealth Passport's automated aggregation functionality allows you to combine assets custodied at Northern Trust with outside assets.\*

Wealth Passport's Net Worth Summary gives you a single, comprehensive view of all your aggregated accounts.

The screenshot displays the Northern Trust Wealth Passport interface. The main window shows a 'Net Worth Summary' report for 'DEMOCKR - All Accounts' as of May 9, 2006. The report includes a table with columns for Account Name/Alias, Account Number, Market Value, Previous Market Value, and Net Change %.

Account Name/Alias	Account Number	Market Value	Previous Market Value	Net Change %	Go To...
<b>ASSETS</b>		<b>\$273,651,238</b>			
<b>LIABILITIES</b>		<b>-\$22,474,000</b>			
<b>NET WORTH</b>		<b>\$256,177,238</b>			
<b>Assets</b>		<b>273,651,238</b>	<b>271,848,662</b>	<b>0.7</b>	
Other Assets		34,252,888	34,252,888	0	
GulfStream		23,000,000	23,000,000	0	
General Accounts		23,000,000	23,000,000	0	
Gulfstream	0-5	23,000,000	23,000,000	0	Go To...
Alternatives - Hedge		2,990	2,990	0	
Alternatives - Real Estate		11,250,000	11,250,000	0	
Cash		348,834	361,757	-3.6	
Investments		239,050,464	237,234,385	0.8	
Cash Equivalents		37,524,588	37,495,782	0.1	
Equity - Sm/Mid Cap CORE		28,977,896	28,394,280	2.1	
General Accounts		22,826,152	22,347,884	2.1	
Family Partnerships		0	0	0	
Family Foundation		8,151,745	8,847,194	-1.7	
Bonds - Municipals		45,591,651	45,566,181	0.1	
Equity - Large Cap EDRE		116,637,267	115,446,040	1	
Bonds - General		18,319,888	18,332,183	-0.1	
Family Foundation		18,319,888	18,332,183	-0.1	
US FIXED INCOME	DEMO3	10,319,000	10,332,103	-0.1	Go To...
<b>Liabilities</b>		<b>-23,474,000</b>	<b>-23,474,000</b>	<b>0</b>	
Other Liabilities		-22,500,000	-22,500,000	0	
Loans		-974,000	-974,000	0	

**Client-Initiated Aggregation**  
Assets not available through electronic feeds can be manually aggregated.

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## CHOOSE THE LEVEL OF SERVICE

### ***Client-Initiated Aggregation***

Wealth Passport enables you to enter data manually and make updates at any time. Client-initiated aggregation may be used alone or in combination with automated aggregation to track and update assets that are not available through electronic feeds, such as real estate, art and aircraft. No enrollment process is necessary.

### ***Automated Aggregation***

You may also choose to have your financial data aggregated automatically within the secure Wealth Passport environment. A user-friendly enrollment process helps you select and add financial accounts held outside of Northern Trust. Our automated aggregation feature goes beyond summary information and gathers data from external financial providers down to the transaction level.\* Once the account data is gathered, it is “normalized,” or translated, into a single, cohesive data set that simplifies reconciliation and reporting. All data is refreshed daily and reflects the most recent asset information available.

## DATA AGGREGATION Q&A

### ***Q. How is a particular investment – fixed income, for instance – tracked across all my accounts?***

Wealth Passport’s standard suite of reports is available through our custom reporting tool, enabling you to use the reports as standard templates or to customize reports to provide greater detail. This customization feature allows you to track exposure to a particular investment option, such as fixed income, across all accounts, down to the transaction level.

### ***Q. How are transactions and money movements recorded in my aggregated accounts?***

Transactions and money movements are recorded through two secure methods: direct-electronic feeds established with outside custodians, and Wealth Passport’s web-based, manual transaction posting utility.

**Q. How are assets priced and categorized? Can they be compared against standard benchmarks?**

Assets held at Northern Trust are priced daily using the previous day's closing price. For assets that are not held at Northern Trust, pricing is done in one of three ways: by using Northern Trust's pricing, the price provided by the outside custodian or the price entered by the client. Assets are categorized by asset class, country and sector, and all aggregated assets can be compared against standard benchmarks according to specific asset class and style.

**Q. How do I know my information is secure?**

Northern Trust uses the latest security technologies to manage your account information in a physically secure, state-of-the-art data center. To provide additional security, Northern Trust also employs an Internet connection protocol that requires 128-bit encryption, secure firewall technology, and backup and disaster recovery procedures designed to prevent data loss.

**A SEAMLESS LEVEL OF SUPPORT**

Your Relationship Manager will work closely with you to identify your account aggregation needs and to help you determine the appropriate level of support. An Account Manager will monitor day-to-day activity, and a Technology Consultant will assist you in the setup and use of all Wealth Passport functions. Northern Trust also provides ongoing training sessions, comprehensive web-based help and full-time staff support (24 hours a day, seven days a week) to help you meet your needs.

**FOR MORE INFORMATION**

To learn more, please contact your Northern Trust relationship manager.

\* Our automated account aggregation service gathers information from outside companies by using information you give us. We have no control over the accuracy and the timeliness of the information these outside companies provide, so we do not take the same level of responsibility for the accuracy of the information you receive from this service as we do for most of the products and services we offer. You may also provide information about your investments and liabilities that will be incorporated into the Aggregation Service.

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