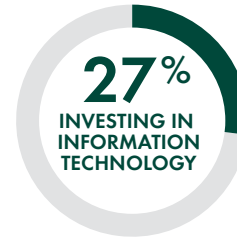


INSIGHTS INTO THE FINANCIAL ATTITUDES AND BEHAVIORS OF HIGH-NET-WORTH BUSINESS OWNERS

Overall Sentiment

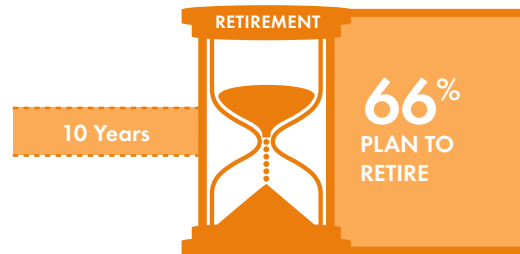
Current State

- Personal: 69% are confident they will achieve their personal financial goals
- Professional: Keeping staffing levels stable (58%) and investing in IT (27%)



Future State

- 66% plan to retire within the next 10 years



“In the depths of the recession, business owners had a great deal of fear about the financial impact of the downturn on their families. As the economy improves, and merger-and-acquisition activity strengthens, we see growing confidence. Business owners are looking to the future and considering succession and retirement planning.”

– Mary Ann Sisco
Senior Wealth Advisor

Achieving their Goals

To accomplish their financial goals, business owners take the following steps:

- Investment diversification – 39%
- Save more – 22%
- Hard work – 15%



Wealth in America.

Financial Advice

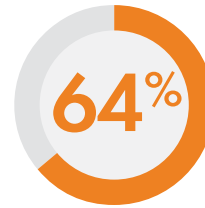
- Only 15% make financial decisions on their own
- 55% rely on an advisor for some or all financial decisions they make
- Nearly two in three (64%) say they prefer to work with one financial institution



MAKE FINANCIAL DECISIONS ON THEIR OWN



RELY ON A FINANCIAL ADVISOR



PREFER TO WORK WITH ONE FINANCIAL INSTITUTION

What type of advice and services are needed?

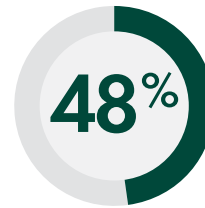
- 72% want tax planning advice
- 60% look for estate planning counsel
- Nearly half (48%) seek financial and investment planning assistance



WANT TAX PLANNING ADVICE



LOOK FOR ESTATE PLANNING COUNSEL



SEEK FINANCIAL AND INVESTMENT PLANNING ASSISTANCE

For More Information

At Northern Trust, our advice-driven solutions are designed to provide you and your family with a full complement of wealth management services. If you have any questions, or if we can be of service, please contact a Northern Trust professional at any of our locations nationwide. For complete survey results, visit us online at northerntrust.com/wealthinamerica.

High Net-Worth = Greater than Five Million in Investable Assets.

Source: Northern Trust Wealth in America Survey 2012. northerntrust.com/wealthinamerica.

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