

MAKING THE MOST OF NEWFOUND WEALTH

Strategies for Managing a Major Liquidity Event



MAKE SURE YOU HAVE THE RIGHT ADVICE – AND THE RIGHT ADVISOR

A significant change in your financial situation can offer both opportunity and challenge. As a result, you may have many new options to consider and complex decisions to make.

At Northern Trust, we understand the intricate financial issues that often confront successful individuals, their families and their businesses. Few financial institutions have the depth of knowledge, experience and resources to address your realities today and your vision for the future.

Working collaboratively with you and your advisors, our team of wealth management specialists will develop a forward-thinking strategy that takes into account your entire financial picture, including:

- Cash flow needs
- Tax situation
- Retirement plans
- Estate planning
- Insurance
- Stock options*
- Single stock concentrations*

We welcome the opportunity to address your unique personal and professional financial needs so you can look to the future with confidence.

PUT YOUR FINANCIAL GAINS IN PERSPECTIVE WITH A DYNAMIC WEALTH MANAGEMENT PLAN

Reassess your lifestyle and retirement goals

A liquidity event is an opportune time to reexamine your objectives and perhaps set new ones. Given your increased financial flexibility, we can help you with a number of considerations such as debt management, comprehensive investment strategies, trust and estate planning, tax issues, philanthropy and more.

Reevaluate your investment strategy

One of the most important steps to take after a significant increase in wealth is to review your current financial situation. At Northern Trust, our approach begins by understanding your life goals, risk tolerance, liquidity needs and other factors. We will analyze your asset mix with a fresh perspective and design an investment program that emphasizes asset growth, risk reduction and tax minimization. By leveraging our institutional expertise as a global manager, we are able to offer a wide array of asset classes and investment categories to meet your objectives, including individual securities, separately managed accounts and alternative vehicles, using proprietary and third-party managers.



Mitigate your tax exposure

Greater liquidity may impact your tax situation. At Northern Trust, helping you make informed decisions is a top priority. Working with you and your tax advisors, we'll help minimize your tax liability and avoid surprises when tax time arrives.

Make an enduring impact on the future

Your increased wealth may give you the opportunity to devote resources to causes that make a difference in the lives of others. Whether it's generational wealth transfer through trust and estate planning, charitable giving strategies or family education, our industry-recognized experts can help you achieve your desired legacy.

MAKE THE MOST OF YOUR TIME AND MONEY

Choosing a financial advisor is about more than just finances. It's about finding someone who will broaden your perspective and help you make your money work more intelligently.

By choosing Northern Trust, you are partnering with an organization that has served America's most affluent families for more than a century. Then and now, we have enjoyed a reputation for and a commitment to integrity, expertise and unrivaled personal service.

Let us demonstrate what sets us apart. Contact a Northern Trust professional at any of our offices nationwide. To find the office nearest you, call 800-228-1170 or visit us at northerntrust.com.

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NOT FDIC INSURED	May lose value	No bank guarantee
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