



**CORPORATE CITIZENSHIP**

Committed to a Culture of Caring

2009 Highlights



Northern Trust





## SERVICE, EXPERTISE, INTEGRITY



Excellence in execution, individual accountability, partner engagement and community involvement are part of our core values and key to our successes. As Northern Trust navigates still-volatile markets and a recovering economy, we remain able to grow our business and at the same time stay focused on our corporate citizenship.

It is through our people and practices that we make real the promise of our culture of caring. Underscoring our continuing commitment to our communities, partners and clients, in 2009 we integrated corporate responsibility into our core business strategy. I appointed Connie Lindsey, a member of our executive team, as head of Corporate Social Responsibility to build our overarching CSR strategy and develop global goals, policies and programs appropriate to our brand and business unit strategies. Connie, who reports directly to me, also helps lead our response to environmental and social issues in the marketplace, workplace and community. This CSR structure supports executive management oversight that ensures appropriate measurement and accountability.

Despite difficult business conditions in 2009, we continued to give, providing nearly \$13 million in cash contributions to charities and civic organizations. Our employees volunteered nearly 200,000 hours, highlighting our commitment to helping underserved communities at a time when many of our neighbors are in need. We are looking to increase our support for organizations helping the environment and educational partnerships to raise global awareness in students.

Even during periods of economic distress, Northern Trust produces results for investors drawn to our financial strength, stability and conservative approach. In 2009 we posted record net income of \$864 million. In a year when many banks cut shareholder dividends, we were one of only two large U.S. banking institutions that did not. And during a time of change in the financial services industry, we welcome regulatory reforms that protect our clients and the industry.

We are committed to goals such as advancing environmental guidelines in our global procurement policy; auditing greenhouse gas emissions; evolving our CSR global strategy; and adding an environmental focus to our grant-making program. Our dedication to creating a diverse, inclusive work environment will allow us to remain an employer of choice. Our sound governance practices and industry recognition as operating with the highest levels of integrity and financial excellence will help us stay focused on growth and on our continued commitment to clients.

A handwritten signature in black ink that reads "Rick Waddell". The signature is written in a cursive, flowing style.

Frederick H. Waddell,  
CHAIRMAN AND CHIEF EXECUTIVE OFFICER



## CSR 2009 AWARDS

In 2009, Northern Trust continued winning recognition from major media outlets and business organizations as an outstanding business and employer. These awards include:

- Most Admired Companies, No. 1 in Category, *Fortune Magazine*
- 100 Best Companies for Working Mothers, *Working Mother Magazine* (18<sup>TH</sup> year)
- 100 Best Corporate Citizens, *CRO Magazine*
- Perfect 100% Rating on Human Rights Campaign Foundation, Corporate Equality Index – Best Places to Work for LGBT Equality
- No. 6 Green Company in banking and insurance, *Newsweek*
- 40 Best Companies for Diversity – Best Places for Diverse Managers, *Black Enterprise Magazine*
- Best Companies for Diverse Graduates, *Diversity Edge Magazine*
- Top 50 Companies for Executive Women, *National Association of Female Executives*
- 50 Out Front for Diversity – Best Places for Diverse Managers, *Diversity MBA Magazine*
- Top 50 Companies for Latinas to Work in the United States, *Latina Style Magazine*
- Editor's Choice of Best in Class Companies, *BusinessWeek Magazine*

## CORPORATE SOCIAL RESPONSIBILITY STATEMENT

Since our inception, Northern Trust has aligned our efforts with our guiding principles of service, expertise and integrity. We are dedicated not only to meeting the needs of our clients and shareholders, but giving back to the communities we serve. Volunteerism. Philanthropy. Sound business practices and

ethics. And a conservation-minded approach to protecting the environment. All of these comprise our corporate social responsibility. All are integral to our culture of caring, now and in the future. A commitment to a culture of caring means we view our clients as partners. And it means that by turning money

into good works, we extend a helping hand to those who can't care for themselves. We proudly advocate corporate citizenship, philanthropy, and support for the diverse communities and environments in which we operate.

## ENVIRONMENT



### OUR APPROACH

Northern Trust upholds environmental stewardship and recognizes that we all are stakeholders in the future of our global environment.

### LEED Designations

Northern Trust's new Chicago-area data center, our Phase I space in Bangalore and our newest Personal Financial Services office in Fort Myers, Florida, each have been awarded a Leadership in Energy and Environmental Design (LEED) Gold Environmental Certification by the internationally recognized U.S. Green Building Council.

As we plan major renovations or new construction, we will seek to meet or exceed the rigorous LEED standards whenever feasible. Buildings designed around the principles of sustainability benefit the environment and are less expensive for Northern Trust to operate.

### Partners Think Green

In 2008, Northern Trust launched our Partners Think Green website containing a wealth of information on our initiatives, useful tips, information and links for partners. In 2009, we also established a network of "Partners Think Green Champions" in all offices to assist in identifying opportunities for environmental improvement, measuring success, reporting issues, and raising awareness of sustainability issues to Northern Trust partners on a local level.



## THE PARTNERS THINK GREEN TEAM 2009 CORE MESSAGES INCLUDE:

1. Switch off lights and computer monitors when not in use.
2. Unplug desktop devices such as phone chargers.
3. Print double-sided and in black and white.
4. Recycle print waste.
5. Keep in touch through our internal Partners Think Green intranet page.

## RECYCLING

We are proud to offer convenient facilities for various recyclable waste streams in most of our offices. Our London office achieved an average 74% recycling rate in 2009, with recyclable waste travelling less than four miles for processing. This office was for many months the best-performing building in London's Canary Wharf region in 2009. That building's non-recyclable waste was also diverted from landfill and sent to an "energy from incineration" plant, essentially making the office zero-waste to landfill.



## Project Green

Sponsored by Technology Infrastructure & Operations, the Project Green program enables automatic power-down of personal computers when not in use, affecting 13,000 partner computers worldwide. This results in an annual cost savings of approximately \$600,000 and reduces carbon emissions.

## Earth Hour

For Earth Hour on March 28, 2009, Northern Trust offices joined millions of people and companies around the world to "turn off the lights" from 8:30 p.m. – 9:30 p.m. to make a statement about climate change. Earth Hour demonstrated that by working together, each of us can make a positive impact on this global issue. Governments, businesses, communities and individuals on six continents participated in Earth Hour and agreed to make changes to curb CO<sub>2</sub> emissions.

## Green Energy Procurement

We try to secure the highest possible renewable electricity rate for powering our offices. In 2009, our London office operated on 100% energy from renewable energy sources, creating 4,880,247 kWh of clean energy for that office.



Northern News converted its hardcopy newsletter to an online PDF version, saving approximately \$22,000 and 48 trees each year.

## Earth Day 2009

Northern Trust held events around the globe.

- An art competition for children asked them to depict the kind of world they'd like to inherit from our generation. Some of the entries were displayed in the Art Gallery lobby of Northern Trust's Chicago headquarters.
- Bangalore held weeklong activities, including a competition to see which bank floor was the "greenest," promoting awareness about the consumption of paper products, water conservation and an interactive art workshop.
- Chicago promoted the sale of "coffee cups for life" and set up "awareness stands" with environmental awareness presentations, and also educated partners how they can cut their carbon footprint both at home and at work.
- The U.S. offices held a weeklong recruitment drive for Partners Think Green champions – individuals interested in environmental matters to help roll out the message of sustainability within Northern Trust. Worldwide, there are approximately 70 champions who are especially helpful in our Personal Financial Services offices.
- Singapore promoted recycling awareness sessions and a rollout of the Partners Think Green initiative. The entire office signed a commitment board to the Partners Think Green principles.
- The London office held a charity raffle that raised approximately US\$4,000 and had guest visitors from the Royal Society for the Protection of Birds, the nominated U.K. charity of the year. This money will be used to help the RSPB with a native bird species biodiversity project.

## ENVIRONMENTAL SAVINGS THROUGH RECYCLING\*

2009

Trees Saved	7,843
Kilowatts Electricity Saved	1,767,626
Gallons Oil Saved	198,271
Gallons Water Saved	3,017,239
Cubic Yards Landfill Reduced	1,294
Pounds Paper Recycled	922,645
U.S. Tons Paper Material Weight	462
Pounds Air Pollution Prevented	25,867

\* All U.S. locations & London

## CARBON DISCLOSURE PROJECT

Northern Trust is a signatory to and participant in the Carbon Disclosure Project, under which large institutional investors request information on greenhouse gas (GHG) emissions from more than 2,400 companies worldwide. We calculate our GHG emissions yearly using available data and assumptions in accordance with the Greenhouse Gas Protocol of the World Resources Institute, and the World Business Council for Sustainable Development. Our suppliers are also expected to demonstrate responsible management of energy and waste. Based on these protocols and using available data, we estimate that our scope two indirect activity emissions globally during 2009 totaled 52,920 metric tonnes of CO<sub>2</sub>e. Our historic disclosures are available for review at [www.cdproject.net](http://www.cdproject.net).



## COMMUNITY AFFAIRS

### OUR APPROACH

Since 1889, we have actively advanced a culture of caring and a commitment to invest in the communities we serve worldwide.

### Global Philanthropy

During 2009, Northern Trust's global corporate philanthropy program awarded nearly \$13 million in cash contributions to nonprofit organizations. The majority of funds were directed to human service initiatives that provide critical services such as housing, food, child care and health care to low- and moderate-income families.

In addition to Northern Trust's corporate support and financial support provided to organizations by individual partners, Northern Trust partners donated more than 200,000 hours to organizations in 2009. "As an organization, we are proud to lend time and talent to worthy efforts around the world," Waddell said.

repaired school grounds, and celebrated the holidays through a gifting program.

■ **The United Way of Metropolitan Chicago** – Northern Trust and its employees raised more than \$2 million during Northern Trust's 2009 United Way Campaign. Northern Trust is the United Way of Metropolitan Chicago's No. 1 corporate contributor.

■ **Kids Company** – a London-based organization that provides practical, emotional and educational support to inner-city children and young people. Last year, Northern Trust partners led a gift drive to benefit the children who participate in Kids Company.

■ **Habitat for Humanity** – an Overseas Women's Club partner in Dublin recently recruited an international team of Northern Trust partners to assist in an event in Bangalore, where partners used primitive tools to build foundations for three homes.

### HAITI EARTHQUAKE RELIEF

Northern Trust as a corporation gave \$250,000 to the Red Cross for Haitian relief efforts and offered to match partner donations dollar-for-dollar. Nearly 900 partners from all global regions answered the call, donating nearly \$168,000. With the match, those contributions doubled to nearly \$336,000, bringing Northern Trust's total response to more than \$585,000.

In the last decade, Northern Trust has contributed more than \$120 million in support of nonprofit organizations worldwide. "In a year when a difficult economy has increased the needs of many nonprofit organizations, we are proud to be able to sustain our charitable commitment worldwide, a focus Northern Trust has upheld since its founding in 1889," said Rick Waddell, Northern Trust's chairman and CEO.

Organizations benefiting from Northern Trust's 2009 support included:

■ **SKID** – a school in Bangalore, India, for underprivileged hearing-impaired students where partners made Saturday visits and regularly volunteered. Northern Trust also has sponsored a teacher for the past two years, provided sports and computer equipment,

### NORTHERN TRUST OPEN

Tournament officials and Northern Trust added several new components to the Northern Trust Open this year, including free admission and sponsored events for active duty military personnel and veterans. TICKETS Fore CHARITY is a program that enhanced the philanthropic role of the tournament. PLAY for LA is an 18-day, citywide event in which Northern Trust Open Executive Director Jerry West and 18 notable Los Angeles golfers putted, chipped and drove their way through iconic Los Angeles locations to benefit local charities. Since its inception, the Northern Trust Open has raised more than \$50 million for nonprofit organizations in Southern California.



## COMMUNITY REINVESTMENT ACT



### LOANS

In 2009, Northern Trust provided more than \$95.7 million in affordable mortgage loans and more than \$77 million in community development loans. Community Reinvestment Act (CRA) investments completed for the year were \$81 million.

### CRA RATING

All three charters – The Northern Trust Company, Northern Trust NA and Northern Trust Bank, FSB – received an “outstanding” CRA rating.

### Gary Comer College Prep

Northern Trust worked with the Gary Comer Foundation, the City of Chicago and IFF to structure a New Markets Tax Credit transaction to build a 42,000-square-foot school for the newly created Gary Comer College Preparatory High School in the Greater Grand Crossing neighborhood. The bank provided \$6.5 million in equity through the purchase of the New Markets Tax Credits allocated to the project by the City of Chicago and also provided an \$8.5 million term loan to complete the construction of the school.

Gary Comer College Prep is a charter school which will serve 590

students in grades 9–12, preparing them for admission and graduation from college. The school is connected to the Gary Comer Youth Center and will create a campus within the neighborhood to eradicate crime and poverty through education. The Youth Center is currently home to the award-winning South Side Drill Team as well as an 8,600-square-foot rooftop garden and a wide variety of other youth programs and services.

According to the most recent census, 99% of the population of Greater Grand Crossing is African American with a median income of \$27,916. Single female head of house-

hold accounted for 56% of the families and 29% of residents have graduated from high school. The area has suffered from years of disinvestment with limited community and economic development activity.

Given the complexity of the transaction through participation in both the equity and the debt side, as well as the significant community impact of the transaction, we feel this investment is particularly responsive to the needs of this underserved neighborhood.

# GLOBAL DIVERSITY & INCLUSION

## HISPANIC ASSOCIATION ON CORPORATE RESPONSIBILITY

Two Northern Trust partners were selected for the Young Hispanic Corporate Achievers™ program by the Hispanic Association on Corporate Responsibility, an advocacy organization focused on the inclusion of Hispanics in Corporate America.

## BUSINESS LEADERS OF COLOR

Three Northern Trust partners were chosen for the 2009 class of Business Leaders of Color by Chicago United, an advocacy organization focused on increasing economic opportunity by building business leadership diversity.

### ■ Global Diversity & Inclusion Advisory Councils (DIAC) –

We established global Diversity & Inclusion Advisory Councils accountable for ensuring diversity and inclusion initiatives align with each unit’s strategic business imperatives.

- **Business Resource Councils (BRC)** – Approximately 3,750 or 30% of our partners joined at least one of Northern Trust’s eight BRCs, gaining tools to broaden their skills and advance their careers.

**Black BRC** – Chicago partners joined with The Night Ministry to provide a bi-annual career workshop for youth at one of the ministry’s homeless shelters, assisting with resume writing, interviewing tips, business dress and financial acumen.

**Asian Leadership BRC** – We held an executive training workshop on leadership with the Asian American Institute in a program aimed at distributing resources across the Asian Pacific American community via greater leadership representation in key civic institutions.

**Disability BRC** – Members volunteered as guides and test runners at the Chicago Lighthouse Illinois Braille Challenge event, a two-stage contest to motivate and reward blind students studying Braille.

**Advancing Professionals BRC** – Junior leaders advanced their careers through professional development sessions, executive speakers, community service events and a case competition where members researched and presented strategic business opportunities currently facing Northern Trust.



## OUR APPROACH

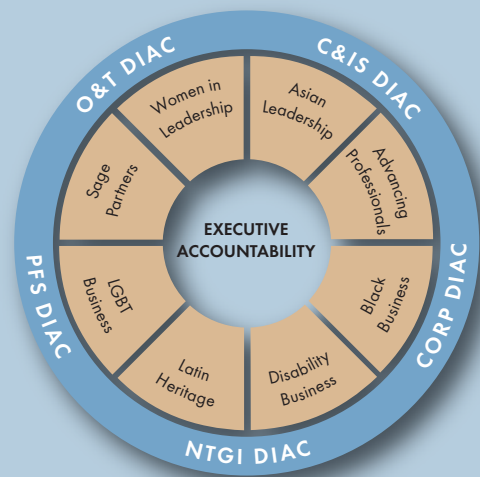
Fostering and supporting a globally diverse and inclusive workforce is a fundamental strength of Northern Trust that helps us succeed as a business enterprise and community advocate.



### BUSINESS RESOURCE COUNCILS

Northern Trust sponsors eight Business Resource Councils.

- **Advancing Professionals BRC** – focus on junior-level professionals
- **Asian Leadership BRC** – focus on employees of Pan-Asian heritage including the Indian sub-continent and Pacific Islands
- **Black BRC** – focus on employees of Black heritage
- **Disability BRC** – focus on employees with disabilities and parents of special-needs children
- **Latin Heritage BRC** – focus on employees of Latino/Hispanic heritage
- **Sage Partners BRC** – focus on employees age 50 and older; established in 2009.
- **LGBT BRC** – focus on lesbian, gay, bisexual and transgender employees
- **Women in Leadership BRC** – focus on female employees across the organization



### ■ Business Development Programs (BDP) –

**Latino/Hispanic Market Segment** – This partnership of the Association of Latino Professionals in Finance and Accounting and our Latin Heritage Leadership Council offers programs on thought leadership, career development and financial solutions to Latino professionals.

**LGBT BDP** – Northern Trust launched a successful pilot program focused on financial and estate planning needs of Chicago’s LGBT community, resulting in creation of our LGBT and Non-Traditional Family National Practice.

### ■ Women in Leadership Development Forums –

Northern Trust expanded this program globally to reach 500 high-potential women, building leadership competence and management skills effective during change, ambiguity and uncertainty.

**DreamMakers’ Forum®** – This Northern Trust conference brings together affluent Black families and individuals to share insights and opportunities arising from creating, preserving and transferring wealth.

### ■ Talent Acquisition and Development –

**CareerVision Program** – This proprietary program touches approximately 850 first-level officers and managers, deepening communications between partners and managers by providing tools for ongoing career development.

■ **Workforce Planning** – Northern Trust has developed strategic talent acquisition plans for each business unit designed to target key roles and identify and address potential diversity gaps.

### ■ Diversity and Inclusion Leadership –

**Board Accountability** – Our annual diversity and inclusion update is presented to the board for the company’s highest-level decision-makers to review.

**Executive Accountability** – Enterprise and individual management group member diversity and inclusion score-cards help drive and measure executive accountability.

## SUPPLIER DIVERSITY (PROCUREMENT)

In 2009, Northern Trust purchased \$34 million in goods and services from certified and qualified diverse suppliers owned by minorities, women, disabled and veterans as one of our key strategic goals in global procurement

Our leadership relationships and outreach efforts with local and national organizations resulted in utilization of more than 140 diverse suppliers with direct access to our procurement opportunities in areas such as training and professional development; investment services; accounting; construction; property management; printing; and office supplies.

Substantive relationships also developed with business leaders and entrepreneurs of nonprofit organizations such as the Alliance of Business Leaders and Entrepreneurs and Chicago United has created the opportunity to connect with sustainable and scalable diverse businesses while leveraging those ties to increase our visibility to the marketplace.

Our program initiatives include an annual corporate “spend” goal as well as identifying corporate needs for goods and services and aggressively sourcing diverse suppliers. To monitor our progress, our director of Global Diversity & Inclusion helps drive supplier diversity accountability through senior managers’ diversity scorecards.

The 2009 supplier diversity highlights included

- Integrated supplier diversity goals that were folded into the individual business unit Diversity and Inclusion Management scorecard;
- Inclusion of comprehensive supplier diversity language in our global procurement policy and standard contracts, and
- Awards for “Buyer of the Year” and “Supplier Diversity Manager of the Year” from the Chicago Minority Supplier Development Council.

Our ongoing supplier diversity efforts included using a minority-owned auditing firm for our Human Resources employee benefits 401(k) plan; retaining a minority incumbent for an office products contract; and hiring seven emerging and minority-owned firms to our broker dealer list for equity trading .

All these efforts and others demonstrate Northern Trust’s lasting commitment to supplier diversity, stimulate the socio-economic development of key segments of our population and benefit the communities we share.



### OUR APPROACH

Our reputation for exceptional service hinges not only on our people but also on the quality of goods and services we buy from diverse suppliers who can deliver the best products with the greatest value to an increasingly diverse marketplace.



## SOCIALLY RESPONSIBLE INVESTMENT (SRI)

### Trucost

Northern Trust entered into a partnership with Trucost Plc to supply environmental analytics measuring how environmental performance affects the financial performance of companies and investment portfolios.

Trucost is a leading environmental data provider established in early 2000 to help organizations, investors and governments understand the environmental impacts of business activities. It provides data and analysis on company emissions and natural resource usage and presents these in financial as well as quantity terms, providing the basis for an improved dialogue between companies, investors and other stakeholders.

Northern Trust's powerful analytics in partnership with Trucost data can help clients measure the carbon footprints of major indexes, portfolios using traditional risk and style analysis and portfolios maintained by managers and peers. It also may help improve stock selection by integrating environmental data into traditional financial metrics, create new environmentally tilted investment products, and engage with companies to improve their environmental performance and financial returns.

**In 2009, Northern Trust became a member of the United Nations Principles for Responsible Investment (UN PRI) and member of the Institutional Investors Group on Climate Change (IIGCC). We are using the UN PRI as a framework to organize and coordinate our responsible ownership practices.**

### SRI Strategies

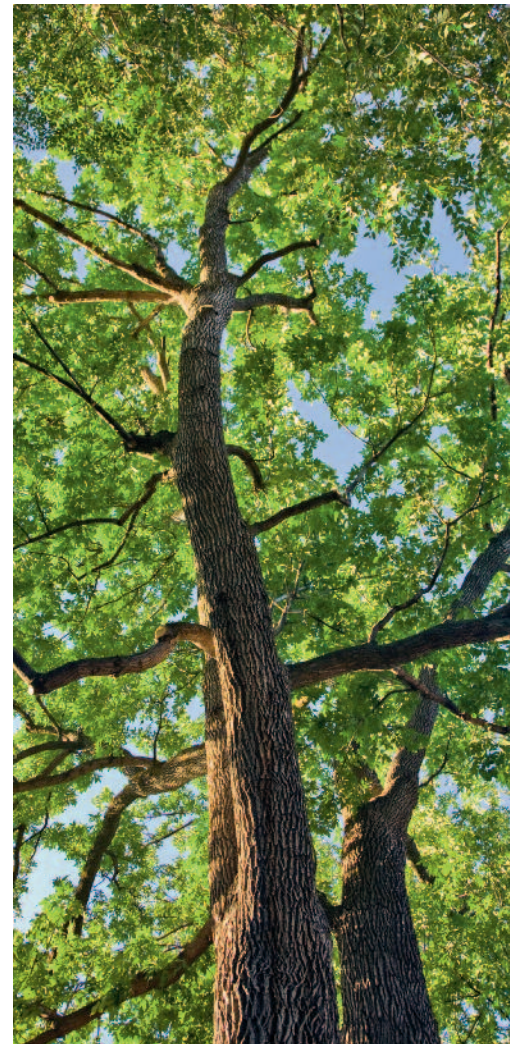
Northern Trust can implement SRI strategies in many of our investment capabilities, including passive, active and tax-efficient strategies. In 2009, we had more than \$15.6 billion in socially screened assets and nearly 25 years' experience managing socially responsible portfolios. Using third-party research on environmental, social and governance policies and corporation management, we can build a variety of SRI strategies, including negative and positive screens, best-of-class stock selection and shareholder advocacy.

Our Northern Global Sustainability Index Fund\* is designed to replicate returns of the overall performance of the FTSE KLD Global Sustainability Index, a free float-adjusted market capitalization weighted index comprised of large- and mid-cap developed market companies in North America, Europe and Asia-Pacific. The index holds a broad, diversified set of global companies, selected based on regional sector ranking of environmental, social and governance factors. It is not possible to invest directly in an index.

*\*For more information regarding risks associated with this Fund, see inside back cover.*

### OUR APPROACH

By providing socially responsible investment (SRI) solutions, Northern Trust seeks to help personal and institutional investors meet their specific needs and preferences.



## GOVERNANCE



### STRUCTURE

The following committees drive Northern Trust's global CSR strategy.

- Head of CSR reports to CEO
- The Executive Steering Committee includes
  - Rick Waddell, chairman and CEO
  - Steve Fradkin, president, Corporate & Institutional Services
  - Connie Lindsey, executive vice president and head of CSR
  - Kelly Mannard, executive vice president, Global Marketing and Community Affairs
  - Tim Moen, executive vice president and head of Human Resources
  - Steve Potter, president, Northern Trust Global Investments (NTGI)
  - Jana Schreuder, president, Operations & Technology (O&T)
  - Mark Welch, director, Global Diversity & Inclusion

It provides oversight and guidance to CSR's head; input for management group and board strategy committee updates; and ensures adoption, adherence and accountability for global strategic initiatives, metrics and performance indicators.

- The 20-plus-member task group includes 12 partners from Public Relations, Risk, Legal and Product Development for SRI, NTGI and O&T. It provides input, analysis and recommendations for developing, monitoring and executing our CSR strategy.

### Leadership Through Corporate Social Responsibility: the People, the Practice, the Promise



Throughout our 120-year history, Northern Trust has demonstrated our commitment to our clients, partners and community. Strategic stakeholder engagement combined with the economic impact of sound environmental, social and governance practices are the foundation of our Corporate Social Responsibility. The CSR practice creates measurable growth and value leading to the promise of a more enlightened approach to improve overall conditions in society.

Our values of service, expertise and integrity inform every aspect of our work. Our focus on clients, partners, community and our business strategy have been consistently recognized: 100 Most Admired Companies, *Fortune*; 100 Best Companies for Working Mothers, *Working Mother Magazine*; Perfect 100 on Human Rights Campaign Quality Index; Best Private Bank in North America; Global Custodian of The Year; *Financial Times* Business Pension & Provider Awards; Top 10 Wealth Managers, *Barron's*; Gold LEED Ratings for three new buildings and UNPRI (United Nations Principles for Responsible Investing) signatory.

Our CSR strategy is integrated into our core business strategy just as our "culture of caring" is a way of life at Northern Trust. Holding ourselves accountable in our practice of diversity and inclusion strengthens partner engagement and allows our partners to deliver their very best to our clients and to one another. Our intense focus on our clients and our business strategy will allow us to continue to build on our solid foundation of financial strength, operational excellence and global growth.

Connie L. Lindsey

EXECUTIVE VICE PRESIDENT

CORPORATE SOCIAL RESPONSIBILITY

## NORTHERN TRUST LOCATIONS

Abu Dhabi

Amsterdam

Bangalore

Beijing

Chicago

Dublin

Guernsey

Hong Kong

Jersey

Limerick

London

Luxembourg

Melbourne

New York

Singapore

Stockholm

Tokyo

Toronto

*Please carefully read the prospectus and summary prospectus and consider the investment objectives, risks, charges and expenses of Northern Funds before investing. Call 800-595-9111 to obtain a prospectus and summary prospectus, which contain this and other information about the funds.*

**Equity Risk:** Equity securities (stocks) are more volatile and carry more risk than other forms of investments, including investments in high-grade fixed income securities. The net asset value per share of this Fund will fluctuate as the value of the securities in the portfolio changes.

**International Risk:** International investing involves increased risk and volatility.

**Index Fund Risk:** The performance of the Fund is expected to be lower than that of the Index because of Fund fees and expenses. It is important to remember that there are risks associated with index investing, including the potential risk of market decline, as well as the risks associated with investing in specific companies.

Northern Funds are distributed by Northern Funds Distributors, LLC, not affiliated with Northern Trust.

NOT FDIC INSURED	MAY LOSE VALUE	NO BANK GUARANTEE
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