Northern Trust

EXPERIENCE THE RIGHT PARTNERSHIP™

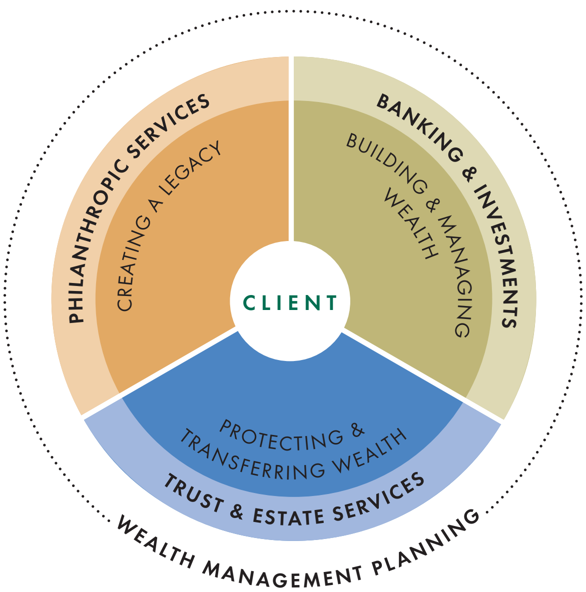
A FINANCIAL PARTNER FOR PROFESSIONAL ADVISORS FOCUSED ON THE LGBT COMMUNITY

Access, expertise and service that allows you to help your lesbian, gay, bisexual and transgender clients address the full spectrum of their wealth management needs.

For more than a century, Northern Trust has partnered with professional advisors to help develop innovative solutions to meet the sophisticated needs of their affluent clients. We are committed to a partnership that complements your expertise and adds value to strengthen and deepen your client relationships with those in the LGBT community.

LIFE EVENTS IMPACTING LGBT FINANCIAL PLANNING

- Co-owned or commingled assets
- Domestic partnership, civil union or marriage
- Divorce, dissolution of a relationship or recently widowed
- Parenting – adoption, surrogacy, special needs
- Planning the sale of a business or in the process of doing so
- Retiring or nearing retirement
- Creating a charitable giving program
- Settling an estate
- Appointing a guardian corporate fiduciary – trustee, co-trustee, successor trustee or executor
- Settling a personal injury lawsuit



SOLUTIONS FOR A LIFETIME OF WEALTH MANAGEMENT NEEDS

Private & Business Banking

- Deposit services
- Custom lending
- Residential mortgage loans
- Margin and stock option lending

Investment Management

- Custom asset allocation
- Portfolio management
- Full-service brokerage
- Solutions for concentrated stock positions

Trust & Estate Services

- Wealth transfer planning
- Guardianship
- Securities custody
- Special asset management

Philanthropic Services

- Charitable giving strategies
- Administrative, investment & tax services
- Family wealth education

CONTINUED

PARTNERSHIP IN ACTION

We offer local access with global resources, providing fresh perspectives and creative thinking backed by advanced technology.

Access We will keep you informed of current trends in wealth management by providing timely information, expert analysis and research, including:

- ***Wealth Advisor Insights*** – Our e-newsletter provides analysis from Northern Trust experts and noteworthy news and opinions from the world's leading financial publications.
- **Wealth Advisor** – Our dedicated website for professional advisors serves as a central repository of thought leadership with white papers and podcasts on topics that are relevant to your business and your clients.
- **Regional and National Forums** – Northern Trust experts discuss current trends, issues and opportunities affecting high-net-worth individuals and you have an opportunity to network with peers.

Expertise As an industry leader, we offer a comprehensive range of wealth management –capabilities that includes specialized, value-added solutions – allowing you to address virtually any financial issue your clients face.

Service Our client-focused, integrated teams are seasoned professionals dedicated to providing you and your clients with highly personalized service. The combination of exceptional service and 24/7 online access to account information helps ensure that you can be highly responsive to your clients' needs.

AMONG THE WORLD'S LEADING FINANCIAL PROVIDERS

- **Top rating of 100% on Corporate Equality Index**
  – Human Rights Campaign Foundation
- **America's Most Admired Companies**
  – Fortune
- **Best Private Bank in North America – Trust Services, Tax Guidance and Services, and Inheritance and Succession Planning**
  – Euromoney
- **Best-in-Class Performance**
  – Barron's
- **One of only six U.S. bank holding companies with a long-term credit rating of "AA–"**
  – Standard & Poor's
- **Among the Highest Ranked for Trustworthiness and Objectivity**
  – Spectrem Group

TO LEARN MORE

We invite you to Experience the Right Partnership and let us help you bring the desired results to your clients' financial well-being – allowing them, and you, to focus on what really matters.

John McGowan, Senior Vice President, (312) 557-1394, jm59@ntrs.com

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