PERSONAL FINANCIAL SERVICES

SERVICES FOR ATTORNEYS

Personalized Service and Financial Solutions to Help You Make the Most of Your Time and Money

Successful attorneys in thriving law practices have little time left in their busy days to manage personal finances. At Northern Trust, we know attorneys deserve to have an advocate looking out for their financial well-being in the same way they look out for their clients' best interests. That is why we have a dedicated team of professionals with a single focus: serving the financial needs of attorneys.

To help you plan for the future and take advantage of present opportunities, Northern Trust offers you what few financial institutions can.

- **Access** – Easy, convenient online and in-person access to information and integrated banking, investment and financial planning solutions geared toward the special demands of attorneys.
- **Expertise** – Teams of specialists led by a dedicated relationship manager experienced in creating financial solutions to meet the unique needs of attorneys. Confidential advice and guidance from the same experts working with your firm, who – because they understand how your firm's finances affect yours – can help you make proactive, better-informed decisions.
- **Service** – Direct attention from senior and experienced professionals who have a deep level of understanding about the unique circumstances of legal professionals.

COMPREHENSIVE SOLUTIONS TO BUILD AND MANAGE WEALTH

From online banking to financial planning and investments, at Northern Trust you will benefit from our holistic approach to building and managing your wealth now and in the future.

Financial Planning

Your financial plan should reflect what you want out of life for you and your family. Proactive financial planning acknowledges that your personal financial affairs are complex, intertwined and constantly evolving throughout your career. We can help you develop a financial strategy that is best-suited to helping you achieve your financial goals – whether that includes retirement and cash flow planning or ensuring your education and major goals are properly funded.

RENOWNED EXPERTISE, PERSONALIZED SERVICE

You can rely on Northern Trust to help you efficiently manage your day-to-day and long-term financial needs through comprehensive, personalized solutions shaped by our history of unparalleled service, financial stability and integrity.

- **Best Private Bank – Trust Services 2007** – *Euromoney*
- **One of America's Most Admired Companies** – *Fortune Magazine* (2007)
- **Serving 22% of the Forbes 400 Most Affluent Americans**
- **One of only 11 U.S. bank holding companies with a long-term credit rating of "AA-"** – *Standard & Poor's*
- **Ranked Among the Highest for Trustworthiness and Objectivity** – *Spectrem Group*
- **100 Best Corporate Citizens** – *Business Ethics magazine*

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Liquidity Management

Northern Trust offers a variety of flexible and convenient solutions to manage your personal, day-to-day finances, including attractive interest-bearing money market accounts and savings accounts. You can also take advantage of the Northern Anchor Account – our premier account that automatically sweeps into a non-FDIC insured investment account with virtually no deposit account charges.*

And, because we refund the ATM surcharges charged by other financial institutions, you have convenient access to your account through any ATM, anywhere, at no cost.**

Lending Solutions

Northern Trust understands the cash flow challenges attorneys may face. Your capital may be tied up in your firm, home, retirement funds or tax payment reserves. We are highly experienced in designing credit facilities to support participation in law firm capital contribution programs. Our competitively priced residential loans can be tailored to your needs, and our equity credit lines offer you the advantages of low interest rates, easy access and potential tax savings. (Please check with your tax advisor.)

Investment Services

You can rely on our objectivity and ability to create comprehensive investment solutions. Our disciplined investment process begins with an in-depth exploration of your objectives, risk tolerance, liquidity needs and other factors that influence the creation of an appropriate investment strategy.

You gain financial flexibility from a customized asset allocation process that offers a broad array of investment asset classes and categories and can address your needs using our brokerage services, no-load mutual funds or portfolio management services. In addition to our proprietary equity and fixed income capabilities, we offer access to multi-manager programs and alternative investments.†

PROTECTING AND TRANSFERRING WEALTH

The successful accumulation of wealth brings opportunities – and challenges. At Northern Trust, you enjoy the peace of mind that comes from knowing your wealth will be protected and transferred according to your intentions.

- Trust Services – As a Northern Trust client, you benefit from our fiduciary heritage, which places integrity and objectivity at the forefront of everything we do. You can count on us to conscientiously administer and implement your estate strategies – either developed by you or your own advisor. When serving as a fiduciary, we offer faithful, objective execution of trust provisions, careful attention to pertinent circumstances, skillful management of trust assets and seamless facilitation of wealth transfer.
- Estate Settlement Services – During what can be a stressful time, we can relieve the burden of coordinating the valuation of assets, tax compliance, posthumous tax planning and distributions to heirs and other beneficiaries. We have expertise funding many types of trusts, including marital, family and charitable.

CREATING A LEGACY

Whether you wish to direct donations to nonprofit organizations or set up a private foundation, we can help you maximize the impact of your charitable plans. We administer more than $160 billion in charitable assets for families and institutions. Our solutions are supported by dedicated administrative and investment professionals and proven custodial services. We can help you assess your goals and articulate your philanthropic mission, choose the best solution and integrate your objectives into an overall estate and wealth management plan.

HOW WE CAN HELP

Of course, everyone's personal situation is unique. In collaboration with your Northern Trust team, we craft strategies designed to address your personal circumstances. The following real-life examples illustrate the innovative, flexible solutions Northern Trust created to help some of our clients.

CLIENT SITUATION	SOLUTION
Debt Consolidation A recent law school graduate anticipated rising income, but faced hefty student loan payments. He also had significant credit card debt and needed to lower his monthly payments.	**Value: Implemented plan to manage monthly debt and pay off line of credit over time** After analyzing the associate's income potential, Northern Trust opened a personal line of credit with a rate cap to help protect against interest rate increases during the life of the loan.
Tax Payments A partner had a significant but short-term cash flow gap as a result of federal and state tax payments.	**Value: Set up credit line to meet short-term funding needs** Northern Trust confirmed the partner's paid-in capital account, got consent to assignment of the partnership interest and structured a two-year revolving line of credit secured by the paid-in capital account. The revolving line of credit enabled the partner to cover the funding gap and make the required tax payments on time.
Major Goal Funding A client wanted to achieve several significant financial goals, including funding college education for her children and the purchase of a vacation home. She was evaluating the options available in her benefit package and her investment choices but was unsure how to manage these diverse elements.	**Value: Created strategies that successfully addressed all long-term goals** The financial planning team reviewed her net worth, cash flow, liabilities, investments, tax situation and executive benefit package. They considered various strategies to finance the vacation home; reviewed and adjusted her investments to provide long-term growth; and established 529 College Savings accounts and a regular savings strategy. The vacation home was placed within a Qualified Personal Residence Trust (QPRT) for wealth transfer and tax benefits.
Estate Taxes An attorney owned $3.2 million in permanent life insurance in his own name for the benefit of his children to provide for their upbringing and education. At his death, however, estate taxes could claim 48% of the proceeds.	**Value: Created an irrevocable insurance trust to minimize estates taxes** Northern Trust recommended transferring ownership to an irrevocable life insurance trust in a way that minimized gift taxes on the policy's transfer and subsequent premium payments. The estate will save more than $1.5 million in taxes upon the attorney's death.
Capital Contribution A new partner needed financing to fund his required capital contribution to his firm.	**Value: Created customized financing to meet ongoing cash needs** Northern Trust worked with the attorney and his firm to create a customized financing structure so the partner could meet his initial, and ongoing, capital needs. As a result, the new partner was able to meet his commitment to the firm without severely impacting his personal cash flow.

Results may not be typical or work in all situations.

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INTEGRATED ONLINE CAPABILITIES

Access the details of your complete financial life 24/7 through Northern Trust Private Passport®, our SSL-secured online financial management suite. Private Passport services include online bill payment, access to your Northern Trust accounts and information on non-Northern Trust accounts (banking, brokerage, mutual fund and credit card accounts), online trading and transfers between Northern Trust accounts.

PERSONAL/PROFESSIONAL ENRICHMENT

You can further your education and also reach out to other attorneys and professionals through our seminars and conferences. We help you make the most of your time by offering educational opportunities to learn up-to-date tax, trust and estate planning strategies – often while earning continuing education credits.

FREEDOM TO FOCUS ON WHAT MATTERS

Enjoy the peace of mind that comes with having a trusted advisor supported by an institution that has remained independent since 1889. Experience the right partnership built on the highest standards of integrity and the precept of always putting clients' interests first.

To learn more about how Northern Trust can help you manage your wealth, we invite you to contact your Northern Trust relationship manager or call us at 888-289-6542 (outside the United States or Canada, please call 312-444-4454) or visit us at notherntrust.com.

* A maintenance fee applies for not meeting minimum balance requirements.

**A maximum of $25 dollars per statement cycle will be refunded. Above this amount, other bank's ATM fees will still apply. Some ATM networks will not automatically identify transaction fees to be refunded, but those transaction fees will be refunded if Northern Trust is notified by the client. Northern Trust reserves the right to limit transaction refunds to $1.50 per transaction if the transaction fee amount is not easily identifiable. This program is subject to change at any time.

† Northern Trust Global Investments (NTGI) comprises Northern Trust Investments, N.A., Northern Trust Global Investments Limited, Northern Trust Global Investments Japan, K.K., the investment advisor division of The Northern Trust Company and Northern Trust Global Advisors, Inc. and its subsidiaries to offer investment products and services to personal and institutional markets. Investment products and services are:

NOT FDIC INSURED	May lose value	No bank guarantee

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