PERSONAL WEALTH MANAGEMENT

A Collaborative Approach to Solving Issues Affecting LGBT Individuals and Non-Traditional Families

Northern Trust

MODERN FAMILIES WITH UNIQUE FINANCIAL NEEDS

As an attorney, accountant or trusted advisor, you have a sophisticated practice. Whether you realize it or not, your client base likely includes affluent lesbian, gay, bisexual and transgender (LGBT) individuals and non-traditional families.

The definition of family has evolved more quickly than laws designed to protect the family. And you know that certain tax advantages and legal rights are not available to your LGBT and non-traditional family clients. How can you work with these clients to help them achieve their financial goals and help ensure their estate planning wishes are fulfilled?

Northern Trust has been developing wealth transfer and tax strategies for LGBT clients – many of whom are beneficiaries of family trusts – for generations. We have a team of experienced professionals dedicated exclusively to working with LGBT individuals and non-traditional families. Our long history of working with complex estate planning issues, tax strategies and family dynamics helps us to address the unique issues these clients face.

IF YOU WERE SEEKING AN IDEAL PARTNER TO WORK WITH YOUR LGBT AND NON-TRADITIONAL FAMILY CLIENTS, WHO SHOULD IT BE?

- A partner with experience helping LGBT individuals and non-traditional families achieve financial peace of mind.
- A partner with a strong fiduciary culture – serving as executor or co-executor, as trustee or co-trustee, and as agent – who can represent and protect the interests of the most vulnerable beneficiaries.
- A partner who continually monitors the legal landscape for policies and laws impacting the financial and wealth transfer plans of your LGBT and non-traditional family clients.

A Collaborative Approach

We are committed to collaborating with you in a way that complements your expertise and adds value to strengthen your relationships with your clients. Our experienced professionals will help you:

- Identify issues specific to affluent LGBT individuals and non-traditional families
- Suggest appropriate solutions for you to consider
- Help you navigate the sensitivities associated with complex family dynamics

We take the time to understand what your clients have achieved and what they hope to accomplish. We learn what is important to them and discuss their vision, as well as their concerns, for the future.

SPECIAL CONSIDERATIONS FOR LGBT INDIVIDUALS AND NON-TRADITIONAL FAMILIES

- Co-owned assets or commingled assets
- Domestic partnership, civil union or marriage
- Cohabitation
- Parenthood
- Power of attorney for health care and for property
- Complex family dynamics
- Estate planning
- Tax strategies
- Selection of an executor or trustee
- Special needs trusts and guardianships
- Creating a charitable giving program
- Business succession planning
- Dissolution of a relationship
- Death of a partner
- Settling an estate

Advice-driven solutions for a lifetime of wealth management needs

Our integrated teams of professionals work with you to help address the full spectrum of your LGBT and non-traditional family clients' wealth management needs. We address their most pressing concerns, often centered on ensuring their estate wishes are fulfilled, and on minimizing the added tax burdens they face.

Trust & Estate Services

- Wealth transfer planning
- Tax strategies
- Trust administration
- Estate settlement

Investment Management

- Portfolio Management
- Custom asset diversification
- Full-service brokerage
- Concentrated stock solutions

Philanthropic Services

- Charitable giving strategies
- Program administration
- Investment management and tax services

Private & Business Banking

- Deposit services
- Custom lending
- Residential mortgage loans

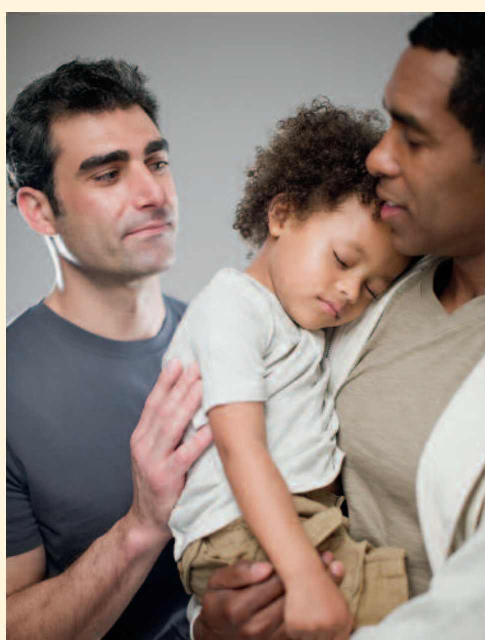
Partnership in action

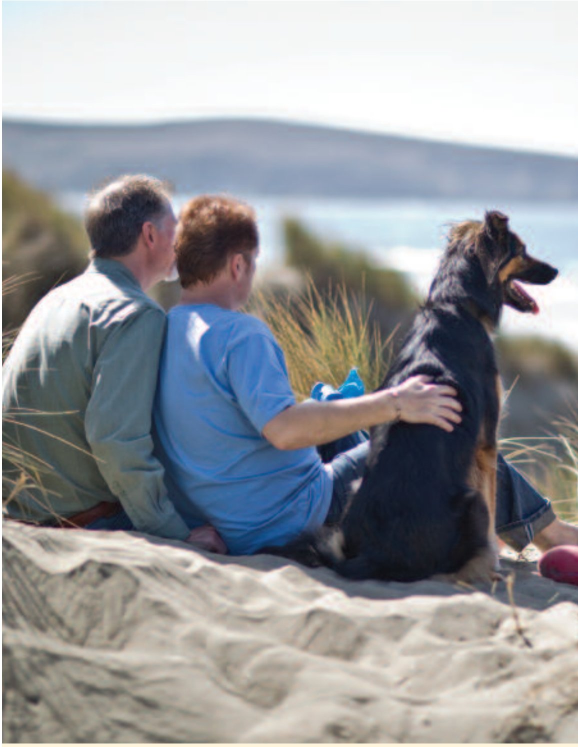
We will keep you informed of current trends in wealth management by providing timely information, expert analysis and research, including:

Wealth Advisor Insights – Our quarterly e-newsletter that provides analysis from Northern Trust experts and noteworthy news and opinions from the world's leading financial publications.

Wealth Advisor – Our dedicated Web site 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 where you have an opportunity to network with peers.





RECOGNIZED LEADER

- **Best Private Bank for Innovation**
  – *Financial Times Group*
- **Highest Rating of 100% on Corporate Equality Index**
  – *Human Rights Campaign*
- **One of the World's Most Admired Companies**
  – *Fortune*
- **Best Private Bank in North America**
  – *Financial Times Group*
- **Serving more than 20% of Forbes 400 Most Affluent Americans**
  – *Forbes*
- **One of the Nation's Largest Wealth Managers**
  – *Barron's*

A dedicated practice

Northern Trust is deeply committed to bringing financial peace of mind to all of its clients. Our dedicated LGBT and Non-Traditional Family Practice provides fiduciary and wealth management services to help meet the unique needs of LGBT individuals and non-traditional families.

Experience the Right Partnership™

Northern Trust has earned distinction as an industry leader by providing unsurpassed service, expertise and integrity to generations of affluent individuals and families. We are also proud to have made our mark through a longstanding commitment to the LGBT community. Over the years, we have supported important LGBT initiatives in the markets in which we serve, and we were one of the first major financial institutions to offer domestic partner benefits. We have implemented many progressive employment programs during the last decade in order to attract, nurture and retain a diverse talent pool.

Let us demonstrate how collaborating with a world-class financial leader can make a difference as you assist your LGBT and non-traditional family clients in managing their wealth. We invite you to talk with one of our professionals today or visit northerntrust.com/wealthadvisor.

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