



Wealth Management Program for Bain & Company

Translating Career Success to Family Financial Success

Agenda

WELCOME AND INTRODUCTIONS

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Questions to Consider

- ? Have you quantified your financial life goals?
- ? Have you linked your goals to your investment portfolio and risk tolerance?
- ? Have you integrated all of your financial affairs, comprehensively, to your goals¹....and optimized your investment decisions through a triple net return lens — net of fees, net of taxes and net of inflation?
- ? Do you continuously monitor and review all of these arrangements and make timely adjustments as your financial profile² changes?
- ? If you do all of the above, you do not need to attend this session.
- ? If not, we encourage you to listen and avail yourselves of the benefit that the leadership of your firm is offering to you through Northern Trust.

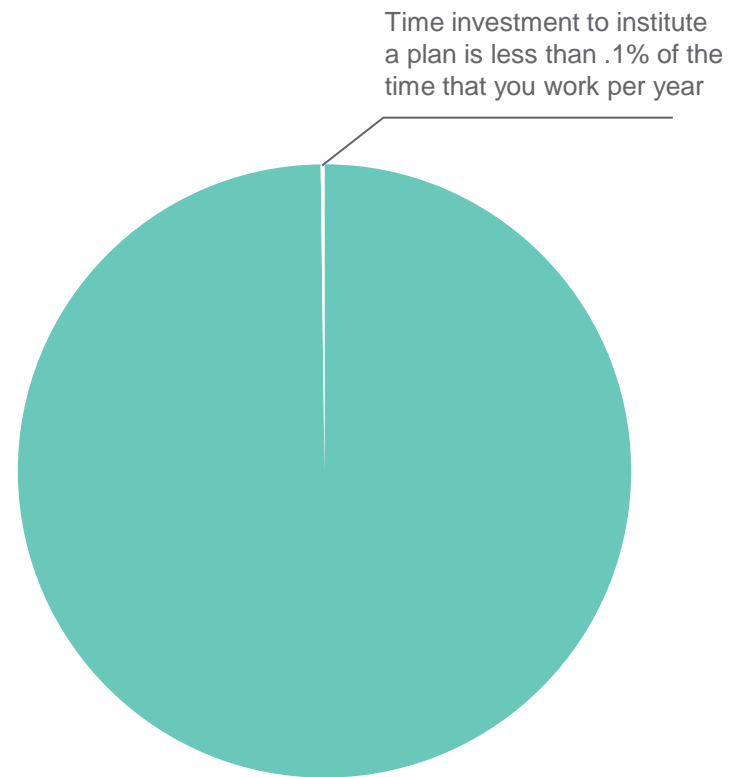
¹ Banking, brokerage, insurance, retirement savings, college savings, elder care, philanthropy, trust opportunities for family members, asset management, tax planning, etc.

² Job, marital status, family status, tax laws, market conditions and other financial circumstances.

Call to Action

- The vast majority of our clients work to make a living and enable the life that they want to live.
- A typical professional will work, on average, 2,000 hours or more per year.
- The question to consider is whether you want to invest approximately 2 hours, or less than .1% of the time that you work, to ensure that you optimize your earnings and institute a programmatic plan.³

2000+ hours worked per year

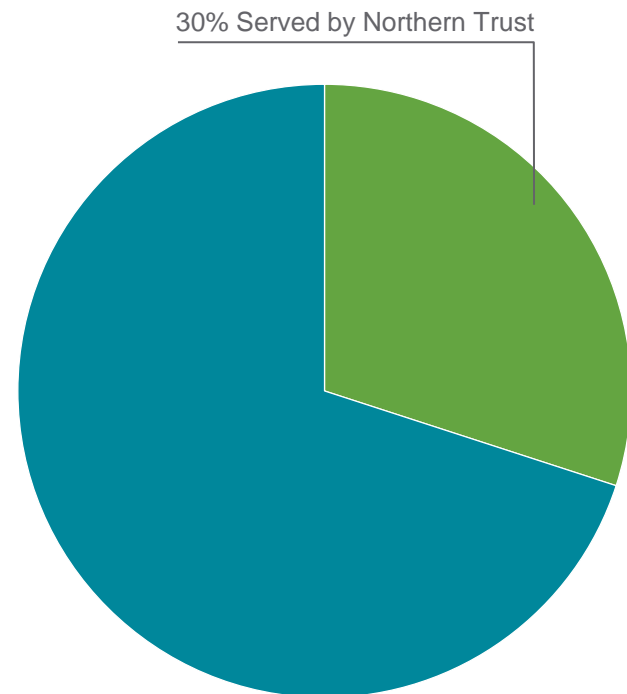


³ Versus random, occasional and uncoordinated financial decision-making, to achieve the financial objectives you have for your family.

The Northern Trust Difference: Who We Serve

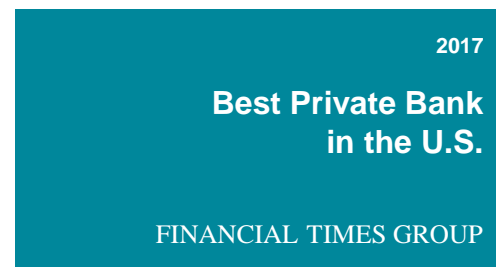
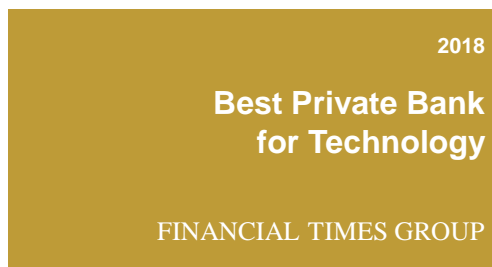
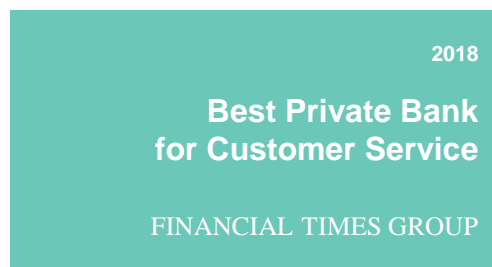
- 30% of the Forbes 400 Wealthiest Americans.
- 22% of the most affluent Americans across 50 states.
- Presidents, members of Congress, Cabinet members and other government officials on both sides of the aisle.
- Employees of professional services firms – management consulting, medical, high tech, law firms, private equity, and hedge funds.
- Corporate proxy officers and other executives.
- Entrepreneurs and privately held family business owners.
- Athletes, entertainers, lottery winners and virtually every other type of wealth creator.

Forbes 400 Wealthiest Americans



Northern Trust has a strong reputation for quality, strength and stability

- Consistently assigned the **highest long-term credit rating** of any comparable U.S.-based banking institution¹
- Trades amongst the **highest multiple** among all publicly traded U.S.-based financial institutions²
- All capital ratios significantly exceed the regulatory classification of “well-capitalized”³
- High quality securities portfolio: 80% of the securities portfolio is U.S. Treasury, government sponsored agency and triple-A rated securities⁴



¹ Standard & Poor's, Fitch Ratings as of December 31, 2018.

² Bloomberg, as of December 31, 2018

³ As of December 31, 2018

⁴ As of December 31, 2018

The Northern Trust Solution

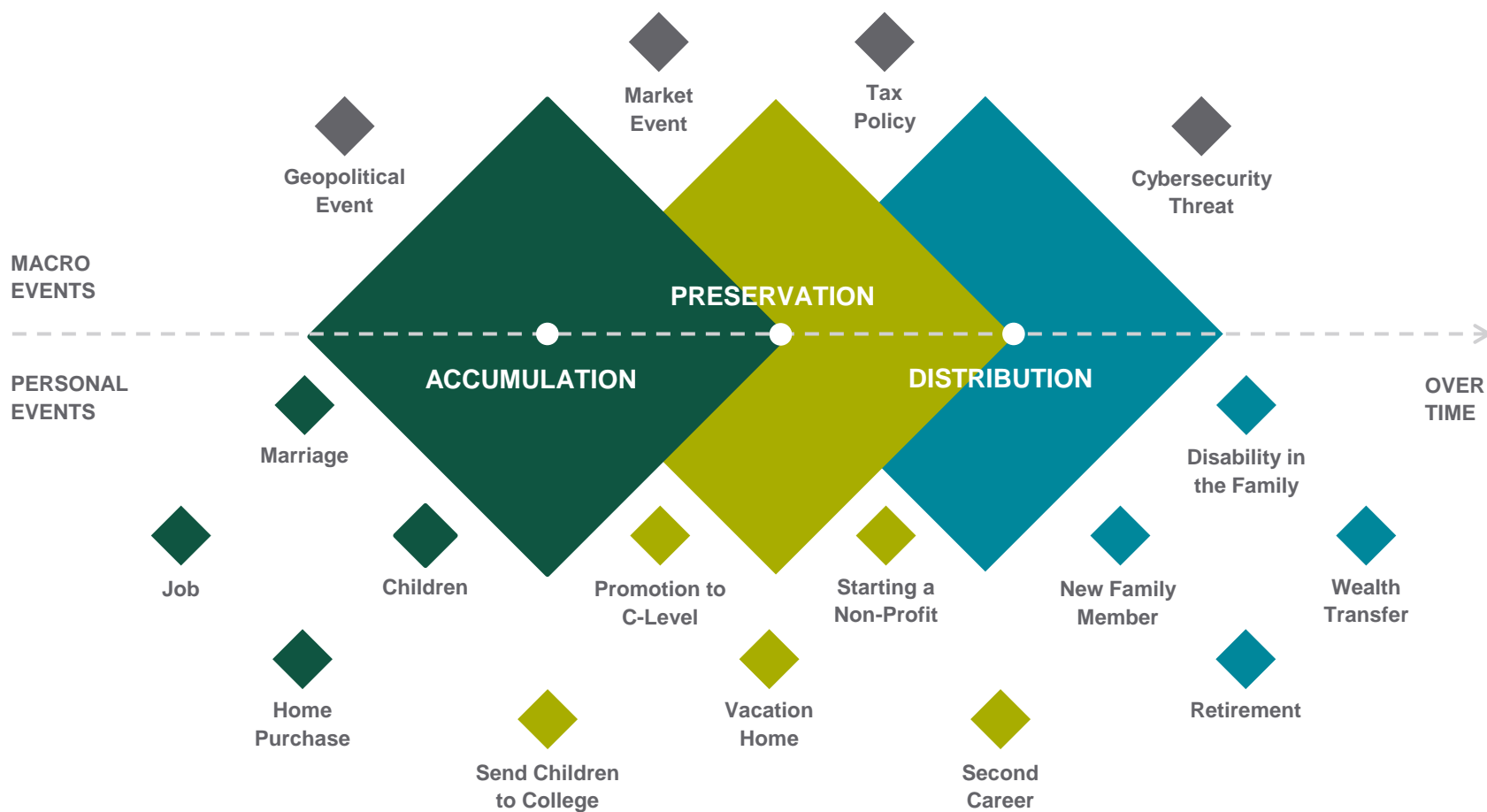
A coordinated team and a framework for making decisions can help you navigate complexity.



- **Multi-disciplinary team** continuously focused on all aspects of your family financial life — inflow, outflow, goals, wealth planning, banking, insurance, investments, retirement and education funding, tax management, philanthropic interests, family financial stewardship and more.
- **Holistic wealth management**, not simply asset management.
- **Personalized goals driven framework** to align your financial resources with your near and longer term goals and objectives.
- **Process management** to keep your goals up to date, continuously revise the plan, and rebalance and/or “get things done.”
- Northern Trust “**triple net return**” philosophy to optimize your wealth — net of fees, taxes and inflation.
- Northern Trust experience spanning more than 125 years, **serving a significant portion of America’s wealthiest families** and others around the globe.
- A focused team to cover your “**blind side**” while you live your life, attend to family and career, etc.

Navigating Change

Life events can have a material impact on the effectiveness of your wealth plan.



Customized Program

Goals Driven Assessment

Complimentary for one year for all partners

- Continuing complimentary engagement for all wealth management clients
- Otherwise \$6,500 per year (only for partners who are not wealth management clients)

Goals Driven Wealth Management*

Investment management, wealth planning, trust & estate services and banking

- The two main components of fees are Account Management Services and the cost of the Investment Program

Fees**

Fee for investment management or trustee services

- 10% discount on our Advisory Services

**In addition to Account Management Services, Northern Trust also provides other services such as Executor/Administrator of an Estate, Guardian, Custodian (both domestic and global), Oil, Gas, and Mineral Interest Advisory Services, Real Estate Advisory Services, Trust Consulting Services, Trustee of Irrevocable Life Insurance Trust, Business Owner Consulting, Family Education and Governance and Philanthropic Advisory Services. Fees associated with these services are outlined separately, and they are available upon request.*

***Fees are for the market value of assets held in account(s) with the discount applied to the total value.*

Goals Driven Demo

How To Get Started

Data gathering checklist* to get started.

- ☐ Names and dates of birth for parents, spouse and children.
- ☐ Financial statements, including titling and beneficiaries of any life insurance policies or retirement accounts.
- ☐ Personal assets, including estimated market value and any liabilities, such as a mortgage, including titling.
- ☐ Any other assets or liabilities (business, real estate, partnership interests, etc.), including titling.
- ☐ Salary and other compensation listed by individual, as well as any anticipated changes in the future.
- ☐ Estimated annual spending and any changes anticipated in the future:
 - **Core Lifestyle Spending:** annual minimum cost to maintain your household;
 - **Discretionary Lifestyle Spending:** vacations, travel, future purchases (home, cars);
 - **Philanthropy (if applicable):** annual or one-time gifts to community or charitable organizations; and,
 - **Family Spending:** education, annual gifting, supplemental income.

**Add additional items you think we should be aware of.*

Next Steps

Visit the Bain & Company Microsite: <https://www.northerntrust.com/ms/bcp/index>

Email us at: bcpwealthplanning@ntrs.com



1

Connect

Email Northern Trust

2

Assessment

Discuss your financial
situation
(approximately 45 minutes)

3

In-depth review and
recommendations
(approximately 90 minutes)

Disclosures

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Investments, securities products and brokerage services are:

Not FDIC Insured		No Bank Guarantee		May Lose Value
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