

WHO IS NORTHERN TRUST?

A global leader in financial services, our exclusive focus is on providing asset management, asset servicing and wealth management solutions to successful individuals, families and institutions. For more than 126 years, we have evolved with the changing needs of our clients and our world.

WHY WE'RE DIFFERENT

Quite simply, everything we do is designed to help our clients succeed – by their definition of success. We take the time to develop an intimate understanding of your desires and expectations. We ask, “What are your goals?” And then we work tirelessly to help you get there. With Northern Trust, you don’t have to spend your time devising solutions, researching alternatives or creating plans. That’s what we do.

Our highly skilled professionals bring you forward-thinking solutions. We work with you to implement a plan to address your needs, and then over time re-evaluate it and make adjustments. We build solutions using the latest advances in analytics, the secure of the cloud and big data. Our aim is to free you to pursue whatever you choose – whether it’s being more strategic in your job or acting on your philanthropic interests.

- **Wealth Management** – investment management, trust and estate services, banking, wealth planning
- **Corporate & Institutional Services** – custody services, investment risk and analytical services, treasury management, investment operations outsourcing, cross-border pooling, hedge fund services, benefit payments, securities lending, foreign exchange, transition management, fund administration, transfer agency, partnership accounting, banking services
- **Asset Management** – equity solutions, fixed income solutions, cash and ultra short, alternatives investments, defined contribution solutions, FlexShares ETFs, Northern Funds

Recognized as a leader and innovator

- **One of the “World’s Most Admired Companies”**
Fortune, 2016 (10th consecutive year)
- **The World’s Best Private Bank The United States**
Global Finance, 2015
- **America’s Best Large Employers Banking and Financial Services**
Forbes, 2016
- **Best Cloud and Best Analytics Initiative – American Financial Technology Awards**
Waters Magazine, 2015
- **Mutual Fund and Private Equity Administrator of the Year**
Custody Risk Americas Awards, 2015

See northerntrust.com/awards for more accolades

WHAT SETS US APART

Northern Trust's financial strength and stability is characterized by our consistent, diversified earnings stream, strong equity generation, sound asset quality and liquid, conservative balance sheet. We are not a subsidiary of a conglomerate. This frees us to chart our own strategic direction. It frees us to put your needs first – to make your goals, our goals.

- We are highly rated by all three major credit rating services. The Corporation and its banking subsidiary both exceed bank regulator-defined standards for well-capitalized institutions.
- Our asset quality is among the finest in our industry peer group, which includes major money center and regional banks.
- Return on common equity was 11.5% in 2015. Full-year 2015 marked the 120th consecutive year of dividends paid, with the most recent \$0.36 quarterly dividend paid in fourth quarter 2015.

WHAT OUR COMMUNITIES SAY

Giving back to the communities we serve has always been a fundamental part of Northern Trust's history. It's in our DNA. And it's a huge reason we've been successful for more than 126 years. We work hard to improve not only our clients' quality of life, but also that of our employees and communities. In 2015, we contributed more than \$18 million to charitable organizations around the world, and our employees reported they volunteered nearly 150,000 hours to local civic and charitable activities.

- **100 Best Corporate Citizens**
Corporate Responsibility Magazine, 2015
- **A World's Most Ethical Company**
Ethisphere, 2016
- **Best Private Bank for Socially Responsible Investing**
Global Finance, 2015
- **40 Best Companies for Diversity**
Black Enterprise, 2015

We serve clients in more than 40 countries

- More than 16,000 employees located strategically around the globe
- Offices in 19 states and Washington, D.C. – one of the largest private banking networks
- Serving more than 20% of the Forbes 400 Affluent Americans
- \$6.7 trillion in assets under custody*
- \$946 billion in assets under management*
- \$120 billion in banking assets*

* As of September 30, 2016

Expertise matters

During extraordinary market conditions, the stability and strategic focus of your financial provider is more important than ever. Our more than 126 years of experience lets you rest easier, knowing we have honed our expertise throughout every imaginable climate.

Call Northern Trust today or visit northerntrust.com. Let us demonstrate our passion for helping clients like you succeed.