Northern Trust

EXPERIENCE THE RIGHT PARTNERSHIP™

A FINANCIAL PARTNER FOR PROFESSIONAL ADVISORS

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

Look ahead with us. We have more than 120 years of expertise working with professional advisors to help clients manage their wealth even during the most challenging times.

Your clients rely on your advice to achieve their goals, and as you know, helping clients manage, protect and transfer wealth can be complex and challenging. Given the current market environment, choosing a trusted financial partner is particularly important.

Northern Trust partners with professional advisors to develop solutions to meet the sophisticated needs of their affluent clients. We offer world-class financial resources and have consistently demonstrated financial strength and stability through numerous economic cycles.

REASONS CLIENTS CHOOSE NORTHERN TRUST

Strength and Stability

Our time-tested, conservative risk management is demonstrated by our top-tier credit quality, outstanding capital strength and a strong, liquid balance sheet.

- One of only six U.S. bank holding companies to be rated "AA-" or better by Standard & Poor's. Northern Trust Corporation has held its "AA-" rating for more than 20 years.
- Our capital ratios continue to be significantly above the required ratios for the regulatory classification of "well capitalized."
- High liquidity and low loan-to-asset ratio with loans representing only 35% of total assets (as compared to a peer group – the 20 largest U.S. banks – average of 54% as of 3/31/10).

Client-Centric Focus

For over a century, we have focused on providing successful individuals and families with innovative financial solutions and an unparalleled level of service. We take a holistic approach to wealth management and provide proactive advice that is in the best interest of our clients.

Risk Management and Transparency

Northern Trust's conservative approach to wealth management and rigorous risk management process provides our clients the comfort of knowing how their assets are invested. When designing client portfolios, we focus on strategic asset allocation in an effort to control volatility and on diversification to manage risk; and we insist on thorough due diligence for manager selection and oversight. We continuously evaluate the economic environment to make tactical moves that seek to dampen the effects of market downturn.

CONTINUED

YOUR SUCCESS
IS OUR SUCCESS

- **Tops in Category: The World's Most Admired Companies List**
  — *Fortune*
- **Best Private Bank in North America**
  — *Financial Times Group*
- **Ranked among the Top 10 Wealth Managers**
  — *Barron's*
- **Best-in-Class Performance**
  — *BusinessWeek*
- **Serving More than 20% of Forbes 400 Most Affluent Americans**
  — *Forbes*

Integrated Wealth Management Solutions

Few financial firms can match the comprehensive capabilities Northern Trust offers, including financial planning, investment management, trust and estate services, private and business banking, philanthropic advisory and family office solutions.

Sharp Business Focus

Our consistent business model has been supported by organic growth and undiluted by mergers and acquisitions. We are the right size for our clients, providing extensive resources with the agility and focus to fulfill our clients' needs.

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As your partner, Northern Trust offers access to timely information, expert analysis and research to keep you informed of the latest trends in wealth management.

- ***Wealth Advisor Insights***, our quarterly e-newsletter.
- **Wealth Advisor**, our dedicated website for professional advisors.
- ***Legacy: Conversations about Wealth Transfer***, our book written in layman's terms can be used as a resource when discussing wealth transfer planning with your clients.
- **Tax News You Can Use**, the latest news and analysis on tax issues affecting the affluent market.
- **Wealth Transfer Strategies for a New Decade**, quarterly update calls that focus on the wealth transfer tax law environment and wealth planning strategies.
- **Regional and National Forums** that allow you to interact with Northern Trust experts and network with your peers.

FOR MORE INFORMATION

We are committed to a partnership that complements your expertise and adds value to strengthen and deepen your client relationships. To learn more, contact your local Northern Trust location, visit us at northerntrust.com/wealthadvisor or e-mail us at wealthadvisorinsights@ntrs.com.