



TRANSFER ON DEATH (TOD) REGISTRATION

For assistance in completing this form, please contact the Northern Funds Center at **800-595-9111** weekdays from 7:00 a.m. to 5:00 p.m. Central time. Please mail your application to: Northern Funds, P.O. Box 75986, Chicago, IL 60675-5986 or fax your form to: **312-557-0411**.

Please print all information.

1 PROVIDE YOUR INVESTOR INFORMATION

- Individual** **Joint Tenants with Rights of Survivorship**

OWNER'S FIRST NAME	MIDDLE INITIAL	LAST NAME
OWNER'S SOCIAL SECURITY NUMBER		
JOINT OWNER'S FIRST NAME	MIDDLE INITIAL	LAST NAME
JOINT OWNER'S SOCIAL SECURITY NUMBER		
E-MAIL ADDRESS		

2 CHOOSE YOUR ACCOUNT TYPE

The TOD registration is available only for individual or joint tenants with rights of survivorship accounts.

- Existing Accounts:** I am currently a shareholder of one or more of the Northern Funds. I have listed below the accounts that will be subject to the direction made by me in this Application. (Medallion signature guarantee required. See Step 6 for more information.)

FUND NAME	ACCOUNT NUMBER
FUND NAME	ACCOUNT NUMBER

- New Account:** I would like to open a new account (*this form must be accompanied by the Northern Funds New Account Application*).

3 DESIGNATE YOUR BENEFICIARY

Upon my death, the beneficiary shall be:

PRIMARY BENEFICIARY

NAME	NAME
RELATIONSHIP	RELATIONSHIP
DATE OF BIRTH	DATE OF BIRTH
CUSTODIAN (IF BENEFICIARY IS A MINOR)	CUSTODIAN (IF BENEFICIARY IS A MINOR)
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
ADDRESS	ADDRESS
CITY/STATE/ZIP	CITY/STATE/ZIP
TELEPHONE NUMBER (DAYTIME)	TELEPHONE NUMBER (DAYTIME)
TELEPHONE NUMBER (EVENING)	TELEPHONE NUMBER (EVENING)

If additional beneficiaries are desired, please attach a separate sheet listing names, relationships and birthdates.

- I have attached additional beneficiary instructions.

(For Contingent Beneficiary, see page 2.)

3 DESIGNATE YOUR BENEFICIARY *continued*

CONTINGENT BENEFICIARY *(if Primary Beneficiary is not living at my death)*

NAME	NAME
RELATIONSHIP	RELATIONSHIP
DATE OF BIRTH	DATE OF BIRTH
CUSTODIAN (IF BENEFICIARY IS A MINOR)	CUSTODIAN (IF BENEFICIARY IS A MINOR)
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
ADDRESS	ADDRESS
CITY/STATE/ZIP	CITY/STATE/ZIP
TELEPHONE NUMBER (DAYTIME)	TELEPHONE NUMBER (DAYTIME)
TELEPHONE NUMBER (EVENING)	TELEPHONE NUMBER (EVENING)

If additional beneficiaries are desired, please attach a separate sheet listing names, relationships and birthdates.

I have attached additional beneficiary instructions.

4 CONSENT OF SPOUSE

Any resident of a community property state (currently Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin) who designated beneficiaries other than a spouse must obtain the spouse's consent.

I consent to (i) the naming of another person as primary beneficiary of this account or (ii) the naming of myself as primary beneficiary and others as contingent beneficiaries of this account. I give any interest in these assets to the account owner, to the extent necessary to accomplish the beneficiary designation made above.

SIGNATURE OF OWNER'S SPOUSE	DATE
SIGNATURE OF JOINT OWNER'S SPOUSE	DATE

5 SIGN YOUR NAME

Please sign exactly as your name appears on your account.

- The undersigned have read and understand the attached Guidelines for TOD Registration and hereby instruct The Northern Trust Company to register the accounts listed above, in transfer on death form, for the benefit of the beneficiaries designated above.
- Each of the undersigned hereby agrees to indemnify The Northern Trust Company and Northern Funds against any loss, claim or expense (including reasonable attorney's fees) to the extent that any transfer on death effected pursuant to these instructions is alleged or found to have been invalid or ineffective for any reason and Northern Trust Corporation and Northern Funds will be entitled to attach or debit the account of the TOD beneficiaries to the extent necessary to enforce their rights to this indemnity.
- The undersigned agrees that this TOD registration shall be governed by and construed in accordance with the laws of Illinois regarding nonprobate transfers.

SIGNATURE	PRINTED NAME	DATE
SIGNATURE	PRINTED NAME	DATE

6 MEDALLION SIGNATURE GUARANTEE

A Medallion signature guarantee is required if the registration of an existing Northern Funds account is being changed to a Transfer on Death (TOD) registration.

You can obtain a Medallion signature guarantee from a commercial bank or trust company, a member firm of a national stock exchange, or from an eligible guarantor institution as defined by the Securities and Exchange Commission.

MEDALLION SIGNATURE GUARANTEE IS REQUIRED IF:

- Payment is equal to or greater than \$100,000
- Electronic payment is to a bank account not on file
- The payment recipient is someone other than the account owner
- Payment is being sent to an address that is different from the address of record
- Funds are being transferred to another Northern Funds account that is not registered to the account owner

SIGNATURE GUARANTEED BY:

NAME OF BANK OR FIRM

SIGNATURE OF OFFICER AND TITLE

AFFIX SIGNATURE GUARANTEED STAMP

7 GUIDELINES FOR TRANSFER ON DEATH (TOD) REGISTRATION

Transfer on Death (TOD) is a form of ownership that enables a security owner, while retaining all normal rights of ownership during his/her lifetime, to designate an individual who will automatically become the security owner on the death of the current owner. The ownership of the security passes directly to the designated beneficiary outside of probate. During the lifetime of the owner(s), the beneficiary has no rights in, to or with respect to the security or any dividends or interest paid. The owner can transfer the security and negotiate dividend checks without the signature or consent of the beneficiary.

Neither Northern Funds nor The Northern Trust Company is responsible for determining the tax and legal consequences concerning the decision to register shares in TOD form. Neither Northern Funds nor The Northern Trust Company shall be responsible to a designated TOD beneficiary for dividends or distributions in respect of shares registered in TOD form paid after the owner's death but before the transfer of such shares to the designated beneficiary. Investors should consult their attorney or tax advisor to obtain advice regarding the tax and legal consequences of TOD registration.

Eligible Owners: The TOD registration format can only be used for: (1) sole owner accounts for natural persons, and (2) natural persons holding the shares as joint owners with rights of survivorship. TOD registration is not available for non-natural persons (e.g., corporations, trusts, etc.), tenants in common or community property registrations. Tenants in common or community property registrations are not allowed because such tenancies lack the right of survivorship.

Eligible Beneficiaries: You may appoint one or more beneficiaries. In addition, primary and contingent beneficiaries may be designated. You may list additional beneficiaries on a separate sheet, if needed. Primary beneficiaries are the first in line to receive the account upon the death of the account owner. Contingent beneficiaries receive the account upon the death of the account owner if, and only if, there are no surviving primary beneficiaries. The account owner does not have to designate any contingent beneficiaries.

The beneficiaries on a TOD registration may be natural persons only. Custodians under the Uniform Transfers to Minors Act are permitted beneficiaries in a TOD registration. Custodians under the Uniform Gifts to Minors Act ("UGMA") are not permitted beneficiaries in a TOD registration (because UGMA only applies to gifts made during the lifetime of the account owner). Minors should not be designated beneficiaries unless a guardian or custodian is referenced in the registration. Until the account owner dies, the named beneficiary has no right in the shares in the TOD account and no instructions can be accepted from, or information provided to, such beneficiary. If the beneficiary fails to survive the account owner, the account will be treated as belonging to the owner's estate. If the beneficiary survives the owner but is not alive at the time the shares are presented for the transfer, the shares become part of the beneficiary's estate.

How to Register a TOD Account: To establish a new Northern Funds account with TOD registration, complete the Northern Funds New Account Application and the Transfer on Death (TOD) Registration Form. To change the registration on an existing Northern Funds account to a TOD registration, complete the Transfer on Death (TOD) Registration Form and have your signature guaranteed. All registered account owners must complete the Transfer on Death (TOD) Registration Form and their signatures must be Medallion guaranteed.

(see reverse)

Transfer and Revocation During Life of Owner: You may change or revoke the TOD registration with clear instructions to Northern Funds Center, P.O. Box 75986, Chicago, Illinois 60675-5986. The letter of instructions must be Medallion signature guaranteed for all registered owners. If one joint owner has died, the surviving joint owner must provide Northern Funds with evidence of the death of the deceased joint owner (certified death certificate) and inheritance tax waivers and/or affidavits of domicile of the deceased joint owner, if applicable. The surviving joint owner may re-register the shares into sole ownership and can change or delete the beneficiary.

Negotiation of TOD Accounts: On the death of an individual owner or the last remaining joint owner, the shares become property of the designated beneficiary. The beneficiary must survive the owner to be entitled to the shares. If the beneficiary does not survive the owner or if the beneficiary is unable to accept his or her interest, the shares become the property of the owner's estate. Moreover, if the beneficiary survives the owner but is not alive when the transfer request is received, the shares become the property of the beneficiary's estate. As noted above, primary beneficiaries are the first to receive the account upon the death of the account owner. Thus, the shares are transferred to each of the primary beneficiaries, in equal shares, who survive the account owner. If there are multiple primary or contingent beneficiaries, the shares are equally divided among the designated primary or contingent beneficiaries, as applicable. Contingent beneficiaries receive the account upon the death of the account owner if, and only if, there are no surviving primary beneficiaries.

If the account is owned by joint tenants with rights of survivorship, upon the death of the first joint tenant, no transfer to beneficiaries will be made. The surviving joint tenant becomes the sole owner of the assets in the account. Upon the death of the last surviving owner, the assets in the account will be transferred to the beneficiaries in accordance with the Transfer on Death (TOD) Registration Form in effect with respect to that account, unless such designation or registration has been revoked or otherwise superseded.

Shares will not be transferred to a beneficiary if the transfer agent receives written notice from any claimant to any interest in the security objecting to transfer.

How to Transfer Shares to a Beneficiary: To transfer shares to a beneficiary, we must receive a certified copy of the death certificate of the owner, inheritance tax waiver/affidavit of domicile of the owner if applicable, Medallion signature guaranteed instructions from each beneficiary, a W-9 form completed by each beneficiary, and such other information and proof of entitlement as Northern Funds may require. If the beneficiary is a minor or incompetent, a parent, guardian, or conservator, as appropriate, must submit an affidavit attesting that the beneficiary survived the owner. The person providing the affidavit must indicate their relationship to the beneficiary and their signature must be Medallion guaranteed. To transfer shares, the beneficiary or the beneficiary's representative must also indemnify Northern Funds and The Northern Trust Company against any death taxes, claims, losses or damages that may be created by reason of the transfer and must agree that if all or any portion of the account is determined to belong to another person, the beneficiary will transfer it to the person entitled to it.

Responsibilities: Neither Northern Funds nor the Northern Trust Company is responsible for the payment of any debts of the account owner or the payment of any taxes or other amounts owned by the account owner, by the estate or any beneficiary. In addition, neither The Northern Trust Company nor Northern Funds has any duty to locate beneficiaries, to determine the marital status of the account owner at any time, or to determine any other fact that may affect a transfer pursuant to the TOD registration of any account.

In the event Northern Funds or The Northern Trust Company becomes aware of any claim or dispute concerning a transfer, they may require the parties to adjudicate their respective rights or to require an indemnity bond protecting Northern Funds and The Northern Trust Company for the transfer. Northern Funds and The Northern Trust Company shall have the right to deduct from a TOD account an amount equal to the expenses reasonably incurred by them in connection with any claim or fact adverse to the transfer or disposition of the account.

Future Changes in These Guidelines: These guidelines are subject to change by Northern Funds for any reason, including changes in TOD status as adopted in several states and in the Securities Transfer Association's TOD Rules. If you would like to change or revoke your TOD registration, you must notify Northern Funds in writing with a Medallion signature guarantee from a commercial bank or trust company, a member firm of a national stock exchange, or from an eligible guarantor institution as defined by the Securities and Exchange Commission. Any questions or concerns should be directed to the Northern Funds Center at 800-595-9111 or in writing to: Northern Funds Center, P.O. Box 75986, Chicago, Illinois 60675-5986.