



FULLY INTEGRATED WEALTH
MANAGEMENT TECHNOLOGY

TrustPortal™



Northern Trust





ONE FOR ALL

Finding one trust solution to support your many departments used to be a challenge. TrustPortal™ gives you a complement of accounting, investment management, reporting and account review tools on a single platform – creating one integrated solution to streamline multiple business needs. TrustPortal's leading-edge technology helps you gather real-time information to make well-informed decisions in today's fast-paced environment.

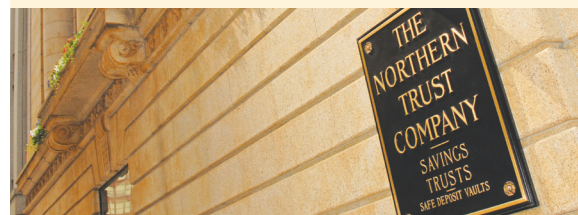
WEALTH MANAGEMENT SOLUTION ON A SINGLE PLATFORM

To help you consolidate your business functions on a single platform, TrustPortal is an integrated wealth management solution built on .NET technology.

- Wealth management and financial planning tools
- Investment management
- Accounting
- Dashboard with widgets
- Account review
- Performance measurement
- Client Internet access
- Reporting engine
- Third-party data aggregation

Other Services

- ASP hosted solutions
- OpsSourcing – outsourcing solution powered by TrustPortal
- Trust and fiduciary services through affiliate First State Trust Company (FSTC)
- Professional services to assist with best practices

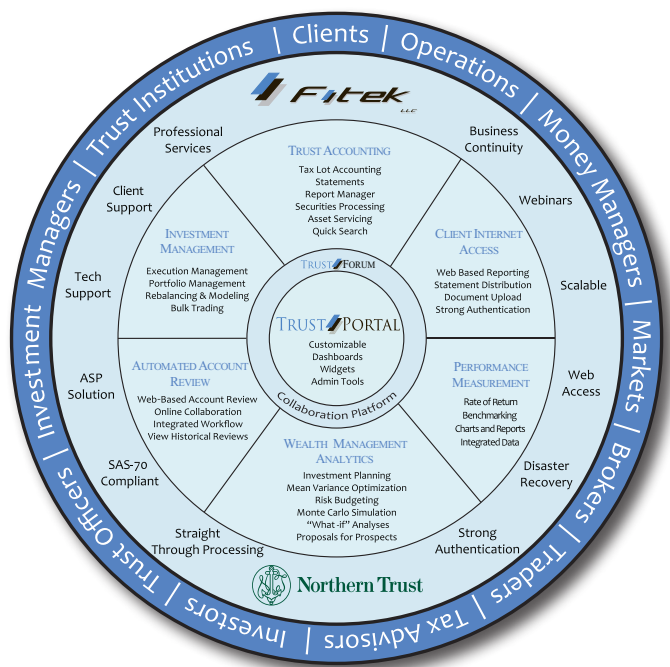


Northern Trust is one of the world's leading providers of asset servicing, asset management and wealth management services.

Founded in 1889, we have a history of strength and stability. Today, we are a global leader in combining exceptional client service with innovative technology expertise.

Northern Trust has partnered with Fi-Tek LLC, a market-leading provider of financial industry software solutions, to offer TrustPortal – helping you support your business and your valued clients.

Together, we strive to deliver long-term value to clients through leading-edge business solutions.



KEY COMPONENTS

Wealth Management & Financial Planning Tools

- Asset allocation and model generation
- “What-if” portfolio analysis
- Retirement planning with goals
- Proposal generation
- Flexible reporting and goal tracking

Investment Management

- Portfolio management
 - Using models
 - Using accounts
- Trade order management with auto-block
- Rebalancing with models and accounts
- Pre- and post-trade compliance
- Online trade execution to 400 brokers
- Report packages for clients

Accounting

- Comprehensive tax lot accounting
- Cost basis reporting
- Auto trade settlement with custody interface
- Distributions, scheduled and ad-hoc
- Full-function document manager
- Statement production
- Tax processing
- Auto fee processing
- Audit trail tracking
- Production scheduler for automation
- Account opening workflow

Configurable Dashboard

- Management information
- Control alerts through widgets
 - Operations
 - Investments
 - Compliance
 - Performance
- Memo and tickler integration
- Integrated into Microsoft® Outlook

Automated Account Review

- Comprehensive tax lot accounting
- Reg 9 review
- Investment and administrative review
- Rules-based compliance
- Built-in workflows and controls
- Document attachment capabilities
- Breach review
- Management control reports

Performance Measurement

- Comprehensive tax lot accounting
- Extensive reporting
- Flexible asset classification
- Rate of return
- Index import from vendor
- Benchmarking to index
- Reports with graphs

Client Internet Access

- Secured web access
- Portfolio summary
- Transactions and tax lot details
- Online statements
- Administrative tools

Reporting Engine

- Extensive built-in reports
 - Administrative
 - Operational
 - Audit
 - Tax
- Robust ad-hoc query tool

Third-Party Data Aggregation Tools

- Built-in custody interface
- Import transactions and holding information
- Segregated accounting for third-party assets
- Portfolio management on total assets

INCREASE PRODUCTIVITY

The screenshot displays the TrustPortal interface. At the top, it shows the current user as 'Superuser' and the system version as '1.0.7.1 (SP3)'. The main navigation bar includes 'Administration', 'Electronic Forms', 'Performance', 'Investments', 'Review', 'Reporting', 'TrustForum', and 'System Administration'. The dashboard is divided into several sections:

- Calendar:** Shows the current date as Thursday, April 15, 20XX, with a weekly view and options for current day, memo ticklers, and holidays.
- Consolidated Account Widget:** Features an account search bar and a table of accounts with columns for Account Name, Account Number, Available Cash, and Total Market Value. The table lists several accounts, with 'Marc Mathews' having the highest total market value of \$26,058,138.36.
- Contact Lookup:** Includes fields for Symbol and Account #, each with a 'Lookup' button.
- Ticker Lookup:** Includes a field for Ticker and a 'Lookup' button.
- My Favorite Reports:** Lists various report types such as Account Activity, Account and All Relationships, Account Holdings, and Account Holdings As Of.
- Holding Information:** Provides a table for report names and descriptions.
- Cash Alert:** Displays a 'Cash Alert' section with a 'Compliance Alert' status of 'Yes' and a 'Exceeds by 7.36%' indicator.
- RSS Feeds:** Shows a 'Yahoo News' feed with a headline about Obama's space adventures.

TrustPortal provides online access to the most current account information, customized by user. Easy-to-use widgets increase productivity. Staff members – portfolio managers, administrators, managers, operations associates and others – can customize dashboards to their specific responsibilities.

BETTER-INFORMED CLIENTS

The screenshot displays the 'Portfolio Summary' report for Donald O'Brian T/U/A, dated 04/14/20XX. The account number is 1023. The report includes the following components:

- Market Value Chart:** A 3D bar chart showing the distribution of assets: Equities at 87%, Cash Equivalents at 11.69%, and Fixed Income at 1.31%.
- Total Portfolio Line Chart:** A line chart showing the total portfolio value from 01/15 to 04/07, with values ranging from approximately \$8,000,000 to \$8,720,000.
- Portfolio Composition Table:**

Portfolio Composition	Market Value (\$)	Percentage(%)
Cash Equivalents	1,029,213.01	11.69
Equities	7,658,290.24	87.00
Fixed Income	115,556.33	1.31
Total Portfolio Value	8,803,059.58	100
Estimated Annual Income	251,153.66	
- Sources & Uses of Funds Table:**

Sources & Uses of Funds	Amount(\$)
Total Portfolio Value	8,634,358.78
Cash & Asset Receipts	0.00
Cash & Asset Distributions	0.00
Investment Earnings	0.00
Investment Change	168,700.80

TrustPortal client reporting gives your clients secured, online access to view their daily account information and monthly statements. Your client reporting website is accessible via your corporate website, and is custom-designed to include your corporate color scheme and logo.

Client representatives and authorized third parties – such as accountants and attorneys – also can be granted access. With TrustPortal's advanced reporting capabilities, your employees, clients and authorized third parties also can create and save custom reports through an easy-to-use interface.

MONITOR INVESTMENT GUIDELINE COMPLIANCE

You also gain an efficient, effective tool to maintain models and benchmarks and align portfolios with current investment objectives. Users can define reports by a number of aggregation levels, including instrument class, sector, maturity and rating.

TrustPortal helps your organization efficiently monitor investment policy compliance rules for client portfolios. To assist with pre-trade monitoring, users can build and maintain a full policy compliance library at the account level.

The Investment Planning tool is fully integrated within TrustPortal to help you enhance client acquisition and retention. The tool provides you with client questionnaires to assess goals, objects and risk. Based on this, you can create a model or attach the existing model from Investment Management that best fits your client's needs.

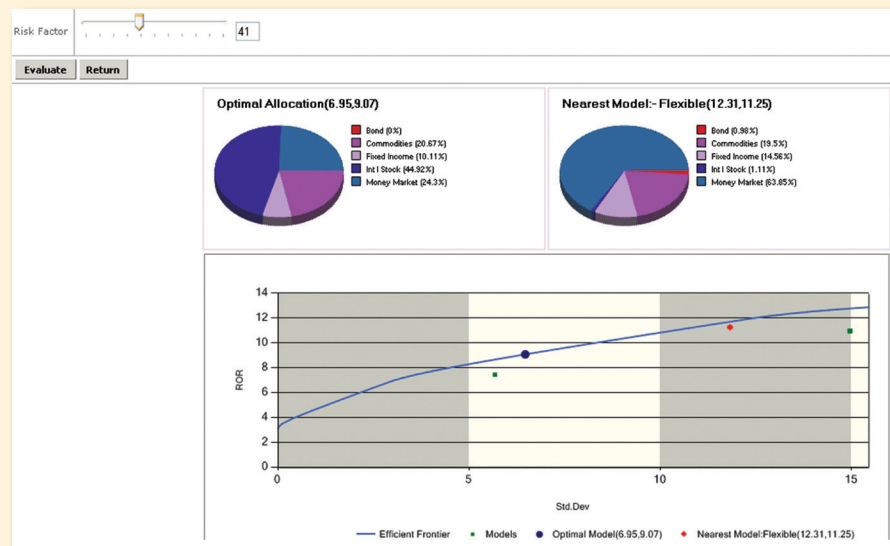
Client Profile Report

This Word-formatted report displays:

- Client name
- Primary and secondary contact details
- Account information
- Holdings details
- Planning asset class
- Goal payouts
- Risk questionnaire
- Composite risk score
- Dedicated account for specific goals

Model Optimization

This offers you the ability to evaluate and create an optimized model based on the selected scenario, risk factor and constraints, expressed as percentages. An optimized model is represented as percentage breakdowns across the configured planning asset classes. An optimization engine provides an efficient frontier based on the selected scenario, and may potentially be used to develop new models.



Sample asset allocation model

ACCOUNT REVIEWS

TrustPortal lets you review each account's compliance with its investment guidelines on a scheduled or ad-hoc basis. You can easily navigate through the entire life cycle of a review, check guideline compliance and make needed changes.

- **Review** brief snapshots that break down each account's holdings by asset class
- **Identify** any variance from the investment objective and model portfolio
- **Drill-down** into holdings to review specific weightings
- **View** transactions
- **Open** tax lots

SIMPLICITY, SECURITY

Offered as an SAS-70 or self-hosted application, TrustPortal is flexible to meet your needs. With hosted TrustPortal, Fi-Tek maintains your technology infrastructure at its secured SAS-70 datacenter to:

- **Reduce** complexity
- **Provide** 24/7 connectivity
- **Support** disaster recovery needs

FOR MORE INFORMATION

Please visit www.northerntrust.com/cts or contact your relationship manager.

COMMUNICATE, COLLABORATE

You can exchange ideas and ask questions with other clients through the TrustPortal Forum, using a secured, web-based platform.



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