Northern Trust

PERSONAL FINANCIAL SERVICES

SERVICES FOR BUSINESSES AND BUSINESS OWNERS

Premier Financial Solutions for Building Your Business and Managing Your Personal Wealth

Choosing a financial partner involves a lot more than finances. It's about finding a forward-thinking financial advisor who takes a holistic approach to understanding your business and personal financial needs to help you achieve your goals at every stage of your life. Our teams of banking and wealth management professionals can provide innovative solutions to your complex financial issues.

INTEGRATED SOLUTIONS FOR YOUR BUSINESS

Commercial Lending

Your business is unique and we are committed to helping it succeed by creating innovative strategies to address working capital, commercial real estate, expansion and equipment financing needs. Working with you, our experienced banking professionals can provide a range of creative, flexible solutions with customized terms and attractive pricing, including term loans, leasing programs, credit lines and letters of credit.

WHAT SETS NORTHERN TRUST APART

- Trusted advisor for more than a century
- Consistent financial strength and stability
- Sharp business focus
- Innovative thought leadership
- Exceptional client service
- Integrated "big picture" solutions
- Leading-edge technology

Business Checking Services

Not all checking accounts are the same. Northern Trust offers a variety of checking account options to help you efficiently manage your company's operating funds. From basic business checking to analysis accounts that provide an earnings credit and also earn interest on balances, you can maintain liquidity and earn an attractive return with the investment options of a sweep account. *The Northern Funds sweep investment option is not FDIC insured*.*

Treasury Management

Accelerate collections and manage your payables while reducing your expenses and resource requirements with our innovative collections, disbursement and cash concentration services. Our cutting-edge collections solutions apply the latest electronic and imaging technologies, while our payables management services integrate processes to eliminate redundant and manual processing. And, with Passport, Northern Trust's online financial management tool, you can access real-time information, initiate transactions, make inquiries, run reports and download data 24/7.

INTEGRATED SOLUTIONS FOR YOU

As a Northern Trust client, you have access to a breadth and depth of financial resources virtually unmatched in the industry. We provide you with a dedicated relationship manager to deliver high-touch service combined with innovative products and sophisticated technology to deliver integrated solutions.

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You can rely on Northern Trust to take a big picture approach to managing your wealth and providing comprehensive financial solutions for you and your business, at every stage of your life.

Financial Planning

Your financial plan should reflect what you want out of life for yourself and your family. Proactive financial planning acknowledges that your personal financial affairs are complex, intertwined with your business and constantly evolving. Working with you, we can develop a financial strategy that is best-suited to help you achieve your financial goals – whether that includes retirement and cash flow planning or ensuring your children's education and major goals are properly funded.

Private Banking

We offer convenient and efficient access to sophisticated private banking services. Our deposit solutions help you manage your personal, day-to-day finances, and include attractive interest-bearing money market accounts and savings accounts. Northern Anchor, our premium sweep checking and cash management account, allows you to manage your cash while earning money market comparable yields. *The Northern Funds sweep investment option is not FDIC insured*.*

Our creative, flexible lending solutions offer a number of efficient options to meet your needs. Whether you need residential mortgage financing or a personal line of credit to accommodate an investment opportunity, we can structure an appropriate solution for you.

*Investment Management**

As one of the largest money managers in the world, our clients have access to a broad spectrum of investment products and solutions. Our seasoned investment professionals couple their experience with our award-winning economic research to identify and implement innovative strategies. Whether you seek to accumulate wealth, preserve assets, diversify your assets, generate income or manage taxes, our investment professionals can design a portfolio to meet your investment objectives.

Protecting and Transferring Wealth

The successful accumulation of wealth brings opportunities – and challenges. At Northern Trust, you enjoy the peace of mind that comes from knowing your wealth will be protected and transferred according to your intentions.

Trust Services. As a Northern Trust client, you benefit from our fiduciary heritage, which places integrity and objectivity at the forefront of everything we do. You can count on us to conscientiously administer and implement your wealth transfer strategies – either developed by you or your own advisor. When serving as a fiduciary, we offer faithful, objective execution of trust provisions, careful attention to pertinent circumstances, skillful management of trust assets and seamless facilitation of wealth transfer.

Estate Settlement Services. During what can be a stressful time, we can relieve the burden of coordinating the valuation of assets, tax compliance, posthumous tax planning and distributions to heirs and debtors. We have expertise funding many types of trusts, including marital, family and charitable.

Family Business Services

Our organization has earned distinction for supporting family businesses, from assessing strategic plans and current operating needs to planning for liquidity events or business succession. Our family business team serves the needs of more than 1,100 privately held corporate and partnership interests with combined market values exceeding $1 billion.

How We Can Help

The following real-life examples illustrate the innovative, flexible solutions we created for our clients.

SITUATION	SOLUTION
Business growth requires office upgrade A growing business in the service industry needed to open new offices to accommodate business expansion. The enterprise, however, had limited cash available and required financing and a customizable payment schedule to match against uneven seasonal receivables.	**Structured a mortgage and swaps package** We loaned the company enough funds to complete the office expansion and modernization, locking in the interest rate on the loan with an interest rate swap. A quarterly amortization schedule was structured to ease the company's cash crunch and match its receivables cycle.
Investing liquidity event proceeds A manufacturing company headquartered in Chicago had an opportunity to sell its business to a European manufacturing firm, and quickly structured a deal to lock in favorable terms. As a result, the company's senior executives experienced a liquidity event and needed both short- and long-term investment solutions.	**Deposit funds to Northern Anchor and develop long-term investment strategies** Our competitive Northern Anchor account rates provided these executives with an attractive option to deposit funds received from the sale of their business while they worked with their Northern Trust advisors to develop a long-term financial management plan for the proceeds from the sale. Today, some of these executives have established investment plans with Northern Trust and have moved funds to their investment portfolios, while others enjoy the stable return of the highly liquid Northern Anchor accounts. *The Northern Funds sweep investment option for Northern Anchor accounts is not FDIC insured**.
Lack of a succession plan A business owner is managing a company without an immediate successor or contingency strategy in place, leaving the company vulnerable to serious management and financial consequences in the event of her untimely death.	**Preserve value of business for next generation** In the absence of a well-developed succession plan, our Family Business Services Group advised the client on strategies that would help ensure the long-term well-being of the enterprise. As a result, Northern Trust was named as successor co-trustee with the owner's spouse in the owner's revocable trust which holds the company's stock. Northern Trust, together with the spouse, will provide management oversight and strive to preserve the company's value upon the owner's death or disability.
Acquisition financing The chairman of a metropolitan real estate development firm has been a Northern Trust private banking client for several years. His firm was looking to expand its corporate bank loan syndicate in preparation for a $200 million acquisition.	**Loan syndication and investment management** The client's private banker arranged for Northern Trust's Commercial Real Estate, Institutional Cash Management and Fixed Income teams to meet the firm's CFO. Impressed with Northern Trust's capabilities, the CFO recommended that Northern Trust not only join the bank syndicate but also manage $100 million in cash and $300 million in fixed income investments for the firm.

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Creating a Legacy

Whether you wish to direct donations to nonprofit organizations or set up a private foundation, we can help you maximize the impact of your charitable plans. We administer more than $160 billion in charitable assets for families and institutions. Our solutions are supported by dedicated administrative and investment professionals and proven custodial services. We can help you assess your goals and articulate your philanthropic mission, choose the best solution and integrate your objectives into an overall estate and wealth management plan.

Integrated Online Capabilities

Access the details of your complete financial life through Northern Trust Private Passport®, our online financial management suite. Private Passport consolidates all your financial information in one place, so you can see your complete personal financial picture at any time. With Private Passport, you can also access the latest news, economic research and articles about financial planning, charitable giving, tax planning and education planning.

FOR MORE INFORMATION

With a breadth and depth of financial solutions unmatched in the industry, our experienced professionals work closely with you to implement personalized strategies designed to protect and grow your wealth. Throughout our growing network of 85 offices in 18 states, you can rely on the same exceptional service that clients have come to expect from us.

To discuss how we can help you take the next step, please contact a Northern Trust Relationship Manager, call us at 888-289-6542 (outside the United States or Canada, please call 312-444-4454) or visit us at northerntrust.com.