

DreamMakers'

A NETWORK OF AFFLUENT BLACKS
Building Legacies, Preserving Dreams

2010 FORUM®

Wealth and Influence: Establishing a Living Legacy

September 19 - 21, 2010

Four Seasons Hotel, Washington, D.C.

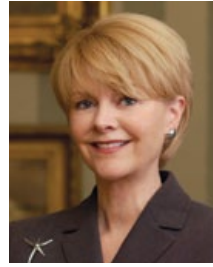


Northern Trust

MESSAGE FROM



FREDERICK H. WADDELL
Chairman & Chief Executive Officer
Northern Trust Corporation



SHERRY S. BARRAT
President – Personal Financial Services
Northern Trust Corporation

On behalf of Northern Trust's executive management team, it is our pleasure to invite you to attend our 2010 DreamMakers' Forum at the Four Seasons Hotel in Washington, D.C. from September 19 – 21.

DreamMakers' provides a unique venue for affluent black individuals to examine, discuss and learn about issues and opportunities that arise through creating, preserving and transferring wealth. The DreamMakers' Forum, now in its 10th year, began as a way to bring together some of the country's most successful black entrepreneurs with leading financiers to discuss and identify opportunities to jointly create or acquire business enterprises.

Today, DreamMakers' continues to bring together a group of proven leaders and successful individuals to enhance the power of ideas exchanged, strengthen relationships, discuss trends in wealth management and pursue business opportunities. Please join us for this intimate program where attendees can network with their peers and Northern Trust professionals, and hear from other industry leaders. We look forward to our time together at the Four Seasons in September, which promises to be meaningful and enjoyable.



PRELIMINARY PROGRAM

SUNDAY, SEPTEMBER 19

10:00 AM – NOON

REGISTRATION

Attendees may register and pick up program materials at our conference desk located in the Algonquin Room in the conference center on the lower level.

Later arriving attendees can register later in the afternoon (3:00 – 5:00 p.m.) or Monday morning during breakfast.

On Sunday afternoon, Northern Trust is pleased to offer you a choice of participation in a group golf outing or an afternoon cultural excursion.

11:30 AM – 5:00 PM

GOLF

Golf will begin at noon at TPC Potomac. Transportation to the golf course will depart from the main entrance of the hotel at 11:30 a.m. and return at approximately 5:00 p.m. Box lunches will be provided on the carts. Please note that soft spikes and collared shirts are required (no denim).

12:30 PM – 3:30 PM

NATIONAL MUSEUM OF AMERICAN HISTORY TOUR

Non-golfers are invited to join us for a special private tour of the National Museum of American History featuring a viewing of cultural and historic art and other artifacts depicting the many contributions of African Americans. Lonnie Bunch, President and CEO of the National Museum of African American History and Culture, will discuss his vision for the museum and the opportunities and challenges of building a national museum and preserving an historic legacy. Transportation to the National Museum of American History will depart from the main entrance of the hotel at 12:30 p.m. and return at approximately 3:30 p.m.

3:00 PM – 5:00 PM

REGISTRATION

7:00 PM – 9:30 PM

WELCOME RECEPTION

Remarks by DreamMakers' Committee Co-Chairs:

Marguerite H. Griffin, Senior Vice President, National Director, Philanthropic Services, Northern Trust

Kelly K. Dibble, Senior Vice President, Director, Public Affairs & Government Relations, Northern Trust

The informal networking reception and buffet dinner will be held in the Corcoran Ballroom located in the conference center on the lower level.

MONDAY, SEPTEMBER 20

7:30 AM – 8:15 AM

REGISTRATION/CONTINENTAL BREAKFAST

Conference attendees may register and pick up program materials.

8:15 AM

WELCOME

Frederick H. Waddell, Chairman & Chief Executive Officer, Northern Trust

8:30 AM

REDISCOVERING PLAY: BRINGING FUN AND PASSION TO YOUR WORK...AND LIFE

Kevin Carroll, Author and Founder of “Katalyst”

Kevin Carroll uses his masterful story-telling skills to communicate his vast and varied experiences to entertain, enlighten and challenge business leaders and worldwide audiences. Using lessons garnered from the spirit and dynamics of play, Kevin helps his audiences understand how to enliven and enrich their work lives, enhance innovation and improve team dynamics and interpersonal communication.

9:30 AM

REFRESHMENT BREAK

9:45 AM

THE COLOR OF MONEY: ATTITUDES AND BEHAVIORS OF WEALTHY BLACK AMERICANS

Moderator: Mark David Welch, Senior Vice President, Director of Global Diversity & Inclusion, Northern Trust

*Panelists: Dr. Dennis Kimbrough, Author, Motivational Speaker
Cheryl McKissack, President & CEO, NIA Enterprises*

Northern Trust's inaugural Wealth in Black America study in 2008 found generational differences in attitudes towards wealth preservation and wealth transfer between younger and older groups of affluent blacks. Significant generational differences were noted in three particular areas: the use of advisors, estate planning and charitable giving. This panel discussion will provide an overview of findings from the 2010 survey, as well as explore how race differentiates financial behavior and the role of affluent blacks in addressing the wealth gap in the United States.

11:15 AM

NETWORKING BREAK

11:45 AM

LUNCH

1:15 PM

WOMEN, POWER & WEALTH: THE RISING INFLUENCE OF BLACK WOMEN

Moderator: Connie L. Lindsey, Executive Vice President, Head of Corporate Social Responsibility, Northern Trust

Panelists: Donna Brazile, Renowned Political Commentator, Vice Chair of Voter Registration and Participation, Democratic National Committee

Antionette C. Bush, Partner, Communication & Legislative Matters, Skadden, Arps, Slate, Meagher & Flom LLP

Black women have a unique heritage of resilience, ingenuity and community activism. This rich heritage combined with an entrepreneurial spirit has enabled them to rise to increasing levels of success and distinction. Whether in the boardroom, the owner's suite or the political arena, black women are controlling greater wealth and yielding greater influence. Connie Lindsey will facilitate a dialogue with two leading influencers of our day: Donna Brazile and Toni Bush. This panel will engage participants in a discussion on the impact of black women on cultural trends, political power and wealth creation.

2:15 PM

BREAK

2:30 PM – 3:30 PM

PARADIGM SHIFT: INVESTING IN THE NEW MILLENNIUM

Moderator: Shundrawn A. Thomas, President & Chief Executive, Northern Trust Securities, Inc.

*Panelists: James D. McDonald, Senior Vice President, Chief Investment Strategist, Northern Trust
Carla A. Harris, Senior Vice President, Emerging Markets, Morgan Stanley
Jason Saul, Founder & Chief Executive Officer, Mission Measurement, LLC*

Today's investors are not only presented with a wide array of investment alternatives, but increasingly, new investment philosophies and approaches are advocated. The evolution of goal-oriented investment approaches is changing the way advisors work with wealthy individuals and families. In addition to focusing on outcomes, investors are more socially conscious with respect to their investment choices. With over six decades of combined investment and capital markets experience, our experts Carla Harris, Jason Saul and Jim McDonald have witnessed and contributed to the evolution of investment approach and philosophy. They will engage participants in an interactive discussion of the evolving investment paradigm for wealthy clients, including:

- The Efficient Frontier: The impact of diversified exposure by geography and product on portfolio
- What Really Matters: The evolution of goal-based/value-based investing
- The Crises: The impact of regulatory reform on investment philosophy and alternatives
- The Boomer Effect: The impact of changing demographic trends on investment
- People, Planet and Profit: The evolution of socially responsible investing

7:00 PM – 8:00 PM

RECEPTION

8:00 PM – 10:00 PM

DINNER

TUESDAY, SEPTEMBER 21, 2010

7:30 AM CONTINENTAL BREAKFAST

8:15 AM OPENING REMARKS

Sherry S. Barrat, President – Personal Financial Services, Northern Trust

8:30 AM THE OWNERS SUITE: WEALTH CREATION IN SPORTS, MEDIA & ENTERTAINMENT

Moderator: Peter Bynoe, Chief Operating Officer, Loop Capital Markets

*Panelists: Lisa Pickrum, Executive Vice President and COO, RLJ Companies
Debra Lee, President and COO, BET Holdings, Inc.*

Historically, the world has been fascinated by the earning power of athletes and entertainers. Both the earnings from their professions and their endorsement power have continued to grow along with our fascination. However, the real wealth is behind the scenes with the owners and investors. This panel discussion is designed to explore the economics behind the scenes – the money behind team-ownerships, endorsements and stadiums. Our panel of experts will touch on the trends in the entertainment and sports industry and what effect the current economic environment will have on these industries, including:

- Salary caps
- Collective bargaining agreements
- Public financing for stadiums
- The role of the promoter
- Investor returns

9:30 AM REFRESHMENT BREAK

Topic A – Wealth Transfer & Tax Strategies – Your Legacy

Moderator: Marguerite H. Griffin, Senior Vice President, National Director, Philanthropic Services, Northern Trust

*Panelists: R. Hugh Magill, Executive Vice President, Chief Fiduciary Officer, Northern Trust
Susan McKeever, Principal, Washington, Pittman & McKeever, LLC*

The successful accumulation of wealth brings opportunities – and challenges. In spite of the uncertainty regarding estate and tax legislation, uncertainty over estate taxes provides an opportunity to revisit your goals for wealth and your plans to transfer it, whether to family members or to charities. This session will explore wealth transfer strategies to protect, preserve and transfer wealth today and create lasting legacies. The panelists will examine various scenarios and estate planning practices and solutions for business owners, investors, philanthropists and parents who are involved in caring for loved ones or meeting the educational needs of children or grandchildren.

Topic B – Personal Risk Management

Dr. Paul M. Viollis, President & Chief Executive Officer, Risk Control Strategies

When it comes to managing an investment portfolio, we know that risk is ever-present. However, in addition to risks associated with financial assets, affluent individuals face other unique risks. During this session, Dr. Paul Viollis will identify risks to physical, personal, as well as financial assets in today's social and economic environment and will offer strategies for mitigating risks and managing exposure.

Topic C – Raising Children Amidst Wealth

Dr. Kennise Herring, Clinical Psychologist

Torya DeMyers Britter, Chief Executive Officer & Owner, Inspired by Tee

Teaching children about family wealth, helping them understand the principles of finance and how inherited wealth will change their lives is often challenging for affluent parents and grandparents. However, experts believe that these lessons should be taught sooner rather than later. During this session, Torya DeMeyers Britter will share her personal experience and perspective on inheriting wealth, as well as transferring wealth to her children. Dr. Kennise Herring will offer effective ways to talk with children about wealth that will help to empower them to make wise long-term financial decisions. The discussion will include:

- Sharing best practices
- When and how to talk to children about inherited wealth
- How to instill a practice of giving and community
- Setting boundaries and establishing values
- When to involve your children in family financial meetings/discussions

10:45 AM BREAK

11:00 AM BREAKOUT SESSION II

A repeat of Topics A, B & C

Topic A – Wealth Transfer & Tax Strategies – Your Legacy

Topic B – Personal Risk Management

Topic C – Raising Children Amidst Wealth

NOON BREAK

12:30 PM CLOSING LUNCHEON

LEFT, RIGHT & FORWARD

Harold Ford, Jr., Chairman of the Democratic Leadership Council

Michael Steele, Republican National Committee Chairman

Harold Ford and Michael Steele will explore the most critical issues facing President Barack Obama in the 21st century. The chairmen will engage DreamMakers' Forum attendees in a passionate discussion of hot-button issues including the economy, healthcare and education reform, government spending, regulatory and tax reform, and more.

2:00 PM CONFERENCE CONCLUDES

GENERAL INFORMATION

Northern Trust

2010 DreamMakers' Forum

Four Seasons Hotel, Washington, D.C.

September 19 – 21, 2010

REGISTRATION INFORMATION

Please register online, no later than August 15 at **northerntrust.com/dreammakers** to confirm your attendance at the Forum. Participation is limited to the invitee and one registered guest; invitations are non-transferable. Early registration is encouraged, as space is limited.

There is no registration fee to attend the Forum. However, all hotel-related and travel expenses are the responsibility of each participant.

HOTEL INFORMATION AND POLICY

The Four Seasons Hotel, Washington, D.C. is located at 2800 Pennsylvania Avenue, N.W. Room reservations can be made by phone with the hotel directly at 202-944-9157. When making reservations by phone, please identify yourself as an attendee of the Northern Trust DreamMakers' Forum. To ensure your room reservation and receipt of the special conference rate, the hotel must receive your reservation no later than Wednesday, **August 18, 2010**. Reservations requested after that date will be accepted on a space-available basis and could be at a higher rate.

All accommodations are deluxe non-smoking hotel rooms. The special rate for our group is \$395 single or double, plus 14.5% room tax. Special requests should be made with the hotel when making your reservation and will be accommodated on an availability basis. All reservations must be guaranteed by a credit card. A deposit equal to one (1) night's room and tax will be charged at the time the reservation is made. The final balance of payment will be charged at checkout.

Room reservations may be cancelled up to seven days prior to arrival without penalty; cancellations within seven days of arrival will be billed at the room rate for the entire duration of your stay.

Service charges added to room accounts include \$9.00 per room for round-trip baggage handling and \$3.00 per room per day for services of room attendants. If applicable, a \$47.00 per car per night parking charge will be assessed.

Check-in time is 3:00 p.m., with checkout time at noon.

Should a guest arrive later than the original guaranteed arrival date or depart prior to the original guaranteed checkout date, the guest will forfeit all deposits and be charged for the entire length of stay.

TRANSPORTATION INFORMATION

Three airports service the Washington, D.C. area. The Ronald Reagan Washington National Airport (DCA) is seven miles (11 kilometers) from the hotel and handles all major national airlines. The Washington Dulles International Airport (IAD) services all national and international airlines and is 26 miles (42 kilometers) west of Washington. The Baltimore Washington International Airport (BWI) services all major national and international airlines from its position 30 miles (48 kilometers) east of the city. There are accommodations for private and corporate aircraft. Arrangements for transportation from any airport can be made by contacting the Four Seasons Concierge directly at 202-944-2050. To ensure availability, it is important to make reservations in advance of arrival day (preferably one week ahead).

FORUM ATTIRE

Business casual attire is appropriate during the meetings. For the reception and dinner events, sport coat and tie is suggested for the gentlemen and evening resort-wear for the ladies.

QUESTIONS

If you have questions about the event, please contact Sue Blakely at stb@ntrs.com or 630-932-6942.

NORTHERN TRUST LOCATIONS

ARIZONA

Phoenix
Mesa
Scottsdale
Tucson

CALIFORNIA

Los Angeles
La Jolla
Marin County
Montecito
Newport Beach
San Diego
San Francisco
Santa Barbara
Silicon Valley
Westwood

COLORADO

Denver

CONNECTICUT

Stamford

DELAWARE

Wilmington

FLORIDA

Miami
Aventura
Belleair Bluffs
Boca Raton
Bonita Springs
Coral Gables
Coral Ridge
Delray Beach
Doral
Ft. Lauderdale
Ft. Myers

Key Biscayne

Lakewood Ranch

Longboat Key

Naples

North Palm Beach

Palm Beach

Sarasota

St. Petersburg

Stuart

Tampa

Venice

Vero Beach

Weston

GEORGIA

Atlanta

ILLINOIS

Chicago

Barrington

Glenview

Highland Park

Hinsdale

Lake Forest

Naperville

Oakbrook Terrace

Wheaton

Winnetka

MASSACHUSETTS

Boston

MICHIGAN

Bloomfield Hills

Grand Rapids

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