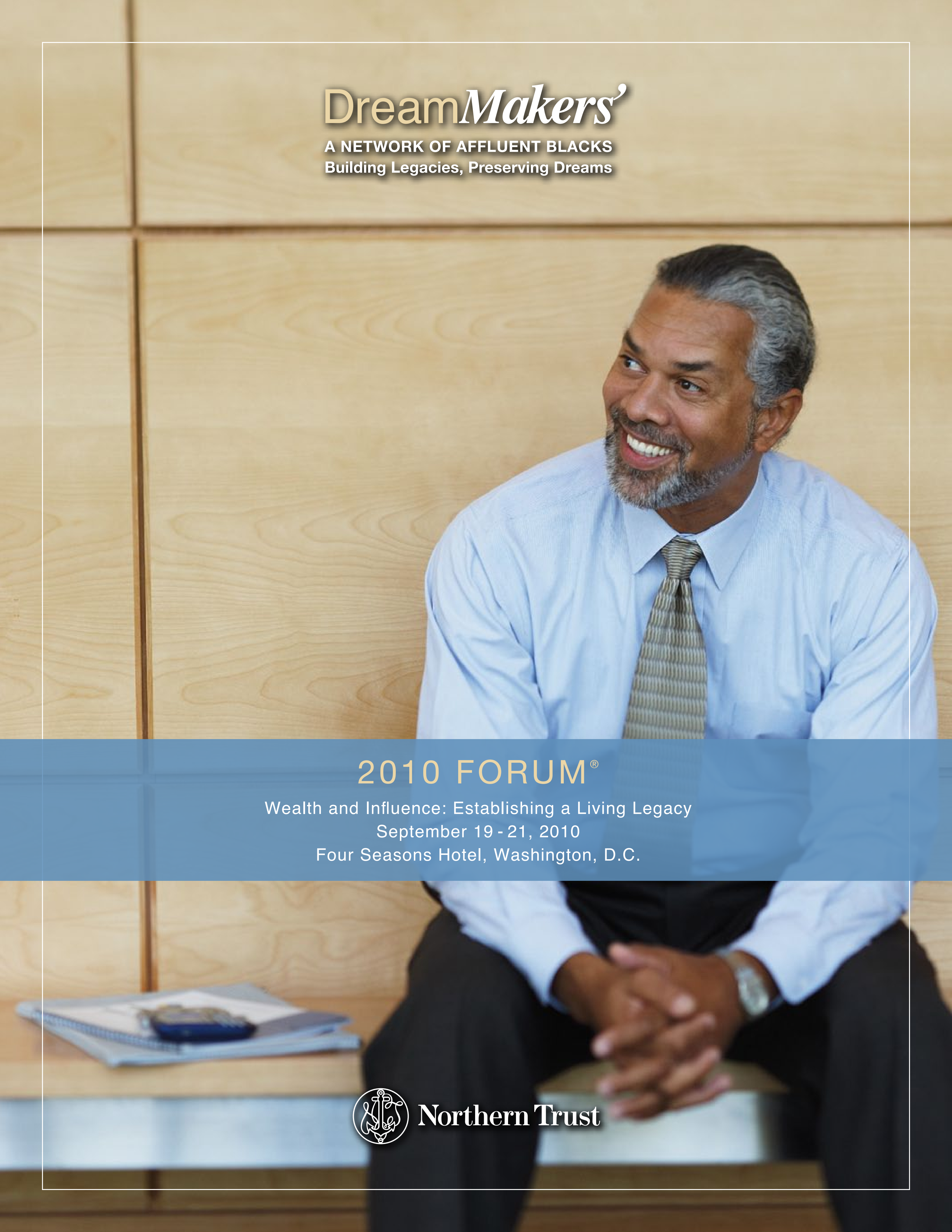


DreamMakers

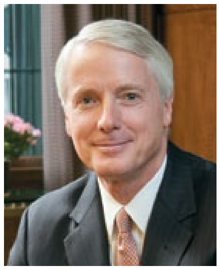
A NETWORK OF AFFLUENT BLACKS
Building Legacies, Preserving Dreams

2010 FORUM®

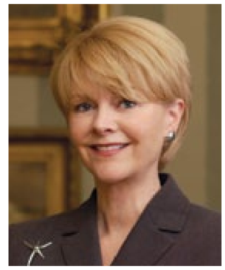
Wealth and Influence: Establishing a Living Legacy
September 19 - 21, 2010
Four Seasons Hotel, Washington, D.C.

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 welcome you to our 2010 Dream*Makers'* Forum.

Dream*Makers'* 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 Dream*Makers'* 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, Dream*Makers'* 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. We look forward to our time together over the next few days and hope you will find the Forum meaningful and enjoyable.

SUNDAY, SEPTEMBER 19

10:00 AM – NOON

REGISTRATION

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

You can also register later in the afternoon (3:00 – 5:00 p.m.) or on Monday morning during breakfast.

We are pleased to offer you a choice of participating 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 still register and pick up program materials at our conference desk in the Smithson Room.

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 **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 Kimbro, 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 **BREAK**

11:30 AM **KEYNOTE PRESENTATION**

Robert L. Johnson, Founder and Chairman, The RLJ Companies

12:15 PM **LUNCH – DUMBARTON ROOM/CONSERVATORY**

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*

Melody Spann Cooper, Chairman, Midway Broadcasting; President, WVON Radio

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 Melody Spann Cooper. 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 Officer, Northern Trust Securities, Inc.*

Panelists: *James D. McDonald, Senior Vice President, Chief Investment Strategist, Northern Trust*
Carla A. Harris, Senior Vice President, Emerging Managers, 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 returns
- 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 – 10:00 PM

RECEPTION AND DINNER – MOONLIGHT MONUMENT CRUISE

Enjoy the sights and splendor of America's monuments and memorials illuminated under the night sky as we cruise along the Potomac River to view landmarks such as the Kennedy Center, Watergate, the Washington Monument, the U. S. Capitol, the Jefferson Memorial and more. Transportation to the Odyssey cruise ship will depart from the main entrance of the hotel at 6:30 p.m. and return at approximately 10:30 p.m.

TUESDAY, SEPTEMBER 21, 2010

7:30 AM — CONTINENTAL BREAKFAST – CONSERVATORY

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: Debra Lee, Chairman and CEO, BET Holdings, Inc.
Lisa Pickrum, Executive Vice President and COO, RLJ Companies
David Rone, Co-Head, CAA Sports

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 — BREAK

9:45 AM

BREAKOUT SESSION I

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

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

Moderator: *Dr. Kennise Herring, Clinical Psychologist*

Panelists: *Torya DeMyers Britter, Chief Executive Officer & Owner, Inspired by Tee*
Gary Sheffield, Major League Baseball Outfielder
DeLeon Sheffield, Gospel Recording Artist and TV Host

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 DeMyers 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 Dream*Makers'* 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

SPEAKER

DONNA BRAZILE

Veteran Democratic political strategist Donna Brazile is an adjunct professor, author, syndicated columnist, television political commentator, vice chair of voter registration and participation at the Democratic National Committee, and former chair of the DNC's Voting Rights Institute. Aside from working for the full recovery of her beloved New Orleans, Donna's passion is encouraging young people to vote, to work within the system to strengthen it and to run for public office.

Donna began her political career at the age of nine when she worked to elect a city council candidate who had promised to build a playground in her neighborhood; the candidate won, the swing sets was installed and a lifelong passion for political progress was ignited. Four decades and innumerable state and local campaigns later, she has worked on every presidential campaign from 1976 through 2000, when she served as campaign manager for former Vice President Al Gore, becoming the first African-American woman to manage a presidential campaign.

Author of the best-selling memoir *Cooking with Grease: Stirring the Pots in American Politics*, Donna is an adjunct professor at Georgetown University, a syndicated newspaper columnist for United Media, a columnist for *Ms. Magazine* and an on-air contributor to CNN, NPR and ABC, where she regularly appears on *This Week*.

In August 2009, *O, The Oprah Magazine* chose Donna as one of its 20 "remarkable visionaries" for the magazine's first-ever *O* Power List. In addition, she was named among the 100 Most Powerful Women by *Washingtonian* magazine, Top 50 Women in America by *Essence* magazine, and received the Congressional Black Caucus Foundation's highest award for political achievement. A former member of the board of directors of the Louisiana Recovery Authority, responsible for leading the state's rebuilding process in the aftermath of two catastrophic hurricanes, Donna is the proud recipient of honorary doctorate degrees from Louisiana State University and Xavier University of Louisiana, the only historically black, Catholic institution of higher education in the United States.

She is founder and managing director of Brazile & Associates LLC, a general consulting, grassroots advocacy and training firm based in Washington, D.C.

SPEAKER

TORYA DEMYERS BRITTER

“Tee” is a motivational trainer, entrepreneur, makeup artist and author of *The Smile Result Activity Guide* and *The Smile Result Book*. She teaches practical and applicable systems to help individuals and other entrepreneurs increase personally and expand their business productivity. The systems are taught in live seminars for individuals and businesses. Tee is noted for her ability to communicate her systems in an enthusiastic, unique, dramatic style that is educational, entertaining and understandable, which connects with her attendees on a personal level.

Tee leads seminars for individuals, corporations and small businesses owners, national organizations, associations, women’s shelters, high schools, college and university campuses, youth groups, churches, and many more. Some of the companies and organizations Tee has worked with include: Mary Kay, Avon, Tupperware, Pampered Chef, Aflac, Girls Scouts, Boys & Girls Club, Victory Career & Professional Development, University of Illinois, Northwestern University, ICC, Bradley, Central Illinois Small Business Association, Peoria Black Chamber of Commerce, UIUC Women of Color, CB Richard Ellis, Paige Personnel Services, Fashion Bug, Caterpillar, American Red Cross, American Heart Association, and United Way. In addition, Tee provides training for individuals aspiring to become professional speakers through Inspired by Tee.

Tee’s professional career has included roles as marketing specialist, project coordinator, sales director, marketing manager, president of marketing and chief executive officer.

She attended the University of Illinois with majors in speech communications and advertising and is currently pursuing a master’s degree in leadership.

LONNIE G. BUNCH III

Historian, author, curator and educator, Lonnie is the founding director of the Smithsonian's National Museum of African American History and Culture. In this position he is working to set the museum's mission, coordinate its fundraising and membership campaigns, develop its collections and establish cultural partnerships. Rooted in his belief that the museum exists now although the building is not in place, he is designing a high-profile program of traveling exhibitions and public events ranging from panel discussions and seminars to oral history and collecting workshops.

As a public historian, a scholar who brings history to the people, Lonnie has spent nearly 30 years in the museum field where he is regarded as one of the nation's leading figures in the cultural-historical community.

Prior to his 2005 appointment as director of the museum, Lonnie served as the president of the Chicago Historical Society, one of the nation's oldest museums of history. There, he initiated an unprecedented outreach initiative to diverse communities and launched a much-applauded exhibition and program on teenage life titled "Teen Chicago." He also led a successful capital campaign to transform the institution in celebration of its 150th anniversary and managed an institutional reorganization.

Lonnie has held several positions at the Smithsonian. As the National Museum of American History's Associate Director for Curatorial Affairs (1994-2000), he oversaw the curatorial and collections management staff of nearly 200. In addition to leading the curatorial team that developed the major permanent exhibition "American Presidency: A Glorious Burden," he served as co-author of its companion book by the same name.

A prolific and widely published author, Lonnie has written on topics ranging from the black military experience, the American presidency and all black towns in the American west to diversity in museum management and the impact of funding and politics on American museums. Lectures and presentations to museum professionals and scholars have taken him to major cities in the United States and to many nations abroad including Australia, China, England, Italy, Japan, Scotland, South Africa, Sweden and Ghana.

In service to the historical and cultural community, Lonnie has served on the advisory boards of the American Association of Museums and the American Association of State and Local History. Among his many awards, he was appointed by President George W. Bush to the Commission for the Preservation of the White House in 2002. In 2005, Lonnie was named one of the 100 most influential museum professionals in the 20th century by the American Association of Museums.

Born in the Newark, New Jersey area, Lonnie has held numerous teaching positions across the country including The American University in Washington, D.C.; the University of Massachusetts, Dartmouth; and The George Washington University in Washington, D.C. He received bachelor's and master's degrees from The American University in Washington, D.C. in African American and American history. He is married to Maria Marable Bunch, a museum educator.

SPEAKER

PETER C. B. BYNOE

Peter is the chief operating officer of Loop Capital Markets. He works with chairman and CEO Jim Reynolds in overseeing all of the firm's business units to ensure that appropriate business strategies are implemented and revenue goals are met. In addition to the aforementioned duties, he works with the firm's chief administrative officer as well as the legal and compliance department to make sure that the necessary infrastructure is in place to support the firm's operating units. He also manages Loop Capital's public private partnerships practice.

Peter possesses over 31 years of transactional experience on both institutional and entrepreneurial platforms. He has negotiated and developed major infrastructure projects on behalf of cities, counties, states and private investors, both nationwide and internationally. He has bought and sold telecommunications, real estate, infrastructure and sports/entertainment assets on behalf of investment groups and for his own portfolio.

Previously, Peter chaired the Chicago Plan Commission, Chicago Landmarks Commission and the Illinois Sports Facilities Authority. Over his long career, he served on the boards of numerous publicly traded companies and nonprofit corporations. Presently, he serves as director of Covanta Holding Company and Frontier Communications Corporation. He is a trustee of The Goodman Theatre, Rush University Medical Center and The CORE Center for the Research and Cure of Infectious Diseases.

Currently, Peter chairs Telemat LTD., a privately owned holding company since 1982. He holds strong affiliations with the world's second largest law firm, DLA Piper US LLP since 1995. He joined Loop Capital Markets in 2008 as a managing director.

Peter received his bachelor's degree, cum laude, from Harvard College, received his law degree from Harvard Law School, and his master's degree in business administration from the Harvard School of Graduate Management Education. He is a member of the Illinois Bar and a registered real estate broker. He holds Series 7 and 63 Licensees.

SPEAKER

KEVIN CARROLL

Kevin is the founder of Kevin Carroll Katalyst/LLC and the author of three highly successful books: *Rules of the Red Rubber Ball, What's Your Red Rubber Ball?!* and *The Red Rubber Ball at Work*. As an author, speaker and agent for social change (a.k.a. the Katalyst), it is Kevin's "job" to inspire businesses, organizations and individuals — from CEOs and employees of *Fortune* 500 companies to schoolchildren — to embrace their spirit of play and creativity to maximize their human potential and sustain more meaningful business and personal growth.

With his consulting endeavors, Kevin has helped turn creative ideas into reality for organizations such as the National Hockey League, ESPN, Nike, Starbucks (his words appeared on 17 million grande cups), The National Basketball Association, Walt Disney Company, Mattel, Hasbro, Procter & Gamble, Discovery Channel, Capital One and many others.

Raised by his grandparents in Philadelphia, Kevin spent endless hours at the neighborhood playground where he found his calling: a red rubber ball. His subsequent pursuit of play and his "red rubber ball" took him overseas with the Air Force, where he served as a language interpreter and translator, gaining fluency in Croatian, Czech, Serbian and German.

After serving in the Air Force for 10 years and earning his college degree, Kevin became an athletic trainer at the high school and collegiate levels in Philadelphia. His expertise in sport performance was recognized by the 76ers organization and led to his job as the head athletic trainer for the Philadelphia 76ers in 1995. While at the 76ers, Nike tapped Kevin to bring his unique experiences to the sneaker giant in 1997. Although no job "officially" existed at the time, Kevin was directed to create a position at the company that would add value to the overall mission of the brand. Kevin accepted the challenge and stayed for seven years as "Katalyst" (the 'K' is for Kevin) – a creative change agent. At Nike he was instrumental in helping the company develop a deeper understanding of athletic product performance, team dynamics and interpersonal communication. Kevin left Nike in 2004 to create his own company, Kevin Carroll Katalyst/LLC, committed to elevating the power of sport and play around the world.

In May of 2005, a notable moment occurred when Kevin addressed dignitaries from 31 nations at the United Nations about the importance of play in their developing countries. Kevin is also heavily involved with many social entrepreneur organizations that use sports as a catalyst to change lives.

Kevin holds a master's degree in health education from St. Joseph's University, a bachelor's degree in speech communication with a minor in physical education from Angelo State University. Kevin is a frequent visiting professor across the United States. For more, visit kevincarrollkatalyst.com.

SPEAKER

MELODY SPANN COOPER

Melody is president of WVON Radio, Chicago's only African-American owned and operated radio station and chairman of Midway Broadcasting Corporation, the station's parent company. She is the only female to hold these coveted positions in the third largest broadcast market in the country. She joined an elite list of female broadcast owners in 1999 when she purchased the company's controlling interest.

WVON is the oldest black-oriented radio station in Chicago. With its urban talk format, the station is lauded as a leading source of information and community empowerment. Melody is considered the visionary who has used her media vehicle as a change agent to address the social issues that affect our society.

In August 2006, Melody created a unique relationship with Clear Channel – a historic agreement between one of the nation's largest owners of radio stations and one of the oldest African-American-owned radio stations in the country. This agreement is a huge coup and a major upgrade for WVON – a 15-hours-a-day broadcasting entity. With this power deal, WVON will broadcast for 24-hours-a-day, with a wattage increase from 1,000 to 10,000.

Among her accomplishments, Melody has been recognized by *The Chicago Sun-Times* as one of the "ten most powerful women in media." *Crain's Chicago Business* ranks her as one of the 100 most influential women in Chicago. Under her leadership, WVON became the first and only media institution to receive the prestigious Studs Terkel Award from the Community Media Workshop.

Other professional affiliations include: The Board of Visitors at Medill School of Journalism; The Hearing Board of the Attorney Registration and Disciplinary Commission of the Supreme Court of Illinois; The Independent Task Force for Television Measurements for Nielsen Media Research; The Alliance of Business Leaders and Entrepreneurs (ABLE); The National Association of Black Owned Broadcasters (NABOB); The Provident Foundation and African International House (AIH). Melody holds a bachelor's degree in criminal justice from Loyola University of Chicago. She is married and is the daughter of legendary radio personality Pervis Spann, "The Blues Man."

SPEAKER

HAROLD FORD, JR.

Harold Ford, Jr. served Tennessee in the United States Congress for 10 years. Described by President Bill Clinton as “the walking, living embodiment of where America ought to go in the 21st century,” Harold is now chairman of the Democratic Leadership Council, executive vice chairman of Bank of America, a news analyst for NBC and MSNBC, and a professor of public policy at the NYU Robert F. Wagner Graduate School of Public Service.

During his five terms in the Congress, Ford’s focus was results. He served on both the financial services and budget committees and was an active member of the House Blue Dog coalition, where he worked passionately to balance the budget and promote free enterprise. At the podium, Harold shares his belief that government is most effective when it’s working for the betterment of everyone. He discusses the challenges and opportunities to grow America’s economy, strengthen our moral stature and standing in the world, make America safer and stronger through a revolution in clean energy technologies, and modernize our military to better be able to fight the enemies of democracy and tolerance around the world. His confidence in American ingenuity to overcome any foe bolsters his belief that America’s best days are in front of us.

Harold’s highly anticipated book on his political education, *More Davids Than Goliaths*, was published in August 2010. Reflecting on what he’s learned from his extended political family, the slings and arrows of the campaign trail and those across our nation who inspire him, *More Davids Than Goliaths* explains Harold’s conviction that “at its best, leadership in government can solve, inspire, and heal.” Along the way, Harold reminds us that in America there are more Davids than Goliaths, more solutions than problems, more that unites us than divides us.

Harold is active with several nonprofits and foundations. He serves as an overseer for the International Rescue Committee, is a member of the Pentagon’s Transformation Advisory Group, is a member of the Council on Foreign Relations and serves on the board of America’s Promise. He is also a member of the Posse Foundation Board of Directors. He received his bachelor’s degree in American history from the University of Pennsylvania and his law degree from the University of Michigan Law School.

SPEAKER

CARLA A. HARRIS

Carla has been a force on Wall Street for over 20 years. She is currently a managing director in the institutional advisory group at Morgan Stanley Investment Management providing investment advice to corporations, public pension plans, foundations and endowments. She also heads the emerging managers platform. She formerly headed the equity capital markets effort for the consumer and retail industries and was responsible for raising private equity capital for emerging companies in all industries as the head of equity private placements. Carla has extensive industry experiences in the consumer, technology, media, retail, telecommunications, transportation, industrial and healthcare sectors.

For more than a decade, Carla was a senior member of the equity syndicate desk and executed such transactions as initial public offerings for UPS, Martha Stewart Living Omnimedia, Ariba, Digitas, Redback, the General Motors sub-IPO of Delphi Automotive Donna Karan and others. As a Wall Street banker, Carla has accomplished much, being named to *Fortune* magazine's list of "The Most Powerful Black Executives in Corporate America," *Fortune*'s "The Most Influential List" 2005, *Black Enterprise Magazine's* "Top 50 African Americans on Wall Street," *Essence* magazine's list of "The 50 Women Who are Shaping the World," *Ebony*'s list of "15 Corporate Women at the Top," The Network *Journal*'s 2005 list of "25 Most Outstanding Women in Business" and "Woman of the Year 2004 by the Harvard University Black Men's Forum.

Carla graduated magna cum laude from Harvard University with a degree in economics. After her undergraduate career, Carla attended and graduated from the Harvard Business School with a master's degree in business administration.

SPEAKER

KENNISE HERRING, Ph.D

Kennise is a licensed psychologist based in Chicago. Trained as a clinical psychologist, Dr. Herring has expertise in the areas of substance use disorders and affective disorders/depression, and maintains an office-based clinical practice. She previously held an appointment as assistant professor of psychology at Roosevelt University and is now a senior member of the clinical staff, providing substance abuse evaluation and case management services to professional athletes participating in the National Football League/National Football League Players Association program for substances of abuse.

Dr. Herring's interest in human behavior is not restricted by disciplinary boundaries and she has been recognized by sociologists and social workers for her thoughtful consideration of the broader psycho-social context in which all behavioral matters occur. She has longstanding interests in the ways that people psychologically respond to social constructs about ethnicity, class and gender; in the ways people psychologically respond to money matters and related hierarchical/class matters; and in the ways that people psychologically grapple with matters of diversity and difference.

Dr. Herring earned her bachelor's degree in psychology from Hampton Institute, her master's degree in social sciences from the University of Chicago; and her doctor of philosophy degree in clinical psychology from Northwestern University. She is the co-author of the book *What the Blues is All About: Black Women Overcoming Stress and Depression*. Dr. Herring is married and, with the support of her husband, strives to survive her children's adolescence.

SPEAKER

ROBERT L. JOHNSON

Bob is the founder and chairman of The RLJ Companies, an innovative business network that owns or holds interests in a diverse portfolio of companies in the banking, private equity, real estate, hospitality, professional sports, film production, gaming and automobile dealership industries. In July 2007, he was named by *USA Today* as one of the 25 most influential business leaders of the past 25 years.

Prior to forming The RLJ Companies, Bob was founder and chairman of Black Entertainment Television (BET), the nation's first and leading television network providing quality entertainment, music, news, sports and public affairs programming for the African American audience. Under his leadership, BET became the first African American-owned company publicly traded on the New York Stock Exchange. In 2001, Mr. Johnson sold BET to Viacom for approximately $3 billion and remained the chief executive officer through 2006.

Currently, Bob serves on the following boards: KB Home, Lowe's Companies, Inc., Strayer Education, International Management Group, NBA Board of Governors, Deutsche Bank Advisory Committee, The Business Council and the Smithsonian Institution's National Museum of African American History and Culture.

SPEAKER

DENNIS P. KIMBRO, Ph.D.

Few individuals impact the day-to-day management of organizations and institutions as Dennis Kimbro. A tireless educator, author, and B-school professor, Dr. Kimbro is universally characterized as one of the most insightful and scholarly writers in the field today.

As a lecturer and researcher in the field of management, entrepreneurship and human potential, he encourages his readers to look within to extract the keys that underlie all accomplishment. He received his bachelor's and master's degrees from the University of Oklahoma and a doctorate from Northwestern University where he studied wealth and poverty among underdeveloped countries.

With his course work behind him, Dr. Kimbro combed the country interviewing scores of America's most notable achievers. Eventually his inquisition led to the question: How can impoverished black Americans pull themselves out of their poverty and reach their full potential?

To broaden and enhance the scope of the project, Dr. Kimbro studied the methodology of Napoleon Hill, author of the phenomenal best seller *Think and Grow Rich*. Using *Think and Grow Rich* as a reference, Dr. Kimbro decided to do what Hill had done in the 1930s. He developed a survey to use among peak performing black Americans. Two years later, he learned from the foundation bearing Hill's name that Hill himself had drafted a book in 1970 that explored the identical question. Moreover, Hill had written nearly 100 pages on the subject, which turned out to be his last. After a personal meeting with W. Clement Stone, president of the Napoleon Hill Foundation, Dr. Kimbro was commissioned to update and complete Hill's original manuscript. *Think and Grow Rich: A Black Choice*, the results of Dr. Kimbro and Hill's efforts, distills the secrets of success contained in the lives of peak performing men and women, and reveals how readers can use utilize these keys to make their dreams come true.

Dennis is married and the father of three daughters, Kelli, Kimberli and MacKenzie. His honors include various awards bestowed by the business community as well as the Dale Carnegie "Personal Achievement" award. Currently, Dr. Kimbro teaches on the faculty at the Clark Atlanta University school of business administration. In 1996, he served as one of eight national judges for the prestigious Ernst & Young USA Today Entrepreneur of the Year held in Palm Springs, California.

Dr. Kimbro's writings have influenced readers from the streets of Melbourne, Australia, to Johannesburg, South Africa to Seoul, South Korea to Reykjavik, Iceland. He has addressed the Notre Dame football team as well as the Kansas City Royals baseball team. He has appeared on *The Today Show, Larry King Live* and CNN, and has been featured in *Success!, The Wall Street Journal, The New York Times* and *USA Today* on numerous occasions, sharing the keys to success and achievement. Dr. Kimbro's highest honor occurred when the National Black MBA Association presented him with the "2005 H. Naylor Fitzhugh" award, emblematic of the top black business professor in the nation. He is the author of *Daily Motivations for African American Success* and the highly acclaimed *What Makes the Great Great: Strategies for Extraordinary Achievement* and *What Keeps Me Standing: A Black Grandmother's Guide to Peace, Hope and Inspiration*, which has appeared on several best sellers lists.

SPEAKER

DEBRA L. LEE

Debra is the chairman and chief executive officer of BET Networks, a unit of Viacom Inc. and the nation's leading provider of quality entertainment for the African-American audience and consumers of black culture.

Debra oversees one of the most influential multiplatform media companies in the world, including several cable television networks, digital offerings and a home entertainment business. BET Networks is committed to providing its audience with quality entertainment that speaks to where they are in their lives and where they want to go. She has led BET's successful original programming strategy that has created hits such as *The Mo'Nique Show, Monica: Still Standing, Sunday Best* and many more. In addition, Debra has helped guide BET's reinvigorated approach, which is built on supporting families, embracing and encouraging their dreams, focusing on the issues that are important to them and presenting the freshest talent and entertainment. In September 2009, she managed the launch of CENTRIC, the 24-hour entertainment network featuring the artists, music, series, movies and reality programming that reflects the lifestyle and sophistication of today's African-American and multi-cultural adult. She also oversees the company's current growth initiatives, including international distribution of the brand in the United Kingdom and Africa.

Prior to her being named CEO, Debra was president and chief operating officer of BET Networks for almost 10 years, during which she guided the company to consistent increases in viewership, revenue and earnings. She first joined BET as vice president and general counsel in 1986 after serving more than five years as an attorney with Washington, D.C.-based Steptoe & Johnson, a corporate law firm. Prior to that, she served as a law clerk to the late Honorable Barrington Parker of the United States District Court for the District of Columbia.

Her achievements in a 20-plus year career at BET Networks have earned her numerous accolades from across the cable industry, as well as recognition as one of this country's most respected business executives. She serves on the corporate board of directors of Revlon, Marriott, Eastman Kodak and Washington Gas & Light. Her business acumen and strategic approach to management make Debra a popular speaker and lecturer on a range of business topics.

Affiliated with a number of professional, civic and cultural organizations, Debra is also a member of the national board of directors for the National Cable & Telecommunications Association, Alvin Ailey Dance Theater, Girls Inc., National Symphony Orchestra, Center for Communication, and the Kennedy Center's Community & Friends Board. She is also a member of the board of trustees for Brown University and also serves on the boards of the Paley Center for Media, the Ad Council, the Grammy Foundation and was recently appointed to the Federal Communications Commission's advisory committee on diversity for communications in the digital age.

Debra earned her doctorate at Harvard Law School, while simultaneously earning a master's degree in public policy from the John F. Kennedy School of Government. She graduated from Brown University with a bachelor's degree in political science with an emphasis in Asian politics. Debra resides in Washington, D.C. with her two children.

SPEAKER

SUSAN L. MCKEEVER

Susan is a practicing attorney in the Law Office of Susan L. McKeever representing individual clients in connection with trusts, wills and other estate planning matters. She is a principal at Washington, Pittman & McKeever, LLC Certified Public Accountants and Management Consultants. Prior to setting out on her own, she was an associate at Sidley & Austin, representing corporate clients in various transactions.

She received her law degree from Northwestern University School of Law. But first she was a professional dancer, performing with such outstanding companies as Bill T Jones/Arnie Zane, David Rousseve/Reality, Amy, Pivar Dances, Laurie Carlos and Urban Bush Women where she toured Europe and the United States.

CHERYL MAYBERRY MCKISSACK

Cheryl is the founder, President and CEO of Nia Enterprises, LLC – a Chicago-based research and marketing services firm founded in January 2000. Nia Enterprises, LLC provides opt-in, permission-based marketing data solutions for the growing and specialized area of ethnic markets. As a result of its activities, the company provides the largest multi-cultural consumer advisory panel. This opt-in, permission-based panel offers companies a direct link into the buying habits and consumer preferences of the rapidly growing U.S. ethnic population.

Cheryl is well recognized as an entrepreneur and has been featured in articles of several publications including: BusinessWeek.com, Fortune.com, *Crain's, Ebony, Black Enterprises, Today's Chicago Woman, The Chicago Tribune* and *The Chicago Sun-Times*. She recently co-edited The Nia Guide series of books for black women including: *Achieving Career Success on Your Terms, Balancing Work & Life and Choosing Health* and *Wellness*.

Prior to founding Nia Enterprises, Cheryl enjoyed a successful 23-year corporate career in technology, which included serving as the worldwide senior vice president and general manager for open port technology. She was also vice president for the Americas and a founding member of the Network Systems Division for 3Com (formerly U.S. Robotics). She started her technology career with the IBM Corporation where she enjoyed a 14-year career in sales, marketing and management positions. In 2005, Cheryl was named an associate adjunct professor of entrepreneurship at the Kellogg School of Business, Northwestern University.

She received her bachelor's degree from Seattle University and her master's degree from Northwestern's J.L. Kellogg School of Management. Cheryl serves on the board of directors of The PrivateBanCor and as a director of the Deluxe Corporation where she is the chair of the corporate governance committee. She is also a board member and education sponsor for Chicago's LINK Unlimited organization; board member for the University of Chicago Hospital; board member of the Gaylord and Dorothy Donnelley Foundation; board member of the Chicago Library Foundation, board member of the Shedd Aquarium; member of the Corporate Board Diversity Council; member of the Outstanding Directors Advisory Board; and a member of the Economic Club of Chicago.

She has received several acknowledgements for her leadership endeavors including recognition as one of the "25 Influential Black Women in Business" by the *Network Journal Magazine*, one of the "2005 Business Leaders of Color" by the Chicago United Organization and the 2006 leader entrepreneurship award from the YWCA Metropolitan Chicago. She received the 2007 Kellogg Alumni "Rising Entrepreneur of the Year" award, was recognized as a 2008 "History Maker" and received the 2009 Anti-Defamation League Women of Achievement award.

LISA W. PICKRUM

Lisa is chief operating officer of The RLJ Companies, a diversified holding company with portfolio companies in the financial services, asset management, real estate, hospitality, professional sports, film production and gaming industries. As COO, she is responsible for managing The RLJ Companies portfolio, including strategic partnerships, mergers and acquisitions, business strategy, operations and finance.

With significant experience in structuring and negotiating private equity deals and mergers and acquisitions, Lisa was a key member of the team that led the formation of RLJ McLarty Landers Automotive and Harley-Davidson dealerships, now the largest minority automotive dealership in the U.S. with more than $600 million in annual revenues. She serves as key RLJ fundraiser and Treasury Department liaison for RLJ Western Asset Management's $610 million PPIP fund. In 2008, Lisa directed an international team that developed and currently manages RLJ Kendeja Resort and Villas.

Lisa earned her bachelor's degree from Vassar College and her law degree from Stanford Law School. She earned her master's degree in finance and entrepreneurial management from the Wharton School of Business at the University of Pennsylvania.

In 2010, Lisa was named by *Black Enterprise* magazine as one of the "75 Most Powerful Women in Business" and has previously been recognized by the publication in their "*Most Powerful Players under 40*" in December 2007 and "*Top 50 Women of Power in Business*" in February 2006. In 2010 she was also featured as one of *UPSCALE* magazine's business leaders. She was also named in *Essence* magazine's 2008 "Power List" for women in business.

Currently, Lisa serves on the following boards: DeVry, Inc.; RolloverSystems, Inc.; the RLJ McLarty Landers Automotive Holdings, LLC and Urban Trust Holdings and Urban Trust Bank.

SPEAKER

DAVID RONE

David is the co-head of CAA Sports. Based in the Los Angeles office, he oversees the agency's sports business and its expansion into other areas of representation such as broadcast/media rights representation, corporate marketing initiatives, and sports properties for sales/sponsorships opportunities. In both 2009 and 2010, CAA Sports received *SportsBusiness Journal's* "Sports Business Award" for the best in talent representation and management.

Prior to joining CAA in 2007, David served as the executive vice president for Fox Sports Networks (FSN) and general manager for Fox College Sports. At FSN, he led the television rights acquisitions process on behalf of the FSN national programming service, as well as for the 16 owned and operated FSN regional sports networks across the country. David was responsible for the financial analysis and negotiation of television rights from professional sports teams in Major League Baseball, the National Basketball Association and the National Hockey League. He also oversaw FSN's rights acquisitions from and relationships with major collegiate conferences such as the ACC, Big XII and Pac-10.

As general manager of Fox College Sports, FSN's suite of three national college sports networks, David was responsible for the day-to-day management and operations of all three networks including programming, scheduling, sales, finance, marketing, promotion and distribution. Additional responsibilities included direction and oversight of the programming selection process for FSN's college football and basketball.

Before joining Fox as a senior vice president in 1999, David spent nine years in roles of increasing responsibility at the Walt Disney Company. Most recently, he served as vice president, business development for corporate alliances, where he was responsible for structuring the Walt Disney Company's multi-divisional, national and international marketing, sponsorship and promotional partnerships.

Prior to his appointment as a Disney corporate officer, David served as Vice President, Business Affairs for the Walt Disney Motion Pictures Group from 1995 until 1997, where he was instrumental in negotiating the studio's relationships with various filmmakers and other talent. Rone joined Disney in 1990 as an attorney in Business & Legal Affairs for Walt Disney/Touchstone Pictures and was promoted to Director, Business Affairs in 1994.

Before joining Disney, David spent three years as a corporate attorney specializing in mergers and acquisitions, leveraged buyouts, and secured lending transactions at the Chicago law firm of Rudnick & Wolfe.

In 2006, David was recognized as one of *Cableworld* magazine's "50 Most Influential Minorities in Cable." He was also honored in 2005 as one of the "50 Most Powerful African Americans in Sports" by *Black Enterprise* magazine. In addition, David was ranked #40 on *Sports Illustrated* magazine's list of the "101 Most Influential Minorities in Sports."

David is a trustee of Tufts University and also serves as chairman of the board of overseers for the School of Arts & Sciences at Tufts. He is also a trustee of the Saint John's Health Center Foundation. In addition, he is a member of the boards of directors of the LA Sports & Entertainment Commission, the Motion Picture and Television Fund, and The Northwestern Law Board.

David received his bachelor's degree in economics from Tufts University and received his law degree from Northwestern University School of Law. He resides in Manhattan Beach, California with his wife and two children.

SPEAKER

JASON SAUL

Jason is a leading expert on strategy and performance measurement in the social sector. He has written and spoken extensively on the topics of corporate social responsibility, social entrepreneurship and measuring social impact. He serves on the faculty of Northwestern University's Kellogg School of Management as a lecturer of social enterprise. He also teaches at Boston College's center for corporate citizenship. Jason is the author of *Benchmarking for Nonprofits: How to Manage, Measure and Improve Performance*, awarded "Best Business Book of the Year in 2005" by the Independent Publishers Association.

Jason is the founder and CEO of Mission Measurement, LLC, a strategy consulting firm focused on the social sector. The firm has advised leading corporations and nonprofits, including: McDonald's, Kraft Foods, Levi Strauss & Co., Easter Seals, American Red Cross, the Humane Society of the U.S. and the Smithsonian. Prior to founding Mission Measurement, Jason co-founded the Center for What Works, a national nonprofit organization. He began his career as an attorney, most recently at Mayer Brown LLP in Chicago where he represented government and nonprofit clients in public finance transactions.

Jason received his law degree from the University of Virginia School of Law, his master's degree from Harvard University's John F. Kennedy School of Government and his bachelor's degree in Government and French Literature from Cornell University. He was awarded the Harry S. Truman scholarship for leadership and public service. In 2008, Jason was recognized as one of *Crain's Chicago Business*' "40 under 40" business leaders.

SPEAKER

DELEON SHEFFIELD

Gospel recording artist, Grammy® award nominee, TV host and wife of veteran baseball player Gary Sheffield, DeLeon has been wowing crowds since the age of five. With more than two decades as one of gospel music's veteran talents, her music has touched and inspired fans across the globe.

DeLeon writes much of her own music and is president of her own company, DeMari Publishing and Entertainment. The latest additions to her discography are *Here in Me*, her new, inspirational 11-track CD, and *DeLeon Live*, a moving DVD that features live performances of her most popular songs, such as "Move On Up The Mountain" and "I Shall Wear A Crown." She has shared the stage with award-winning artists including: Patti LaBelle, Shirley Caesar, Lou Rawls, BeBe and CeCe Winans, Sandi Patty, Kirk Franklin, Fred Hammond, Yolanda Adams, Al Green, Joni Eareckson Tada and many others. Most recently, she served as worship artist for prominent pastor Paula White at Bishop T.D. Jakes' Gospel Megafest with a crowd in excess of 100,000.

She has performed for numerous religious and political leaders including the late President Ronald Reagan. By age nine, DeLeon became the youngest person ever to be nominated for a Grammy with the previous record holder being Michael Jackson. She would go on to garner a GMWA "Excellence Award" and a Stellar Award nomination as well.

In 1986, DeLeon began an exciting season of film and television appearances with TBN, CBN, NBC, CBS, ABC and a variety of cable networks before she landed a regular role on ABC's television drama *Brewster Place*, which starred Oprah Winfrey. She also has been featured in numerous national magazines including *People, Sports Illustrated, InStyle, Ebony, Billboard* and *USA Today*, to name a few.

DeLeon makes time to support organizations that help underprivileged children in underserved communities. One of those organizations, the Gary Sheffield Foundation, was established by her husband to provide financial support and encouragement to organizations promoting education and good health in urban areas.

SPEAKER

GARY SHEFFIELD

Gary is a Major League Baseball (MLB) outfielder who has played for eight MLB clubs. At the start of the 2010 season, Gary ranked all-time 37th in runs (1,636), 25th in RBIs (1,676), 62nd in hits (2,689), and 24th in home runs (509). Gary is one of two players in MLB history to have 30 or more home runs in one season for different teams.

On April 17, 2009, Gary hit home run #500 in a game against the Milwaukee Brewers, becoming the 25th player in MLB history to reach that milestone, the first player to achieve this as a pinch hitter, and the first to do so in a Mets uniform. He would also become just the third player in Major League history to hit home runs before age 20 and after age 40, joining Ty Cobb and Rusty Staub.

Gary has publicly said that his grandfather had a significant positive impact on his life, influencing him as a person and as an athlete. The title of his autobiography, *Inside Power*, was attributed to lessons learned from his grandfather. In 1997, Gary founded the Gary Sheffield Foundation, which provides children with an environment for personal, professional, and spiritual growth.

He and his wife DeLeon reside in Tampa, Florida.

SPEAKER

MICHAEL STEELE

Michael's experiences as a successful elected conservative Republican African-American and his engaging speaking style have launched him into national prominence. His first major exposure was during an appearance at the 2004 Republican National Convention. Since then, President George W. Bush chose him to be part of the U.S. delegation to the investiture of Pope Benedict XVI, and Michael has been an entertaining and articulate guest on cable political talk shows such as HBO's *Real Time with Bill Maher* and Comedy Central's *The Colbert Report*.

An expert on political strategy, fund-raising, PACs and election reform, he is the current chairman of GOPAC. He has served on the National Federal Election Reform Commission and the NAACP Blue Ribbon Commission on Election Reform. As a senior advisor to GROWpac, he advised House Republican Conference Chairman J.C. Watts (R–OK) on strategic and political issues.

He is currently a partner in the international law firm of Dewey & LeBoeuf in Washington, D.C. From 1991–1997, Michael was a corporate securities attorney at the international law firm of Cleary, Gottlieb, Steen & Hamilton in Washington, D.C., specializing in sophisticated financial transactions on behalf of Wall Street underwriters. He also was a corporate counsel for the Mills Corporation and founded The Steele Group, a business and legal consulting firm.

Named a 2005 Aspen Institute–Rodel Fellow in Public Leadership and awarded the 2005 Bethune-DuBois Institute Award for his ongoing work in the development of quality education in Maryland, Michael also has served on a variety of boards and commissions including East Baltimore Development Corporation, Export–Import Bank Advisory Board, the U.S. Naval Academy Board of Visitors and the Republican National Committee. He earned his law degree from Georgetown University Law Center.

PAUL MICHAEL VIOLLIS, SR., Ph.D

Prior to assuming his current position, Dr. Viollis' professional business resume includes president and CEO of Corporate Risk Consulting, senior managing director for Citigate Global Intelligence & Security and vice president at Kroll where he served on their post-September 11th threat assessment team.

Over Dr. Viollis' storied career in both law enforcement and security, he developed a diverse base of expertise in various areas of the criminal justice system ranging from his position as supervisor for the New York County's District Attorney's Office's criminal court unit to security specialist/supervisor under the United States Space Command. He is a renowned public speaker and has served as a subject matter expert in workplace security, counter terrorism threat assessment, workplace violence, private client security, police training, exam validity, school violence and domestic violence. Dr. Viollis has been involved in thousands of investigations and specializes as a security advisor for the affluent community, as well as in workplace violence behavioral analysis in which he is currently recognized as one of the foremost experts in the world.

He has authored books ranging from personal security for the affluent, workplace violence and workplace security. He is also the author and lead editor for Jane's Publishing's book *Workplace Security* and most recently co-authored *Safe & Sound…Security Solutions for the Affluent*. In addition, he tours annually on the speaking circuit presenting on issues ranging from workplace violence, private client security and workplace security. Dr. Viollis has appeared and been quoted in media outlets including CNN, Fox News, MSNBC, ABC, CNBC, CBS, ESPN, *The Wall Street Journal, The New York Times, Entrepreneur* magazine, National Public Radio, CSO, *Forbes, Worth, Business Insurance*, CFO and Reuters. Currently, he serves as a columnist for *Worth* magazine on security issues.

Dr. Viollis has served on the board of directors for the Society of Federal Workers Compensation and the Advisory Board for the Florida Partnership of Safety & Health. He is a regular speaker at multi-industry conferences and has served as an adjunct professor at Barry University. His professional affiliations have included National Criminal Justice Honor Society, Fraternal Order of Police, Business Executives for National Security, the National Safety Council, and the distinction of Honorary Assistant Attorney General for the State of Louisiana. He received his bachelor's degree in criminal justice from John Jay College, his master's degree from the University of Central Florida and earned a Ph.D. in philosophy with a major in Business Administration from Madison University.

ABOUT NORTHERN TRUST

Northern Trust is a leading provider of investment management, asset and fund administration, banking solutions and fiduciary services for corporations, institutions and affluent individuals worldwide. Northern Trust, a financial holding company based in Chicago, has offices in 18 U.S. states and 16 international locations in North America, Europe, the Middle East and the Asia-Pacific region. As of June 30, 2010, Northern Trust had $3.6 trillion in assets under custody, and $603 billion in assets under investment management. For 120 years, Northern Trust has earned distinction as an industry leader in combining exceptional service and expertise with innovative products and technology. For more information, visit northerntrust.com.

Northern Trust's approach to managing your wealth begins with listening, understanding your goals and concerns. A dedicated advisor, supported by an integrated team of wealth management experts, will analyze your situation and develop a customized wealth management strategy based on your unique needs. By providing proactive advice – along with exceptional service – we nurture deep, long-term client relationships.

EVALUATE AND PLAN

- Comprehensive financial planning

GROW AND MANAGE

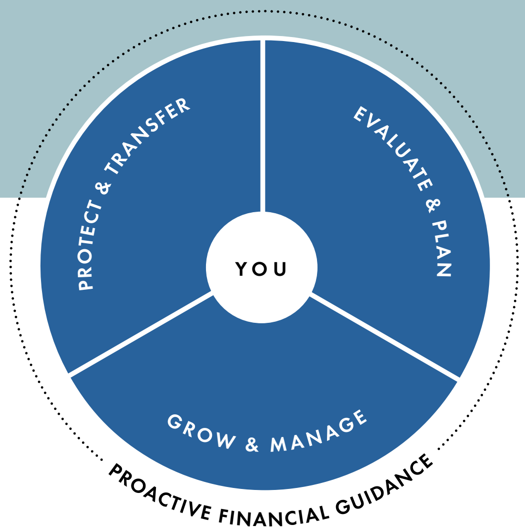
- Private and business banking
- Investment management
- Asset custody and servicing
- Non-financial asset management

PROTECT AND TRANSFER

- Trust and estate services
- Philanthropic advisory
- Family education and governance
- Foundations and institutional services

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 and strong relationships
- Integrated "big picture" solutions
- Leading-edge technology



SHELDON T. ANDERSON

President and Chief Executive Officer, Southeast U.S. Region
Personal Financial Services
Northern Trust

Sheldon is president and CEO of the southeast region of Northern Trust. In this position, he has responsibility for managing the company's investment management, trust and estate planning, private and business banking and financial consulting business in Florida and Georgia.

Prior to his current role, Sheldon served as president of Northern Trust, NA for Miami-Dade County, Florida with responsibility for all banking, trust and investment activities. He has also served as senior vice president and senior banking officer for Miami-Dade County with responsibility for private banking, international banking, commercial lending and the Aventura, Coral Gables, Doral and Key Biscayne offices of Northern Trust. Prior to joining Northern Trust in 1992, he was senior vice president at Southeast Bank.

Sheldon is active in many civic organizations. He is a board member of the Beacon Council; Miami Dade College Foundation, Inc.; the Museum of Contemporary Art; the New World Symphony, the Adrienne Arsht Center for the Performing Arts; the UM Sylvester Board of Governors; Carrollton School of the Sacred Heart; and the 200 Club of Greater Miami. He is chairman of the board of United Way of Miami-Dade County. Sheldon is also a trustee of the Cleveland Orchestra Musical Arts Association of Miami and also serves on the advisory board for the University of Miami School of Law Center for Ethics & Public Service. He is a member of the Council for Educational Change (Executive Pass Program). A Miami native, Sheldon is a graduate of Ohio State University with a degree in International Studies.

SHERRY S. BARRAT
President
Personal Financial Services
Northern Trust

Sherry is president of Personal Financial Services for Northern Trust. She is a member of the management committee and is based in Chicago.

Prior to assuming her current responsibilities in January 2006, Sherry was chairman and chief executive officer of Northern Trust of California, overseeing the organization's western region. She joined Northern Trust in Miami, Florida in 1990, and was president of the Palm Beach region before moving to California and then to Chicago.

Sherry graduated from Barry University summa cum laude. She is co-chair of Northern Trust, N.A. and a director of Northern Trust Bank, FSB. She also serves as a director at FPL Group, Inc., a Fortune 500 electric utility; Chicago Public Library Foundation; Goodman Theatre; and The Joffrey Ballet. She is a member of the President's Advisory Council at Columbia College Chicago, The Chicago Network, The Committee of 200, The Economic Club of Chicago, Financial Services Roundtable and Women Corporate Directors, and is a founding member of the Los Angeles Donors Circle of the Women's Foundation of California.

DAVID C BLOWERS

Executive Vice President
Personal Financial Services
Northern Trust

Dave serves as president and CEO of Northern Trust's midwest region, which includes direct oversight of 16 locations in the Chicago area, as well as offices in St. Louis, Milwaukee, Minneapolis, Cleveland, Bloomfield Hills, Grosse Pointe and Grand Rapids.

Most recently, Dave served as president of Northern Trust's personal businesses in Illinois. Prior to that, he had spent his entire career on the Corporate & Institutional Services side of Northern Trust where he held such roles as general manager of the London office, regional manager for Northern Trust's large corporate ERISA and commercial banking business in the eastern region of the United States and deputy general manager of Northern Trust's Hong Kong office. He also ran Northern Trust's large corporate banking and trust activities in the Chicago marketplace for six years.

Dave is an executive committee member of the board of managers of the YMCA of Metropolitan Chicago; vice chairman of both the Harris Theater for Music and Dance and WTTW/Network Chicago; and a director of the Friends of Prentice. He is also a member of the Fellows Association of Leadership Greater Chicago, The Economic Club of Chicago, the Chicago Club and Exmoor Country Club. Dave received his master's degree in finance from the Kellogg Graduate School of Management, Northwestern University, and his bachelor's degree in government from Lawrence University.

NORTHERN TRUST

MONIQUE BRINKMAN-SMITH

Vice President, Managing Director
Personal Financial Services
Northern Trust

Monique is managing director of the Oak Street and Northwestern financial centers for the Personal Financial Services business unit at Northern Trust. She leads a team of experienced professionals that provide comprehensive private banking, investment and trust solutions. She is responsible for financial management, client servicing, developing and implementing business strategies, and oversight of both centers' operations.

Monique joined Northern Trust in 2005 as managing director of the State Street Financial Center, and brings more than 16 years of banking experience to Personal Financial Services. Her experience includes commercial, residential and consumer lending, private banking and cash management. Her background has given her a broad perspective on the financial services industry and the opportunity to successfully meet the needs of both individual and corporate clients.

Monique is very active within Northern Trust and is president of the Black Business Resource Council (BBRC) and is a member of the diversity and inclusion advisory council. She has served as segment leader for the affluent multicultural market coalition, a targeted initiative designed to create a comprehensive plan, value proposition; strategies and tactics; to heighten visibility, and generate business opportunities. She also spearheaded the Business Resource Exchange Initiative that offered network, mentoring and continued learning opportunities for women-led businesses in Chicago. In 2008 and 2009, she was the recipient of the Chairman's Diversity Advocate Award.

In 2003, Monique earned the Small Business Administration Financial Services Advocate of the Year award. She is a board member of the Chicago State University Foundation and a member of the Anti-Defamation League's Women of Achievement Committee. Monique received her bachelor's degree from Michigan State University and is currently pursuing the Certified Financial Planner designation.

NORTHERN TRUST

MELVIN CLARK, JR.

Senior Vice President
Institutional Investment Services
Northern Trust Bank of California

Mel has more than 20 years of professional experience in banking and entertainment management. Prior to joining Northern Trust, he spent 17 years with Bankers Trust Company in Los Angeles. Nine years were spent working in corporate finance, focusing on Fortune 1000 companies in Los Angeles. For the last eight years, Mel was a director and senior relationship manager in the Private Banking Group, doing business with high-net-worth individuals, family offices and privately held companies. Mel also spent seven years with Citicorp's Private Banking Group, servicing high-net-worth individuals with complex loan structuring, asset management and estate planning. Additionally, for two years, he served as chief executive officer of the Stevland Morris Company, overseeing investment management and tour and album contract negotiations for Stevie Wonder.

Mel is a member of the board of directors and the board affairs committee for Five Acres, The Boys' and Girls' Aid Society of Los Angeles County. Mel is also a member of the board of directors of the Goodwill Industries of Los Angeles and board chair of the Pasadena Mental Health Center. Mel received his bachelor's degree in economics from Babson College.

JEFFREY D. COHODES
Executive Vice President
Personal Financial Services
Northern Trust

Effective June 2010, Jeff began serving in a newly created role as executive vice president and global head of business practices & market segmentation. In this capacity, Jeff oversees the continued build-out of the Personal Financial Services (PFS) client service models, as well as leverages the effective partnerships among the professional disciplines, market segments and regions. Jeff is responsible for the three PFS client service segments (private client services, foundations and institutional advisory, and wealth and family advisory services) as well as for the five PFS global practices (banking, fiduciary, sales, marketing and investment).

From January 2009 to June 2010, Jeff served as the chief operating officer for Northern Trust Global Investments. In that capacity, he was responsible for finance, infrastructure, technology, data management, performance reporting and middle office activities for Northern Trust's global asset management business.

Prior to joining Northern Trust in 1993, Jeff was a vice president at Continental Bank. He was named a senior vice president at Northern Trust in 1996. From 1999 to 2002, he was the group head of the middle market client group, which focuses on family enterprise and the corporate banking needs of the owner/entrepreneur. He also co-founded the DreamMakers' Forum. After middle market banking, Jeff served as the head of global corporate strategy of Northern Trust from 2003 to 2006. He was responsible for supporting the chairman/CEO and Northern Trust's four business unit presidents with strategic planning, including analyzing business trends and operating performance metrics, as well as special projects. He was named an executive vice president in November 2006. Following the strategy role, Jeff was president of Personal Financial Services - Illinois from 2006-2008.

Jeff serves on the board of directors of the Golden Apple Foundation. He currently is a member of The Economic Club of Chicago. He was a member of the corporate giving board of the Brookfield Zoo/Chicago Zoological Society and formerly a member of the trustee committee of Neighborhood Housing Services of Chicago. He has been a member of the Standard Club and the Executives' Club of Chicago. He has also served on the executive board of directors of Athletes Against Drugs; the Executive Panel of Do the Write Thing/STOP Violence; and has been involved with Boy Scouts of America. Jeff received his bachelor's degree in economics from the Wharton School at the University of Pennsylvania and his master's degree in finance/accounting from the Graduate School of Business at the University of Chicago. He is also a Certified Public Accountant.

NORTHERN TRUST

KELLY K. DIBBLE

Senior Vice President
Director of Public Affairs and Government Relations
Northern Trust

As Northern Trust's senior public affairs officer, Kelly directs the company's external government relationship strategies and activities at the municipal, state and federal levels. Prior to joining Northern Trust, she was executive director of the Illinois Housing Development Authority. Previously, she served as director of the Hyatt Development Corporation.

Kelly serves on the visiting committee of the Harris School of Public Policy. She is a board member and treasurer of the South East Chicago Commission and serves as a board member for the Ounce of Prevention Fund, and on the auxiliary board of the Art Institute of Chicago. She is a member of Lambda Alpha International.

Kelly received her law degree from Harvard Law School and her bachelor's degree in economics and political science from Wellesley College.

ARTHUR J. FOGEL

Executive Vice President
Corporate & Institutional Services
Northern Trust

Art is a managing director of the corporate banking group at Northern Trust in Chicago. His responsibilities include providing credit and banking services to large corporations, middle market companies, insurance companies, financial institutions, real estate developers and healthcare and nonprofit concerns. In addition, Art is responsible for treasury management services, international credit risk management services, leasing and international money movement services.

In previous assignments, Art was responsible for the large corporate client group from 2006 through 2007 and the middle market group from 2004 through 2006. Prior to joining Northern Trust in 1991, he was associated with J.P. Morgan and Ernst & Young.

Art is currently on the board of trustees of the Kohl Children's Museum and a board member of Meals on Wheels Chicago. He is a prior member of the United Way Tocqueville Society Campaign Cabinet and previously served as a board member of the American-Israel Chamber of Commerce and Lakefront Supportive Housing. Art received his bachelor's degree with highest distinction from Indiana University and master's degree with honors from the University of North Carolina. He is a Certified Public Accountant, a Certified Cash Manager and a member of the Illinois CPA Society.

NORMAN GREENIDGE

Senior Vice President
Personal Financial Services
Northern Trust - Los Angeles

Norm is a managing director of Northern Trust with responsibility for a wealth advisory team in the Westwood/ Los Angeles office. Norm leads a group of professionals who provide a variety of client service activities, including wealth management, banking and trust services to affluent individuals. Prior to his current position, he was senior vice president within the wealth strategies group in the Westwood office. He was responsible for marketing Northern Trust's wealth management, banking and trust services to affluent individuals, families and organizations in Southern California.

Prior to joining Northern Trust in 1996, Norm spent 15 years with Chase Manhattan Bank. Prior assignments with Chase included relationship manager duties within the following areas: personal financial services in Los Angeles, real estate construction finance in San Francisco, international commercial Lending in St. Thomas (U.S. Virgin Islands) and worldwide international auditing with assignments at 14 overseas locations. Norm successfully completed Chase's global credit training program.

Norm is a board member of the 100 Black Men of Los Angeles. He earned his bachelor's degree in marketing from Howard University in Washington, D.C. and is NASD Series 7 & 66 licensed.

NORTHERN TRUST

MARGUERITE H. GRIFFIN

Senior Vice President
National Director of Philanthropic Services
Northern Trust

Marguerite is responsible for the delivery and growth of Northern Trust's philanthropic advisory services to Personal Financial Services clients. She specializes in administering charitable trusts, private foundations and other tax-exempt entities, and counsels clients regarding charitable giving strategies, grantmaking practices, nonprofit compliance and risk management, microfinance and international philanthropy. Marguerite most recently was a senior trust administrator and relationship manager in the personal trust administration department where she was responsible for the administration of large, complex trusts for individuals and families, including irrevocable trusts, charitable trusts and supporting organizations. Her duties involved working with sophisticated estate plans, sensitive family situations and complex property transfers.

Prior to joining Northern Trust as a vice president in 1999, Marguerite was a vice president and trust administrator within the private clients division of First Chicago, Bank One. Before joining First Chicago, Bank One, she practiced law as an associate with Vedder, Price, Kaufman & Kammholz where she specialized in estate planning, nonprofit organization law, charitable trusts and private foundations.

Marguerite is a member of the planned giving committees of WTTW/WFMT, Art Institute of Chicago, Museum of Science and Industry, Chicago Symphony Orchestra and The Ravinia Festival. She is an active volunteer, advisor and board member with several charitable and cultural institutions including: 3 Arts, Chicago Symphony Orchestra – The Institute for Learning, Access and Training, Leadership Advisory Council, Art Institute of Chicago, and Chicago Community Trust African American Legacy Committee. Marguerite received her bachelor's degree from Washington University in St. Louis and her law degree from Northwestern University School of Law.

DARRELL B. JACKSON

Executive Vice President
Personal Financial Services
Northern Trust

Darrell B. Jackson is president of Personal Financial Services – Illinois. Personal Financial Services provides fiduciary trust, investment, private banking and commercial banking solutions to Northern Trust clients in both Chicago and the suburbs.

Darrell was previously deputy head of Private Client Services – Illinois and head of Private Client Services, suburban Illinois for Northern Trust. He was responsible for overseeing the company's Private Client Services business in northwest Lake/Cook Counties, suburban Cook County, eastern and western DuPage, Lake Forest, Highland Park and the suburban owner entrepreneur group.

Prior to that position, Darrell was president and chief executive officer of Northern Trust's Illinois west suburban region. He was also a senior vice president and division manager in Private Banking at the Northern Trust in Chicago. He managed a team of bankers that provided credit, financial planning, trust and investment services to corporate executives in the Illinois and Northeastern states.

Darrell is a career banker with nearly 30 years experience in the industry. His exposure to banking began at South Shore Bank while attending college locally. After working at South Shore Bank, he moved to Harris Bank where he spent 14 years in commercial and private banking.

Darrell his bachelor's degree from St. Xavier University in Chicago, and his master's degree from the Kellogg Executive Masters Program at Northwestern University.

Darrell serves on the boards of the Illinois Banker's Association and the Morton Arboretum. He is a member of the Union League Club and The Graham School of Management Advisory Council of St. Xavier University.

Darrell is a former board member of the Executives Breakfast Club of Oakbrook, the Conservation Foundation, the Boys and Girls Club of Chicago, The Chicago Child Care Society, The Cosmopolitan Chamber of Commerce, The Children's Inner City Educational Fund, the Dave Duerson Foundation, ETA Creative Arts Foundation, Inc., Junior Achievement of Chicago, The Chicago Shakespeare Theater and St. Xavier University.

Darrell received The Martin Luther King, Jr. Legacy Award from The Boys and Girls Club of Chicago in 2004. He was also voted one of the 40 leaders of color by Chicago United in 2003.

J. JEFFERY KAUFFMAN

President and Chief Executive Officer
Personal Financial Services – Northeast Region
Managing Director-Personal Financial Services-EMEA and APAC Regions

Jeff took on the role of president and chief executive officer of Northern Trust's Personal Financial Services business unit in the Northeast on April 1, 2006. Previously, he served as president and CEO of the greater New York area for three years. He rejoined Northern Trust in 2003 from Goldman, Sachs and Co., where he held several managerial roles, including managing director, co-head of the financial institutions group within the fixed income, currencies and commodities division, and co-head of the U.S. sales for mortgage securities. He originally joined Northern Trust in 1984 and held several roles in the commercial banking and corporate finance areas.

Additionally, effective August 2010, Jeff took over leadership of Northern Trust's Personal Financial Services business in the Europe/Middle East/Africa (EMEA) and Asia Pacific (APAC) regions.

Jeff serves on the board of governors of the Museum of Arts & Design in New York City, the board of trustees of the American Ballet Theatre in New York City and the National Foundation for Advancement in the Arts. He is a former member of the board of directors of The American Red Cross in Darien, Connecticut. Jeff holds a bachelor's degree in economics from DePauw University and a master's degree in finance and marketing from Northwestern University's Kellogg Graduate School of Management. He has NASD Series 7,9,10 and 63 licenses.

CONNE L. LINDSEY

Executive Vice President
Corporate & Institutional Services
Northern Trust

Connie is head of corporate social responsibility at Northern Trust. She is responsible for the design and implementation of the global corporate social responsibility strategy for Northern Trust and the development of goals, policies and programs appropriate to the brand and business unit strategies. In addition, Connie provides oversight and leadership to the firm's response to environmental matters, as well as social issues within the marketplace, workplace and the community.

Prior to this appointment, Connie led the client servicing teams in the public entities and institutions segment in the Corporate & Institutional Services business unit, serving public fund and not-for-profit clients. Over the course of her 16-year Northern Trust career, she has held a number of leadership roles including deputy business head-Operations & Technology, group head in Northern Trust's Personal Financial Services business unit, director-enterprise relationship management, and manager-treasury management consulting and product management. Prior to joining Northern Trust, she worked for Ameritech Corporation where she held various positions in finance and accounting.

Connie is national board president of Girl Scouts of the USA, the highest-ranking volunteer of this 3.4 million-member organization. She is a delegate for Vision 2020, a national project focused on advancing gender equality by energizing the dialogue about women and leadership. She is also a member of the Economic Club of Chicago, the Executives' Club of Chicago, the Northwestern Memorial Hospital Feinberg School of Medicine dean's advisory council and the board of governors of the Metropolitan Club of Chicago. She is a former board member of the Joffrey Ballet, Women Employed and Inroads, Inc. She received her bachelor's degree in finance from the University of Wisconsin - Milwaukee and is a Certified Cash Manager.

Connie has been recognized for her leadership professionally and in the community including Most Powerful and Influential Women for 2010 Award, Women's Bar Association of Illinois Advocacy Award, *n'Digo* Corporate Leadership Award, *Ebony* magazine's 2009 Power 150, Chicago United's Business Leaders of Color Award, Alpha Kappa Alpha Women Changing the World Award, YWCA Leaders of Color Award and the Chicago Defender Women of Excellence Award. She was featured in *Black Enterprise* magazine for her commitment to mentoring. She is also a recipient of Northern Trust's Chairman's Diversity Award and Volunteer of the Year Award.

LYLE LOGAN

Executive Vice President
Corporate & Institutional Services
Northern Trust

Lyle is a managing director of the Northern Trust's global financial institutions group. From 2005-2009 he was the managing director of institutional sales and client servicing for Northern Trust Global Investments, overseeing the growth and development of the institutional sales and client servicing business unit. Previously, he was senior vice president and head of Chicago private banking within Personal Financial Services.

Lyle joined Northern Trust in April 2000 as a senior vice president in Personal Financial Services-Midwest. As part of the management team, he oversaw the business unit's growth strategies and focused on the development and marketing of Northern Trust's array of services to current and prospective clients. Lyle has been closely involved in a wide range of marketing and product development activities throughout Personal Financial Services and overseeing the marketing area of the business unit.

Prior to Northern Trust, Lyle worked since 1981 at Bank of America (formerly Continental Bank) in Chicago, where he held several leadership positions as a senior vice president in the private bank and domestic portfolio management group.

Lyle's community involvement activities include serving on the boards of Children's Memorial Hospital, National Public Radio, The Spencer Foundation, The Field Foundation and DeVry, Inc. He earned his bachelor's degree in accounting and economics from Florida A&M University and his master's degree in finance from the University of Chicago.

STEVE MACLELLAN

Chairman and Chief Executive Officer
Personal Financial Services
Northern Trust - Phoenix

Steve is chairman and chief executive officer for Northern Trust's personal financial services business in the southwest region, which includes Arizona, Colorado and Texas. In this capacity he is responsible for managing the region's investment management, banking and fiduciary business. Prior to assuming this role, Steve served as national director of wealth advisory services based in Chicago.

Prior to joining Northern Trust, Steve was the chairman and CEO of JPMorgan Private Client Services and a member of the JPMorgan Chase executive committee. As CEO of JPMorgan Private Client Services, he was responsible for the firm's wealth management business that served high-net-worth individuals in the United States and managed over $120 billion in client assets. In addition, he was a director of JPMorgan Securities Inc., a member of the JPMorgan asset management operating committee, and a member of the JPMorgan employee plan investment committee, which provided oversight for the firm's pension plan and 401(k) plan assets.

Prior to it's merger with JPMorgan Chase in 2004, Steve managed the private client services business for Bank One. Before joining Bank One, he was an executive vice president and regional director at Smith Barney, a subsidiary of Citigroup. Steve held several management positions at Smith Barney and began his career at Morgan Stanley.

Steve is a past member of the private client steering committee for the Securities Industry and Financial Markets Association. A graduate of Arizona State University, he spent the first 12 years of his career in Arizona.

R. HUGH MAGILL

Executive Vice President
Chief Fiduciary Officer and National Director of Trust Services
Northern Trust

As chief fiduciary officer and national director of trust services, Hugh is responsible for Northern Trust's fiduciary and philanthropic services to private clients nationally.

Prior to joining Northern Trust in 1989, Hugh practiced law privately in Chicago and worked in the trust department at The First National Bank of Chicago where he served as assistant to the chief investment officer.

Hugh received a bachelor's degree, cum laude, from St. Olaf College in Northfield, Minnesota, and a law degree from the University of Minnesota Law School, where he was named a distinguished alumnus in 2005.

He is a member of the Chicago, Illinois and American Bar Associations; the Chicago Estate Planning Council; and the Christian Legal Society. He is licensed to practice law in Illinois and Minnesota and admitted to practice before the United States Tax Court. Hugh lectures at local institutions and organizations on estate and charitable planning, trust administration, and fiduciary risk management.

JAMES D. MCDONALD

Senior Vice President
Chief Investment Strategist
Northern Trust Global Investments

Jim is a senior vice president and chief investment strategist for Northern Trust. In addition, he chairs the tactical asset allocation committee, is a member of the investment policy and private equity investment committees, and is trustee of the Northern Trust Alpha Strategies Hedge Fund.

Prior to joining Northern Trust as a senior vice president in 2001, Jim held two positions with ABN AMRO in New York and Chicago — as equity research analyst, followed by director of research. He started his professional career in 1981 with Arthur Andersen & Company in Detroit.

Jim received a bachelor's degree from the University of Michigan and an MBA with high distinction from Babson College in Wellesley, Massachusetts. He is a member of the CFA Society of Chicago and a registered CPA in the State of Michigan.

NORTHERN TRUST

KERRY L. NELSON
Senior Vice President
Personal Financial Services
Northern Trust

As the asset servicing practice leader, Kerry is responsible for ensuring that client servicing standards are consistent and business objectives are being met across all of the Personal Financial Services business unit. Specifically, Kerry analyzes and evaluates current workflows within existing service teams, creates and disseminates best practices and implements new ways of positioning Northern Trust partners for optimal client service effectiveness.

Prior to his current position, Kerry managed a team of relationship managers serving the custody needs of Public Fund and Taft Hartley clients. He worked with the relationship managers to deliver quality service, unrivaled client satisfaction and new and innovative ideas to enhance our long-term relationships.

Prior to his position as manager for the Public Fund and Taft Hartley division, Kerry was also the manager for the not-for-profit and healthcare division. Kerry joined Northern Trust as a relationship manager in the large corporate - east division where he served clients by providing trust and custody services.

Prior to joining Northern Trust, Kerry worked as a relationship manager for Mellon Bank where he was responsible for the delivery of trust and custody services to trust relationships in addition to supervising relationship managers.

STEPHEN N. POTTER

President
Northern Trust Global Investments

Steve is president of Northern Trust Global Investments, a fully global multi-asset class manager with over $603 billion in assets under management of June 31, 2010. He is also an executive vice president of Northern Trust and is a member of the corporation's management group.

From 2001 until 2008, Steve was based in London and served as the chief executive officer of Europe, Middle East and Africa overseeing all of Northern Trust businesses in the region. He also served as chairman and chief executive officer of Northern Trust Global Services Ltd. and chairman of Northern Trust Global Investments, Ltd. He previously served in London as segment head, international and global fund services.

Prior to moving to London, Steve served in Chicago as managing director of the institutional group within Northern Trust Global Investments. In this role he was responsible for global strategic planning, marketing, product development, client servicing and sales related to the institutional asset management business. Steve joined Northern Trust in 1982 and has 28 years experience within the financial services industry.

He is a member of the board of trustees of the Rush University Medical Center, The Solti Foundation and The Financial Services Roundtable. He is also a member of the London Capital Club, The Worshipful Company of International Bankers and the Chicago Commonwealth Club. He has previously been a director of The Gateway Foundation, The Josselyn Center for Mental Health and the Chicago Baseball Cancer Charities. Steve holds a bachelor's degree in economics and history from Duke University and a master's degree with concentrations in marketing and finance from the J. L. Kellogg Graduate School of Management at Northwestern University.

W. BRETT REES
Senior Vice President
Personal Financial Services
Northern Trust

Brett is the national director of sales for the Personal Financial Services business unit of Northern Trust. Brett oversees the wealth strategists who work with affluent families, corporations, endowments and nonprofit corporations on developing comprehensive, custom and innovative financial solutions to meet each client's unique goals and objectives in the areas of growth, preservation and transfer of wealth. With more than 20 years of financial services experience, Brett has been with Northern Trust in Sarasota since 1997.

Prior to Northern Trust, Brett worked as a senior vice president in trust new business with NationsBank (Bank of America) from 1994 to 1997, as a private banker with Bank of Boston in Florida serving high-net-worth individuals from 1989 to 1994 and as a commercial lender with First Union (Wachovia) from 1987 to 1989, where he started in their corporate management training program.

Brett has been or is presently active serving on the following nonprofit boards: Out of Door Academy, United Way Foundation of Sarasota County Planned Giving Committee, Sarasota County Human Services Advisory Council, Southwest Florida Planned Giving Council, Southwest Florida Estate Planning Council and the Sarasota County Arts Council. Brett received his bachelor's degree in economics with a minor in mathematics from the University of Texas in Austin. During college, Brett completed a summer internship on Capitol Hill with Congressman Bob Davis - Representative for Michigan.

MONICA STACO
Second Vice President
Personal Financial Services
Northern Trust

Monica is a second vice president and marketing research analyst in the Personal Financial Services group at Northern Trust - Chicago. She conducts market analyses to develop competitive positioning strategies, determine clients' needs and track industry trends.

Prior to joining Northern Trust in 2007, Monica was a senior market research analyst at E. Morris Communications in Chicago. She previously worked as a learning coordinator at Loyola University in Chicago.

Monica is a member of the National Board of Certified Counselors. She is a volunteer group leader with CARA and also volunteers at The Night Ministry. She earned a master's degree in community counseling from Loyola University, a master's degree in human resources management from State University of New York at Stony Brook and a bachelor's degree in psychology from Slippery Rock University in Slippery Rock, Pennsylvania.

NORTHERN TRUST

YVETTE D. TAYLOR
Vice President
Personal Financial Services
Northern Trust

Yvette is managing director of the Northwestern financial center in the personal financial services business unit at Northern Trust. Yvette leads a team of professionals whose primary focus is new business development and delivery of high-quality banking, investment and trust services to high-net-worth individuals, their families and their businesses.

Yvette has 17 years of banking experience having begun her banking career at American National Bank (now JP Morgan Chase) and LaSalle National Bank as a commercial banking relationship manager. Yvette joined Northern Trust's personal financial services unit in 1999 where she spent five years as a commercial banking manager and the most recent six in private banking.

In addition to her role in private banking, Yvette's contributions to Northern Trust include implementation and participation in various training initiatives on behalf of Northern Trust including Northern Trust's gold program, teaching classes and developing course content for participants of Northern Trust's banker development program.

Most notably, Yvette has played a key role in the implementation and development of Northern Trust's Dream*Makers'* Forum, serving as co-chair for the forum in 2002 and 2006. She is also a past recipient of the Chairman's Diversity Advocate Award.

SHUNDRAWN A. THOMAS
President and Chief Executive Officer
Northern Trust Securities, Inc.
Northern Trust

Shundrawn serves as president and chief executive officer of Northern Trust Securities, Inc. (NTSI), a full service broker-dealer and a wholly owned subsidiary of Northern Trust Corporation. In his capacity as president of NTSI, Shundrawn is chiefly responsible for developing long-term strategy, executing outcome-oriented operating plans and attracting and developing talented professionals. His capital market experience spans equities, fixed income and derivative investment products.

Previously, Shundrawn served as senior vice president and head of corporate strategy for Northern Trust. As a direct report to the chairman and chief executive officer, his responsibilities included supporting the executive management group with key strategic planning initiatives. Specifically, he facilitated the strategic planning process for the firm's primary businesses and led the development of the corporate strategic plan. He also analyzed business trends and performance metrics across businesses. Shundrawn served on numerous corporate committees to ensure strategic alignment across business units.

Prior to joining Northern Trust, Shundrawn served as a vice president in the equities division of Goldman Sachs. As co-manager of one of the firm's largest geographic territories, he advised some of the world's leading institutional investors and was directly responsible for a sales team that generated over $50 million in annual revenues. Shundrawn was also previously employed as an analyst with Morgan Stanley holding positions in sales, trading and research within the firm's fixed income division.

In addition to his corporate experience, Shundrawn co-founded two small businesses with retail and publishing interests. He serves on the board of a privately held publishing and media company (UMI) and as a trustee of Wheaton College. Additionally, he serves on the boards of two other nonprofit organizations (Communities in Schools Chicago and the Florida A & M University Foundation). Shundrawn is also a member of the Economic Club of Chicago. He received a bachelor's degree in accounting from Florida A&M University and a master's degree with concentrations in finance and accounting from the University of Chicago Booth School of Business. Shundrawn actively holds the series 7, 24 and 63 securities licenses.

YVONNE M. TURNBULL
Vice President
Personal Financial Services
Northern Trust

Yvonne is a marketing communication project manager in the Personal Financial Services marketing group. Her responsibilities include developing marketing communications, as well as developing, implementing and executing integrated marketing communication programs.

Prior to joining Northern Trust, Yvonne was a senior communications consultant with JP Morgan. She has over 12 years of marketing and employee communications experience, including significant executive management communication, speech writing, as well as writing and editing articles for print and online publication.

Yvonne earned her bachelor's degree in communication and a master's degree in communication from Northwestern University.

FREDERICK H. WADDELL

Chairman and Chief Executive Officer
Northern Trust Corporation
Northern Trust - Chicago

Rick is chairman and chief executive officer, a director of Northern Trust Corporation and a member of the management group of Northern Trust Corporation and Northern Trust, Chicago. The heads of Northern Trust's principal operating businesses, Personal Financial Services, Corporate & Institutional Services, Operations & Technology and Northern Trust Global Investments report to Rick. Also reporting to him are the heads of finance, marketing, human resources, auditing, corporate strategy, risk management, legal and corporate social responsibility.

Since joining Northern Trust in 1975, Rick has held leadership positions in commercial banking, strategic planning and Personal Financial Services. In March 2003, he became head of the Corporate & Institutional Services business unit and, in February 2006, was named president and chief operating officer of Northern Trust. Rick was appointed chief executive officer on January 1, 2008, and became chairman on November 11, 2009.

Rick is a member of the board of directors of the Federal Reserve Bank of Chicago, The Chicago Council on Global Affairs, The Economic Club of Chicago, the Financial Services Roundtable, the Executives' Club of Chicago, The Chicago Club and United Way of Metropolitan Chicago. He is a member of the Commercial Club of Chicago, and the Chicago Commonwealth Club. Rick also sits on the board of trustees of the Art Institute of Chicago and Northwestern University, and serves on the trustees committee of the Chicago Community Trust. Rick received his bachelor's degree from Dartmouth College and his master's degree from Northwestern University.

NORTHERN TRUST

MARK WELCH

Senior Vice President

Director of Global Diversity & Inclusion

Northern Trust

Mark Welch is responsible for the development and execution of Northern Trust's global strategy for diversity and inclusion. His three primary areas of focus are: 1) diversity strategy and management - including partnerships on people representation, recruiting consulting, retention and development; talent management and mobility; program management and accountability and employee engagement; 2) Global Integration – creating, deploying and managing diversity and inclusion initiatives for employees in 18 U.S. states and 15 international locations in North America, Europe, the Middle East and the Asia-Pacific region; and 3) The Business Case for Diversity – ensuring all diversity initiatives are directly aligned with the core strategic imperatives of the organization, extending the reach of organization's brand to develop an ever more diverse institutional and personal client base and externalizing our diversity philosophy and values to our community and business relationships.

Prior to his current position, Mark served as vice president and director of marketing for Northern Trust's Personal Financial Services business unit in the western United States. In that role, he was responsible for all marketing activities including advertising, public relations, graphic design, sales generation, project management, demographics, and economic and market analysis in the states of California, Nevada and Washington. Prior to joining Northern Trust in 1999, Mark served as marketing officer of the private client group at Jurika & Voyles, LLP, a boutique investment management firm that managed over $7 billion in assets.

Mark is a 2009 Leadership Greater Chicago Fellow. He previously served on the board of UCLA Live!, one of the nation's premier performing arts programs, and is actively involved with several community organizations including the Alpha Phi Alpha Fraternity, Inc., the National Association for the Advancement of Colored People, the Association of Latino Professionals in Finance and Accounting, National Black MBA Association and Diversity Best Practices. Mark earned his bachelor's degree in economics and environmental studies (policy and planning) from the University of California. In 1996, Mark was named an Irvine Fellow in Urban Policy & Planning at Stanford University, Stanford, California.

KELLY R. WELSH

Executive Vice President and General Counsel
Corporate Executive
Northern Trust

Kelly is executive vice president and general counsel at Northern Trust and is a member of the management group. Prior to joining Northern Trust in 2000, Welsh was with Ameritech Corporation from 1993 to 1999, serving most recently as executive vice president and general counsel. He also served as corporation counsel for the City of Chicago from 1989 to 1993. From 1979 to 1989 he was an attorney with the Chicago-based international law firm of Mayer Brown, becoming a partner in 1985.

Kelly is a trustee of the Field Museum, the University of Chicago Medical Center and the Latin School of Chicago, and a member of other civic and professional boards and organizations. He formerly served as chairman of the Metropolitan Pier & Exposition Authority and board president of the NYU Institute of Judicial Administration. Kelly received his bachelor's degree from Harvard College, his master's degree from Sussex University, England, and his law degree from Harvard Law School, where he was an editor of the Law Review. From 1978 to 1979 he served as law clerk to the Hon. Luther M. Swygert of the United States Court of Appeals for the Seventh Circuit.

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
Grosse Pointe Farms

MINNESOTA
Minneapolis

MISSOURI
Saint Louis

NEVADA
Las Vegas

NEW YORK
New York

OHIO
Cleveland

TEXAS
Dallas
Austin
Houston
The Woodlands

WASHINGTON
Seattle

WISCONSIN
Milwaukee

INTERNATIONAL
Abu Dhabi
Amsterdam
Bangalore
Beijing
Dublin
Guernsey
Hong Kong
Jersey
Limerick
London
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