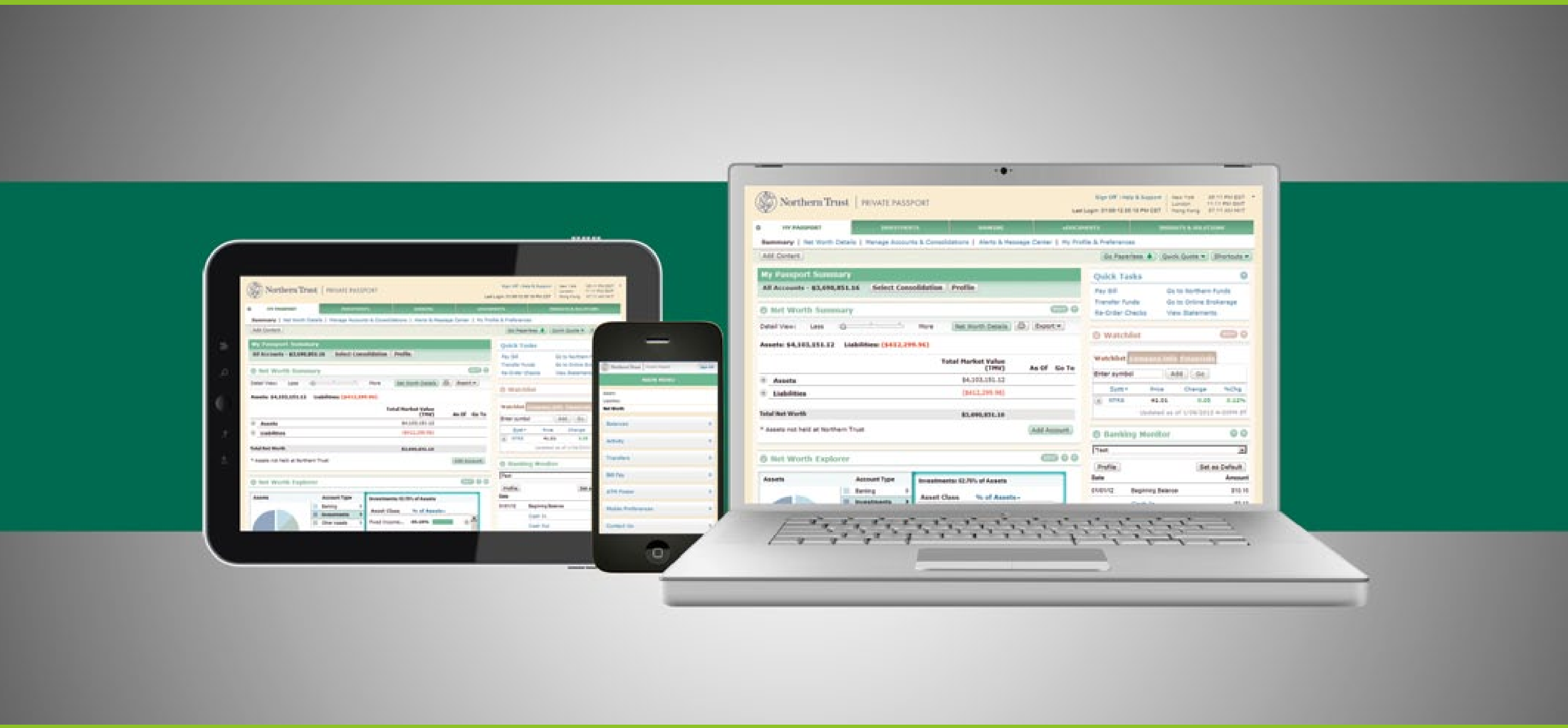

PRIVATE PASSPORT®

"How To" Reference Guide

Northern Trust | Private Passport

How to Use This Guide

This guide is designed to provide an overview of the features and capabilities of Private Passport. It explains how to sign on for the first time, introduces the navigation and instructs you on using key functions that make Private Passport such a valuable financial management tool.

Visit northerntrust.com/privatepassport to view videos illustrating how simple it is to perform everyday tasks – and more – with Private Passport.

What's Inside

First Time Sign On

Once you have received your user ID and password, you can sign on to Private Passport from any page on the Northern Trust Web site, northerntrust.com.

TO SIGN ON TO PRIVATE PASSPORT

- Go to northerntrust.com
- In the upper right-hand corner you will find the **Passport Login**
- Enter your **User ID**
- Enter your **Password**
- Click the arrow

WELCOME PAGE

The first time you sign on, you will see the **Welcome** page. This page provides you with information about getting started with Private Passport. You can view this page at a later time by clicking **Remind Me Later.**

NEED HELP?

If you have any questions or would like more information, call the Private Passport Help Center at 1-888-635-5350. Outside the U.S., call 1-312-557-5900. Help Center hours are Monday through Friday, 7:00 a.m. – 9:00 p.m. CT and Saturday and Sunday, 7:00 a.m. – 3:30 p.m. CT.

Taking Advantage of Powerful Reporting Capabilities

One of the most powerful features in Private Passport is how easily you can view and generate reports of your financial information.

CREATING AND CUSTOMIZING REPORTS

With Private Passport, you can view reports from four different perspectives.

- **NET WORTH –** such as **Net Worth Summary, Net Worth Details** and **Net Worth Explorer**
- **INVESTMENTS –** such as **Holdings Overview** or a **Gain & Loss** report
- **BANKING –** such as **Banking Monitor** and **Activity**
- **CONSOLIDATED –** customizable combinations of views across all your account types, whether they are Northern Trust banking, trust, investments, brokerage or mutual funds, or from accounts held elsewhere

Many reports let you apply a number of filters to specify date ranges or add or remove columns, resulting in views that are more meaningful to your needs. You are able to generate reports with account information from up to two years prior.

Additionally, all reports you create can easily be printed as well as exported in .pdf, Excel or .csv formats.

NET WORTH VIEWS

Under the **My Passport** section, you have access to comprehensive net worth reporting views and tools that allow you to personalize the level of detail that is displayed.

Net Worth Summary is an interactive "dashboard" that provides you a snapshot of your net worth by presenting:

- Assets
- Liabilities
- **Non-Financial Accounts** (such as rewards and points, which are displayed but excluded from your net worth) All accounts are grouped by type: **Banking, Investments, Other Assets, Loans, Other Liabilities** or **Rewards.**

You can use the slider bar or the expand/collapse buttons to view selected information at the desired level of detail and easily access additional account information by selecting the **Net Worth Details** button conveniently located next to the slider bar. You can use the action menu to navigate to more detail about your account (action menu options vary by account type).

Net Worth Explorer will default to **Investments** and provides an interactive graphic view of your total net worth. You can quickly swap the pie chart and details view between assets and liabilities by clicking on the swap arrow, graphs or the asset types. You are able to select an **Asset Class** to view more detail, including sector or market cap.

Net Worth Details is an expanded net worth view allowing you to easily customize and add columns by selecting **Edit.** Depending on the account type you are viewing, the action menu options will vary. Many Private Passport users choose Net Worth Details as their start page because its clean and concise view offers more information with just one more click and further customization per consolidation.

INVESTMENT VIEWS

The **Investments** section provides an investment-centric view of your investment accounts and consolidations.

Investments Summary gives you quick access to **Holdings Overview,** a graphical depiction of your **Asset Allocation, Equity Sector Allocation** and **Top 20 Holdings.**

At A Glance displays all account types, including a graphic depiction of how your account balances have changed over a given time period.

Holdings provides more detailed information about your holdings by Asset Class, such as quantity, market price and market value, as well as the ability to filter. You can take advantage of the predefined reporting views or customize them to suit your individual needs, in other words by asset class or by adding columns by class.

- The **Compare Dates** tab allows you to select holdings comparisons by a specified date range.
- The **Customize View** feature allows you to add and remove columns to create new holdings views as well as establish column sort order preferences. Once you have created your view click **Finish.**

Investment Activity provides you with a view of all your investment transactions at the account or consolidation level. You have the ability to refine your view by filtering, sorting and using custom date ranges.

Gain & Loss views provide you with immediate access to realized and unrealized gains and losses in your trust and investment accounts. Filtering capabilities let you focus on specific gains or losses across asset classes or sectors. Tax lots, which show the original price for which an asset was purchased on a specific date, can be viewed on the Gain & Loss pages.

Brokerage provides access to Northern Trust Securities, Inc. (NTSI) products and services information. If you are an NTSI client you have the option to access additional brokerage capabilities, such as online trading and intraday reporting (see guide "Investing, Tracking and Managing Your Northern Funds and Brokerage Accounts").

Northern Funds[1] lets you access prospectuses and other mutual fund performance and fact information for the entire Northern Funds family (see "Investing, Tracking and Managing Your Northern Funds and Brokerage Accounts").

BANKING VIEWS

The **Banking** section provides transaction-centric views for all of your accounts.

Banking Monitor can be added to your **My Passport Summary** page and automatically appears on the **Banking Summary** page. It gives you a quick view of your up-to-the-minute banking account activity.

Activity lets you more efficiently manage your banking transactions by including a running balance of your completed transactions and pending activity all on one page. Additionally, balances and activity are shown in real-time. You can also use the **Filter** feature to quickly locate specific transactions or transactions within a date range.

CONSOLIDATED VIEWS

With Private Passport, you can group accounts – both Northern Trust and non-Northern Trust accounts – so you can view information for multiple accounts at the same time (see "Personalizing Your Online Experience"). Once you have created a consolidation, consolidated reports enable you to track the net worth of the underlying accounts, monitor asset allocation using alerts and holdings views, as well as keep track of all your transactions with one consolidated activity view.

Moving Money

Private Passport gives you multiple ways to effortlessly – and securely – move money between Northern Trust accounts or to and from non-Northern Trust accounts.

TRANSFERRING FUNDS

You can submit a transfer for immediate processing, schedule a transfer in advance or set up regularly scheduled transfers to occur at the frequency you choose (weekly, monthly, etc.). There is a maximum per-transfer amount of $200,000, which applies to bill payments and future-dated transfers (ACH). A wire transfer can be initiated for up to $1 million. Contact the Banking Service Center at 1-888-289-6542 or your relationship manager for wire amounts greater than $1 million.[2]

Transfer funds between Northern Trust accounts to:

- Make a payment on a loan account from a deposit account.
- Transfer between deposit accounts.
- Take a loan advance.
- Take an advance on a credit line account, moving the money into a deposit account.

Cutoff time for same-day processing:
7:00 PM CT

Transfer funds to and from Northern Funds[1] to:

- Purchase additional shares of Northern Funds.
- Redeem Northern Funds shares.
- Exchange shares between two Northern Funds accounts, including IRAs.

Cutoff time for same-day processing:
1:00 PM CT for Money Market Funds
3:00 PM CT for Equity and Fixed Income Funds

Transfer funds to and from other institutions

Simply authorize the transfers you want to make outside of Northern Trust by completing the **Electronic Transfer Instructions** form, available from the **Forms** page under **eDocuments.** You can set up:

- **Wire transfers –** same-day money transfers from your Northern Trust deposit account to an account at another financial institution
- **Future-dated transfers (ACH) –** future-dated transfers to or from your Northern Trust banking deposit account and an account at another institution (there is no additional charge for ACH transfers[3])

Cutoff times:
2:00 PM CT for same-day processing of wire transfers
3:00 PM CT for ACH transfers to post the following business day

PAYING BILLS ONLINE

Private Passport allows you to receive bills and make payments online. You can pay anyone, from your insurance company to the gardener, with no additional bill payment fees.[3]

BROKERAGE

Transfers will automatically be made to and from your settlement account for Northern Trust Securities, Inc. dividends and trades. If your primary settlement account is not a banking account, you can set up a linked banking deposit account for transfers to and from your brokerage account.

HOW TO MOVE MONEY USING PRIVATE PASSPORT

1. Under the **Banking** section, select **Funds Transfer.**
2. Select the account you want to transfer funds out of in the **From Account** dropdown. The **To Account** dropdown list will appear, listing accounts available or authorized to complete the transfer. For your convenience, the current balance is shown for your Northern Trust accounts in both the **From** and the **To** lists.
3. Select the **To Account,** then click **OK.**
4. Enter transfer details, including dollar amount (or number of shares for Northern Funds) and timing of the transfer (now, on a future date or recurring).
5. Click **Continue.**

The **Verify** page will appear so you can review and verify transfer information, including the date the transfer will occur. To process the transfer, click **Confirm.** The **Confirmation** page appears next, with a transfer reference number confirming that your transfer request was submitted. You may want to print this page for your records.

WHEN WILL MY TRANSFER POST?

- On bank business days, internal transfers and wire transfers will post on the same day they are requested provided they are initiated prior to the respective cutoff times.
- Future-dated transfers (ACH) will settle the next business day.

Cutoff times for same-day processing and the availability of funds differ depending on the type of transfer.

KEEPING TRACK OF YOUR TRANSFERS

- View transfers you have initiated on the **Transfer Status** tab of the **Funds Transfer** page.
- Create alerts to keep you informed about the status of your transfers and other transactions.
- View, change and delete future and recurring transfers on the **Scheduled Transfers** tab of the **Funds Transfer** page.
- View posted transactions on the **Activity** page, plus filter and sort the list by date, transaction type and/or amount.

Managing All of Your Bills Online

With Private Passport's no-additional-fee bill payment service, you can receive bills and make payments to almost anyone at your convenience.

GETTING STARTED WITH BILL PAYMENT

HOW TO SIGN UP FOR BILL PAYMENT

1. Under the **Banking** section, select **Bill Payment.**
2. Click **Enroll Now** and follow the instructions.

You are able to launch Bill Payment from any of the following locations in Private Passport

- Select **Bill Pay** from the **Shortcuts** drop-down menu anywhere across the site.
- Click on **Pay Bill** from the **Quick Tasks** menu.
- Under the **Banking** section, select **Bill Payment** to manage your enrolled bill payment accounts as well as pay a bill by clicking on **Pay Bills Now.**

ADD A BILL

Before you can pay bills, you need to set-up your billers. A biller is any company, service or person to whom you make payments. Billers can be individuals or companies, such as your cell phone provider or credit card company.

Adding a biller is easy with the **Add a Bill** feature. Once set up, you can make changes at any time.

HOW TO ADD A BILLER

1. From the top navigation, click **Add a Bill.**
2. To add a company or person to your list of billers, select the type of bill you want to add.
3. Click **Continue** and follow the instructions to identify your specific biller.
4. On the next screen, enter the requested biller information and click **Add Bill.**

PAYMENT CENTER

The **Payment Center** is the single point of access for most bill payment activities. You can make payments, view and pay e-Bills (electronic versions of your paper bills) and review your recurring payments and bill history. There are five areas to help you manage your bills effectively.

- **Pay Bills** lists all the billers you have added and allows you to make a single payment or multiple payments all from one screen. You can also view all approved payment accounts. In addition, you have access to e-Bill detail and a dynamic calendar **(Payment Assistant)** allowing you to easily select the earliest available payment dates.

HOW TO MAKE SINGLE OR MULTIPLE PAYMENTS

1. Enter the amount and use the calendar tool to select the due date for billers you want to pay (time your payment so it arrives on the due date or earlier if you like). The calendar will default to the soonest available date a payment can be scheduled to arrive.
2. Click **Make Payments** to review your payments.
3. On the **Review Payments** page click **Submit Payments** to schedule your bill payments.

You can set up recurring payments, such as insurance payments, at the frequency you choose (weekly, monthly, etc.). Set up the payment once and let Private Passport Bill Payment schedule and process each repeating payment so that it is received by the payment date you requested.

- **e-Bills** are sent directly to Private Passport Bill Payment. They contain the same information as your paper bills. You can set up e-Bills for automatic payments or you can enter the amount and date for each payment. e-Bills are stored for up to six months for easy reference. If a biller offers this capability, an e-Bill logo appears next to the biller name on the **Payment Center.** Click on the e-Bill image to add, view and pay your e-Bills.
- **Pending Payments** shows all scheduled payments (along with a link to cancel if necessary) and all payments in process.
- **Recent Payments** shows all payments that have been processed within the previous 45 days. In addition, this section includes a link to **Bill History,** which features payment detail on all completed bill payments for the previous two years.
- **Bill Reminders** shows a list of all incoming bills, including e-Bills. Bills are displayed here upon receipt, notifying you when payments need to be made. There is also a link to set up additional reminders, including the option to establish e-mail notifications.

MANAGE MY BILLS

Via **Manage My Bills** you can select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online. Available options vary based on the features that the biller offers and the information you have already set up for your bill.

PERSONAL PAYMENTS

Northern Trust **Personal Payments** is an extension of our bill payment service and an easy and secure way for you to send and receive money online. It eliminates the inconvenience of writing checks or getting cash.

Before you are able to send and receive money using Personal Payments, you will be prompted to set-up your Person to Person Payment service. Simply enter the necessary details in **Service Setup.**

HOW TO SEND MONEY

1. Enter the mobile phone number or e-mail address of the person to whom you want to send money.
2. Enter the payment amount and a message.
3. Preview the payment and select **Send Money.**

Receiving Money

If you are a current Bill Payment user, sign-on to Private Passport and access **Bill Payment** to claim money that is sent to you. If you are a current Private Passport user, but have not signed up for Bill Payment, you will need to enroll in Bill Payment to claim money from Personal Payments.

Mobile Bill Payment

With Private Passport Mobile you can pay bills from your smartphone, with similar functionality to that of Bill Payment on your computer. See "Accessing Private Passport on Your Smartphone."

To access Bill Payment from your smartphone, you must have already enrolled in Bill Payment from your computer.

Accessing Electronic Versions of Your Important Documents

Through "eDocuments," Private Passport provides an efficient way for you to access statements, bills and other important documents online instead of waiting for them to be mailed to you, even alerting you when they are available.

eDOCUMENTS

Use **eDocuments** to access electronic versions of your tax documents, trade confirmations and periodic statements.

eDocuments page – Where you can view electronic versions of your paper statements, transaction confirmations and more. You must have the free Acrobat Reader to view .pdf files. Brokerage eDocuments will only be listed if you have access to the online brokerage Web site and at least one brokerage account enrolled in Private Passport. These eDocuments can be viewed through the online brokerage Web site.

Forms page – Where you can quickly access important account servicing forms such as:

- Authorize Moving Money To or From Other Institutions
- Authorize Advisor Access To Your Accounts
- Authorize Access to Your Accounts
- Authorize Access to Trust Accounts
- Authorize Trading Northern Funds[1]
- Set Up Online Trading

All forms listed can be filled out electronically and submitted directly to your relationship manager. Completed forms should never be emailed to your relationship manager.

HOW TO "GO PAPERLESS"

Via **Document Manager,** also under the **eDocuments** section, you have the option to discontinue receiving in the mail paper versions of your banking deposit, trust, investment management and custody account statements and receive these statements electronically only. Here's how.

1. On the **Document Manager** page you will see a list of all accounts and combined statements for which you can go paperless.
2. Simply check the **Go Paperless** box next to the accounts and/or combined statements for which you want to discontinue receiving paper versions mailed to you.
3. Indicate whether you wish to automatically go paperless for all future eligible accounts enrolled in Private Passport and click **Next.**
4. Read the **Terms & Conditions,** select **I Agree** and provide your e-mail address.
5. Submit your request.

You will receive an e-mail notification once your request has been processed as well as each time an electronic version of a statement is available for viewing. You can make changes to your paperless preference at any time by revisiting the **Document Manager** page.

e-BILLS

No longer sift through your mail to find your bills. Have your bills delivered directly to Private Passport so you can be electronically notified when a bill has been received. e-Bills – electronic versions of your paper bills – are sent directly to Private Passport. They contain the same information as your paper bills. You can set up e-Bills for automatic payment or you can enter the amount and date for each payment. All e-Bills are stored for up to six months for easy reference. If a biller offers this capability, an e-Bill logo appears next to the biller name on the **Payment Center.** Click on this logo to add, view and pay your e-Bills.

Adding Accounts or Assets Outside Northern Trust

You can track accounts at other financial institutions or service providers within Private Passport, creating one convenient and secure site to view your comprehensive financial picture and net worth.

TYPES OF ACCOUNTS OR ASSETS YOU CAN ADD TO PRIVATE PASSPORT

- Accounts from most banking and credit card providers
- Mortgages and loans
- Investments
- Online rewards programs like airline miles
- Real estate
- Jewelry, fine art, wine collections and more

HOW TO ADD NON-NORTHERN TRUST ACCOUNTS ELECTRONICALLY

Please note you must already have online access for the account at the other financial institution or service provider in order for Private Passport to access the account. Make sure to verify your ID and password before adding the account.

1. Click on the **Add Account** button, which is located in various places throughout Private Passport including on the bottom of the **Net Worth Summary** view, the **Manage Accounts & Consolidations** page or the **Shortcuts** drop-down.
2. From the **Add an Account** page, select **Search Online Institutions List** from the **Electronically Add Non-Northern Trust Account** section.
3. The **Search for Provider** page will appear where you can search by category or enter the name of your institution or provider or use the alphabetical index to further refine search results.
4. Once you have selected a provider you will be asked to enter your **ID** and **Password** as you would at that provider's Web site.
5. **Verify Password** by typing it a second time. (Depending on the provider, you may be asked additional security questions.)
6. Click **Continue.** Private Passport then retrieves your account information and displays account(s) associated with the ID you entered.

You only have to enter this information once. Private Passport will automatically access your account information from the financial institution or provider on a nightly basis. When the provider is successfully added, your account balances and transaction history will display in the **Net Worth Summary** and throughout Private Passport – giving you a more complete view of your financial picture.

Additionally, you can set up custom alerts to receive notifications for activity and balance information on added accounts enrolled in Bill Payment from your computer.

HOW TO ADD NON-NORTHERN TRUST ACCOUNTS MANUALLY

You can also use Private Passport to keep track of assets at other financial institutions that are not online, or keep track of alternative investments, portfolio accounts or non-financial assets such as fine art collections, jewelry and real estate, providing for a more complete picture of your total net worth. You do this by manually entering a description, value and other optional information.

1. Click on the **Add Account** button that is located in various places throughout Private Passport including on the bottom of the **Net Worth Summary** view, the **Manage Accounts & Consolidations** page or the **Shortcuts** drop-down.
2. From the **Add an Account** page, select **Create Account** from the **Manually Add Non-Northern Trust Account** section.
3. Enter the account information and follow the prompts Your non-Northern Trust accounts will be available for reporting purposes.

Personalizing Your Online Experience

Through **My Profile & Preferences, Manage Accounts & Consolidations** and **Alerts & Message Center,** you have the power to personalize Private Passport to best meet your needs and establish how you prefer to monitor and manage your accounts.

MY PROFILE AND PREFERENCES

My Profile & Preferences is found under the **My Passport** section. **My Profile & Preferences** will also let you customize and update other aspects of your Private Passport experience such as:

- Login ID
- Default start page
- Preferred asset identifier
- Time zone
- Number format
- Date and time formats
- Contact information
- Account display format
- Default reporting preferences

From **My Profile & Preferences** select what you would like to edit and then click **Save Changes.**

The **My Passport Summary** page is the default start page. If you want to start at another page, select **Default Start Page** from within **My Profile & Preferences,** select the name of the page from the dropdown list and click **Save Change.** Additionally you can click **Make this My Start Page** from the footer of any page in Private Passport.

MANAGE ACCOUNTS & CONSOLIDATIONS (GROUPS OF ACCOUNTS)

Manage Accounts & Consolidations is found under **My Passport** and lets you view and edit information about your accounts and allows you to create groups of accounts.

Accounts

The **Accounts** tab enables you to:

- View and edit account details, including assigning nicknames.
- Manage valuations within a non-Northern Trust account.
- Delete outside accounts.
- Add accounts held outside Northern Trust.

Consolidations

A consolidation is a group of accounts that you can use to see information for multiple accounts at the same time. You can create any number of custom consolidations. A consolidation can be made up of both Northern Trust and non-Northern Trust accounts. Once you have created a consolidation, you can use it for tracking the net worth of the underlying accounts, monitoring asset allocation using alerts and holdings views, as well as keeping track of all your transactions with one consolidated activity view.

HOW TO CREATE A CONSOLIDATION

1. From **Manage Accounts & Consolidations,** select the **Consolidations** tab.
2. Click on **Create New Consolidation.**
3. Provide a title for your consolidation.
4. Select the accounts you wish to add to the consolidation and click **Save.**

The **Consolidations** tab enables you to:

- Create consolidations.
- Add accounts to consolidations.
- View consolidation details.
- Edit custom consolidations.
- Delete consolidations.

CHANGES IN REAL TIME

The changes you make within **My Profile & Preferences** and **Manage Accounts & Consolidations** are reflected immediately. That means as soon as you visit another page, you will see the changes reflected on that page's information.

ALERTS & MESSAGE CENTER

To stay one step ahead by receiving timely e-mail alerts delivered to your smartphone, tablet or computer, simply provide Private Passport with your e-mail address. Whether you are interested in keeping as up-to date as possible on your account balances, asset allocations or specific transaction activity, Private Passport will let you know.

HOW TO ADD AN E-MAIL ADDRESS

1. Under the **My Passport** section, select **Alerts & Message Center.**
2. Click the **Create Alerts** button.
3. Click on the blue link **Add New Email Address.**
4. Type in your e-mail address and click **Add,** you have the option to have your email address added to all existing or future alerts.

CUSTOMIZING PAGES

All summary pages within Private Passport are customizable. You can create your own personal dashboard of account information and market-related content to display what is most meaningful to you.

HOW TO ADD CONTENT

1. Click on the **Add** Content button.
2. Select the item(s) you would like to add by clicking **Add.**
3. Click **Finish.**

Once you have added the information you find most interesting, you can organize the layout of your page by dragging and dropping content to your desired location within the page.

Accessing Private Passport on Your Smartphone

With Private Passport Mobile you are able to access your accounts anywhere you can use your smartphone.

GET MOVING WITH PRIVATE PASSPORT MOBILE

Convenience and flexibility are two of the biggest benefits of banking by smartphone. With Private Passport Mobile you are only a few taps away from access to your accounts and an expansive view of your financial picture. Anywhere and at any time, Private Passport Mobile enables you to:

- Check real-time banking balances.
- View all recent account activity.
- Transfer funds between Northern Trust and non-Northern Trust accounts.
- Pay bills.
- Find a surcharge-free ATM or Northern Trust office.

To initiate access to Private Passport on your smartphone, visit m.northerntrust.com or scan the QR code below.

SECURITY AND SAFEGUARDS

Whether you use Northern Trust Private Passport via your smartphone or an Internet connection, we use security with the goal to keep your information safe. Smartphone access to your accounts matches the same level of security you are accustomed to with computer access to Private Passport. User IDs and passwords, additional security questions and encrypted transmissions are a few of the measures utilized to help assure only authorized users have access to your accounts. Even if your smartphone is lost or stolen, only you can initiate new account activity.

As with any electronic access to financial services, there are a number of basic security precautions you can take to guard your information.

Be aware of your surroundings.

Mobile banking lets you check your balance or transfer funds, whether you are commuting on a train or standing in line at a store. Be sure that wherever you are, you do your best to angle your screen to keep people around you from seeing any information you don't want them to see, such as a user ID, password or account balance.

Don't store passwords on your phone.

Some mobile browsers will attempt to reduce the time you spend on future visits to the site by storing your user ID and password. Do not use this feature on your mobile device. Should your smartphone be lost or stolen, the account could be accessed using the stored credentials.

Never share your credentials.

As with any important password, never share you user ID or password with others. If family members or others must have access to accounts, please speak with your relationship manager about creating appropriate access.

Don't click on links in messages or e-mails from people you don't know.

Links from unknown sources could make you vulnerable to malware or a computer virus. Some criminals use "phishing," contacting you by an e-mail that encourages you to click on a Web site link within the message. The link takes you to a fake site made to look like a site familiar to you, where the criminals hope to dupe you into providing them with your personal information.

Always log out of the site when you are finished.

Private Passport does include an automatic signoff feature, which is why you may be asked to re-enter your credentials after a period of inactivity. Regardless, you should always logout to ensure that others do not use an active session to perform unauthorized activities with your user ID.

Monitor your account activity.

Mobile access makes your recent activity easily accessible. You can use this to your advantage by keeping an eye on your accounts. If you notice transactions listed you suspect are not yours, contact Northern Trust immediately.

Secure your mobile device.

There are many additional precautions that can help keep your personal data safe. Most smartphones now offer password protection. Some smartphones also support apps that can remotely deactivate or even erase the information stored on your phone. If you do lose your smartphone, contact your service provider immediately. We encourage you to take advantage of all the security features your device has to offer.

Need Help?

If you have any questions or would like more information, call the Private Passport Help Center at 1-888-635-5350. Outside the U.S., call 1-312-557-5900.

Investing, Tracking and Managing Your Northern Funds and Brokerage Accounts

Private Passport lets you manage your Northern Funds[1] and brokerage accounts all from one convenient location.

NORTHERN FUNDS FEATURES ON PRIVATE PASSPORT

Special Northern Funds features are available to you within the **Investments** section. If you directly own Northern Funds (i.e., accounts held at Northern Funds), the **Northern Funds** page provides you with the following information on the **Summary** tab:

- **Portfolio** displays a snapshot market value of all your Northern Funds for the current month compared to the previous month.
- **Investment Summary** shows month-to-date (MTD) total purchases and redemptions, as well as the ending market value for each fund.
- **Income Summary** shows MTD and year-to-date (YTD) dividends and short- and long-term capital gains distributions.
- **Northern Funds Allocation** provides a view of your funds across asset classes, including the percentage and the total value in each asset class.
- **Northern Funds Links** provide quick access to Northern Funds-specific information within Private Passport as well as on the Northern Funds Web site.

The **About Northern Funds** tab provides access to information about all Northern Funds offerings and directs you to the Northern Funds Web site for items such as prospectuses and financial reports.

PURCHASING, REDEEMING OR EXCHANGING SHARES

Private Passport lets you purchase additional shares of Northern Funds, or exchange or sell existing shares of Northern Funds you currently hold. You make these requests via the **Place Order** tab. Here’s how.

HOW TO PURCHASE ADDITIONAL SHARES OF NORTHERN FUNDS

1. First, identify the deposit account you will use to pay for the purchase.
2. Next, select the Northern Funds account to receive the additional funds.
3. Enter the dollar amount of the purchase.
4. Then, identify when the purchase should take place. You can select **Transfer Now,** a date in the future or you can establish this purchase as a repeating event by selecting the recurring transfer option.
5. Click **Continue.**

HOW TO REDEEM OR EXCHANGE NORTHERN FUNDS

1. To redeem funds, select your Northern Funds account in the **From Account** field and your deposit account in the **To Account** field (to exchange funds, you select Northern Funds accounts in both the **From** and **To** boxes).
2. Complete the details of your Northern Funds redemption or exchange (indicating dollar amount or shares).
3. Click **Continue.**

The **Verify Orde**r page will appear so you can check the details of your requested transaction and change or cancel your order if you choose. To proceed with the order, click **Confirm.** The **Confirmation** page appears, giving you your transaction confirmation number. You may want to print this page for your records.

HOW TO CHECK THE STATUS OF YOUR PURCHASES AND REDEMPTIONS

You can easily check the status of any of your purchase, exchange or redemption requests via the **Order Status** tab. There are a number of ways to retrieve information on orders.

1. If you know your order **Reference number,** type it in.
2. If you do not know your order reference number or would like to see all orders over a period of time, use the date range fields.
3. If you want to see orders for a specific account, amount or type, use the **Account, Amount** or **Type** dropdowns. A filtered list will appear below.

The **Scheduled Orders** tab shows information on all future orders, both one-time and recurring.

1. You can use the **Type** dropdown box to filter the order results.
2. You can use the **Edit** button to change or delete any scheduled order.

ACCESSING BROKERAGE INFORMATION

If you have a Northern Trust Securities, Inc. brokerage account, you can view your brokerage activity and holdings conveniently from within Private Passport under the **Investments** section's pages. Your brokerage account is included in net worth totals on the **Net Worth Summary** and **Net Worth Details** pages.

There is also a dedicated **Brokerage** page under the **Investments** section. The **Brokerage** page enables you to link a banking account to your brokerage account for transferring money.

HOW TO VIEW BROKERAGE STATEMENTS AND TRADE CONFIRMATIONS

1. Go to the **eDocuments** page.
2. Click the **Brokerage** link listed under **Document Type.**
3. This will take you to the Brokerage Web site where you can view all online statements, trade confirmations and tax forms. You also have the option to discontinue receiving in the mail paper versions of your confirmations and statements. (If you have a Northern Trust Securities, Inc. brokerage account but have not yet signed up for online trading, you can access the form to do so from within Private Passport's **eDocuments** page. The form is titled **Set Up Online Trading.**
4. You can also make trades, access real-time quotes and view additional brokerage-specific reports and information.

Maintaining Your Security and Privacy

To protect your information, Northern Trust regularly evaluates and updates its security technologies and maintains physical, electronic and procedural safeguards that meet and exceed federal standards.

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YOUR COMPUTER

Private Passport requires that you use an SSL (Secure Sockets Layer) compliant browser. SSL is a protocol that allows your personal computer to establish a secure connection to our Internet servers. We require 128-bit SSL encryption. SSL uses encryption techniques that turn all information transmitted into a series of unrecognizable characters as the information travels through the Internet. Our servers turn these characters into recognizable information after the secure connection has been made. SSL also utilizes the additional protection of digitally signed certificates that assure you are communicating with Northern Trust.

COOKIES

Private Passport utilizes cookies, which are small pieces of information that are sent from Private Passport to your browser. The cookie stores information used to safeguard your session and assist with your navigation. You must set your browser to allow cookies to use Private Passport. Private Passport uses session cookies rather than persistent cookies. Session cookies are not saved at the end of a Private Passport session and do not store personal information that other programs can access.

ESTABLISHING A SESSION WITH THE SERVER

When you log into Private Passport from any northerntrust.com Web page, your user ID and password are transmitted to us in 128-bit encrypted form. This occurs even though information on the northerntrust.com Web pages is sent to you in an unencrypted form prior to your logging into Private Passport.

The first time you sign on to Private Passport, you are required to change the initial password provided to you during enrollment. Your user ID and password must both be at least six characters in length; however, we recommend using at least eight characters. You must have at least one numeric character in your user ID and password. We also recommend that you change your password often, with an interval of no more than 30 days between password changes. As additional security precautions, after 15 minutes of inactivity you are required to re-enter your password and a limit is placed on the number of invalid sign-on attempts. Three consecutive sign-on failures will result in suspension of your user ID, requiring you to contact the Private Passport Help Center, 1-888-635-5350, for assistance.

PRIVATE PASSPORT USER ID AND PASSWORD

HOW TO CHANGE YOUR USER ID

1. From **My Passport** select **My Profile & Preferences.**
2. Under **Personalization and Security** select **Login ID.**
3. Enter your password on your new login ID and click **Save Change.**

HOW TO CHANGE YOUR PASSWORD

To change your password or if you have forgotten it, you can reset it by going to northerntrust.com and in the upper-right hand corner:

1. Select **Forgot Password?**
2. You will be asked to enter your user ID.
3. Click **Continue** and answer the security questions presented.
4. Once you are authenticated you will be provided a temporary password.
5. You will be asked to change the temporary password once you login.

SERVER SECURITY

After you have entered your user ID and password, we will authenticate your sign-on information and pass your request to the Private Passport server. This server is protected by firewall technology. The firewall allows only approved client requests to access the server and protects the server against intrusion. Both the firewall and the server are in physically protected locations. All activity on both platforms is logged and monitored for any attempts to breach security.

After your request is processed by the Private Passport server, the information is encrypted and returned via the Internet to your personal computer.

FREQUENTLY ASKED QUESTIONS ABOUT ENHANCED SECURITY

How does Private Passport's enhanced security work?

All Private Passport clients are required to select and answer a series of personal challenge questions. You may be asked these questions to help authenticate your identity. We will ask challenge questions if you access Private Passport using a different computer than usual or if the computer you usually use has significantly changed (such as changing to a new operating system or using a different browser). The challenge questions and your responses will allow us to provide an incremental layer of online security. Additionally, these questions may be used to authenticate your identity when calling our Private Passport Help Center.

Why do I need this level of online security?

Northern Trust is continually seeking ways to help improve the security of our online services. As activity over the Internet continues to increase, so have concerns about online account security. The prevalence of phishing, pharming, spoofing, malware and other identity theft/fraud activities has been a motivating factor in our online security efforts.

How does Private Passport's enhanced security protect me from phishing attacks?

If you mistakenly provide a third party with your user ID and password, our security application is designed to hinder access by the third party. For example, when a fraudster attempts to access your account, our security application will most likely not associate that individual's sign-on pattern of behavior or computer equipment with your user ID and your challenge questions will be asked. Given that the fraudster should not be able to answer the questions, access will be denied.

What type of security protects me if I access Private Passport from my smartphone?

Access to your accounts via your smartphone matches the same level of security you are accustomed to with Private Passport from a desktop. Even if your phone is lost or stolen, only you can initiate new account activity (see "Accessing Private Passport on your Smartphone").

SECURITY TIPS

Always keep your user ID and password confidential. We strongly recommend that you do not create a user ID and/or password that contains easily identifiable groups of characters, such as an account number or name preceded or followed by just one alphanumeric character.

Never leave your computer unattended while using Private Passport and close your browser when you are finished using Private Passport.

Always properly exit the system by clicking on the **Sign Off** button located on each page upon completing use of Private Passport.

Always use virus protection software and update it regularly. Do not allow a virus to remain on your computer while accessing Private Passport.

Need Help?

If you have any questions or would like more information, call the Private Passport Help Center at 1-888-635-5350. Outside the U.S., call 1-312-557-5900.

1 You should consider the investment objectives, risks, charges and expenses of Northern Funds carefully before investing. A prospectus with this and other information about the Funds may be obtained at 800-595-9111 or at northernfunds.com. The prospectus should be read carefully before investing. Although the funds are no-load, other annual fees and expenses do apply, as described in the prospectus. Northern Funds are distributed by Northern Funds Distributors, LLC, which is not affiliated with Northern Trust, and offered through Registered Representatives of Northern Trust Securities, Inc. (member FINRA, SIPC), a subsidiary of Northern Trust Corporation.

NOT FDIC INSURED	May lose value	No bank guarantee

2 Wire transfers less than $500 are not permitted. Maximum transfer (ACH) and wire amounts subject to change.

3 Ordinary deposit account transaction fees may apply.

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