

GROWTH WITH ENHANCED INCOME

SEEKING CAPITAL APPRECIATION AND ENHANCED CURRENT INCOME

The Growth with Enhanced Income Portfolio combines Northern Trust Asset Management's asset allocation, portfolio construction and risk management expertise with quality dividend-paying equities and active fixed income strategies in an effort to provide a globally diversified, risk-efficient solution that combines capital appreciation with an enhanced level of current income.

1 DIVERSIFICATION | 2 ENHANCED INCOME | 3 EFFICIENCY

Global Diversification with Tactical Asset Allocation

Strategically allocates to asset classes beyond traditional developed-market stocks and investment-grade bonds, such as high yield fixed income and real assets. These asset classes:

- 1) have historically exhibited a low correlation with traditional stocks and bonds, which may reduce volatility
- 2) are included in an effort to help the level of income keep up with inflation

Northern Trust's dynamic asset allocation process, which has been tested through multiple market scenarios, seeks to add value by protecting the portfolio from shorter-term (one-year) market risks. Asset allocation adjustments may be made as frequently as monthly. However, they are executed within tight parameters, with the goal of maintaining the strategy's growth with enhanced income profile.

Enhanced Income

The strategy is designed to generate excess income as compared to a balanced cap-weighted indexed portfolio and emphasizes higher-income producing investments such as:

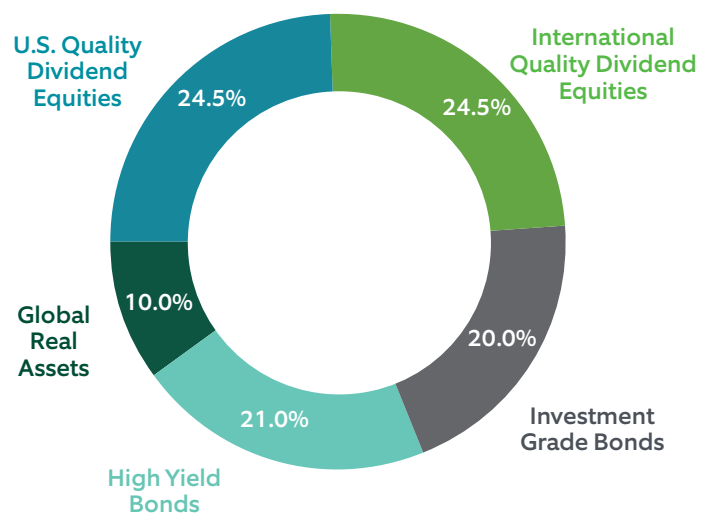
- 1) Higher dividend-producing equities with additional quality screens to help control downside risk
- 2) Real assets that provide a globally diversified source of income that may help keep up with inflation
- 3) Investment grade, corporate, high-yield and mortgage-backed bonds that provide additional income as compared to Treasuries

The Growth with Enhanced Income portfolio is built with factor-based, cost-efficient FlexShares® Exchange Traded Funds (ETFs)

Professionally managed by our team of investment experts, this portfolio is designed to provide:

- 1) Cost- and tax-efficiency
- 2) Factors such as quality, dividend yield and value, which have historically outperformed passive index strategies¹
- 3) Factors built to take compensated risks while minimizing unintended consequences

GROWTH WITH ENHANCED INCOME PORTFOLIO



For illustrative purposes only. Actual portfolio may vary.

LET OUR EXPERTS BE YOUR EXPERTS

To learn more about Northern Trust Asset Management's multi-asset investment solutions, please contact your **Northern Trust Relationship Manager** or send an email to NTAMISolutionsExperts@ntrs.com.

IMPORTANT INFORMATION.

¹Source: Northern Trust Quantitative Research, Data as of 9/30/2024. Past performance is no guarantee of future results. Index performance returns do not reflect and management fees, transaction costs or expenses. It is not possible to invest directly in any index.

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Northern Trust generally utilizes its own funds within this strategy. Northern Trust receives various fees from funds via the fund expense ratios. Clients will incur these fees. Clients who access these portfolios through a financial intermediary firm will typically pay additional fees to that firm. Clients should speak to their Financial Advisor for more information. Financial intermediaries that employ Northern Trust for model management or overlay services may compensate Northern Trust for those services of up to 0.15%.

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