

# DIVERSIFIED STRATEGIST PORTFOLIOS

The Diversified Strategist Portfolios (DSP) combine Northern Trust’s asset allocation, portfolio construction and risk management expertise with factor-based equity and active fixed income strategies to provide globally diversified, risk-efficient solutions for a broad range of investor goals.

DSP incorporates investments from multiple asset classes (e.g., equity, fixed income and real assets) into a single separately managed account. Cost-efficient FlexShares® ETFs (exchange traded funds) and Northern Funds managed by Northern Trust serve as the underlying investment vehicles. This helps to position the portfolios to realize the potential benefits of active management, as well as the lower costs associated with passive indexing.

DSP’s investment objectives range from income to maximum growth. Tax-sensitive fulfillment options are available for investors who seek to manage tax liabilities.

## PORTFOLIO HIGHLIGHTS:

### INSTITUTIONAL-CALIBER INVESTMENT MANAGEMENT

Your investments will be informed by the insights of our Investment Policy Committee (IPC), a global team of experts who oversee the ongoing management of our portfolios. This provides you with access to the same expertise enjoyed by sophisticated investors around the world.

### A TIME-TESTED ASSET ALLOCATION APPROACH

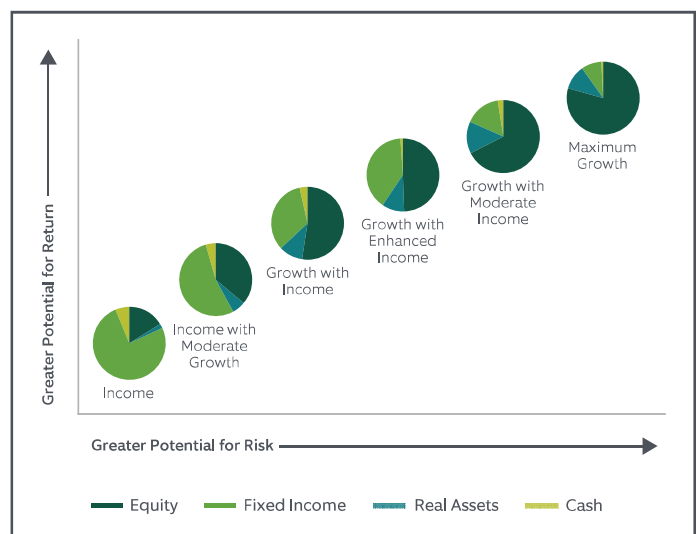
Our dynamic asset allocation process has a 16-year track record, through up markets, down markets – such as the great recession and the COVID crisis – and inflationary periods. The goal is to ensure your portfolio stays on track, no matter what the market conditions.

### SEEKING TO ENHANCE RETURNS WHILE REDUCING RISK

Whether you worry about outlasting your savings, generating income to spend in retirement, tamping down volatility or keeping up with inflation, DSP can help you, with:

- 1) Diversification beyond traditional stocks and bonds— with investments such as natural resources, high yield bonds and Treasury Inflation-Protected Securities.
- 2) Active risk management—the Investment Policy Committee meets at least monthly to assess market conditions and DSP’s asset allocation.
- 3) ETFs that can potentially outperform the market indexes over time by investing in stocks and bonds with differing characteristics, such as higher quality, more value-oriented, increased dividends, and smaller capitalization.

## RISK/RETURN TRADE-OFF



*Chart source: Northern Trust Asset Management  
For illustrative purposes only, risk and returns are only indicative, and there is no guarantee that they will be achieved. Past performance is no guarantee of future results.*

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## 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**.

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<sup>1</sup>Northern Trust Asset Management Quantitative Research.

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Forward-looking statements and assumptions are Northern Trust's current estimates or expectations of future events or future results based upon proprietary research and should not be construed as an estimate or promise of results that a portfolio may achieve. Actual results could differ materially from the results indicated by this information.

All securities investing and trading activities risk the loss of capital. Each portfolio is subject to substantial risks including market risks, strategy risks, adviser risk and risks with respect to its investment in other structures. There can be no assurance that any portfolio investment objectives will be achieved, or that any investment will achieve profits or avoid incurring substantial losses. No investment strategy or risk management technique can guarantee returns or eliminate risk in any market environment. Risk controls and models do not promise any level of performance or guarantee against loss of principal. Any discussion of risk management is intended to describe Northern Trust's efforts to monitor and manage risk but does not imply low risk.

There is no guarantee that the investment objectives of any fund or strategy will be met. Risk controls and models do not promise any level of performance or guarantee against loss of principal. Past performance is no guarantee of future results. FlexShares™ ETFs are sub-advised by Northern Trust Investments, Inc. For more information on the investment objectives, principle risks, and fees associated with these Funds, please see each Fund's prospectus and statement of additional information ("SAI"), which are available on the Advisors' websites at flexshares.com.

Northern Trust generally utilizes its own funds within this strategy. Northern Trust receives various fees from the 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 a fee of up to 0.15%.

**Investment Products and Services are Not FDIC INSURED | May lose value | No bank guarantee.**

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