

### Who does Northern Trust typically hire?

GOLD Program participants are highly motivated recent graduates of four-year undergraduate colleges and universities. They have bachelor's degrees in liberal arts or business with a grade point average of at least 3.0. Participants will ideally possess previous internship or related work experience. In addition, we look for the following key attributes:

- Strong oral and written communication skills;
- Analytical and problem-solving skills;
- Adaptability and ability to learn quickly in high-pressure environments;
- Leadership, teamwork and human relations/client servicing ability;
- Excellent time management and organizational skills;
- Well-rounded individuals who understand diversity and value inclusion;
- Demonstrated motivation and initiative to succeed; and
- Knowledge and interest in Northern Trust and the financial services industry.

Given we recruit for a limited number of positions each year, many of our program participants will be hired from our summer internship program. We visit a number of targeted universities each fall for internship and full-time recruiting. We also give consideration to existing employees who have up to 2–3 years of work experience.

### Getting on track

Each GOLD Program participant chooses a career track in one of the following areas:

- Change Management
- Credit Services
- Global Fund Servicing
- Investments
- Corporate Finance

A structured training plan includes rotations in core departments to build a foundational understanding of the career track. Subsequent rotations allow for specialization within the career track based on individual interests and organizational needs. After successful completion of the program, the goal is to place participants on a team that best utilizes the training and skills gained through the rotation program process.

Having gone through a number of different rotation assignments and professional training, GOLD program alumni may be well positioned to grow within their roles and continue their career advancement at Northern Trust.

### Getting started

To learn more about this competitive and rewarding career opportunity or to apply, visit [northerntrustcareers.com](http://northerntrustcareers.com).



# Global Opportunities in Leadership Development (GOLD)

## North America Program

### Who Is Northern Trust?

Northern Trust's exclusive focus is providing asset management and asset servicing solutions to successful individuals, families and institutions. Supported by a network of offices around the globe and more than 14,000 employees, our clients rest easier knowing that with more than 120 years of experience, Northern Trust has honed its expertise throughout every imaginable economic climate. Everything we do is designed to help our clients succeed – by their definitions of success – so they have the freedom to focus on what really matters.

### What is the GOLD Program?

It is important for any organization to begin developing new leaders many years before they take the helm. That is why Northern Trust developed the Global Opportunities in Leadership Development (GOLD) Program.

The GOLD Program is an enterprise-wide development program designed for new or recent graduates. During the 1–2 year program, participants will have the opportunity to rotate through different departments in their chosen career track. Each track will tie back to one of Northern's business units – Personal Financial Services (PFS), Corporate & Institutional Services (C&IS), Northern Trust Global Investments (NTGI), Operations & Technology (O&T), or Corporate Finance.

The program begins in the late summer each year with a comprehensive two-week orientation during which participants are given an extensive overview of our various business units and their strategies. Throughout the program, GOLD Program participants are given opportunities for professional skills development, the ability to attend a series of meetings and mentoring sessions with senior managers, and the ability to work together as a class on various program related activities.

At the end of the program, the goal is to place qualified participants into a role that enables them to fully utilize the experience gained through their rotations and further their contributions to the organization. The program strives to attract, train and retain high-potential talent.



TRACK	GOALS	FOUNDATIONAL ROTATIONS	SPECIALIZATION/BUSINESS UNIT ALIGNMENT	SAMPLE LIST OF REQUISITE ROTATIONS	APPROXIMATE PROGRAM LENGTH*	SAMPLE PLACEMENT OPTIONS
<b>Change Management</b>	This track offers trainees an opportunity to rotate through core functions of Operations & Technology to gain a foundational understanding of the business unit. This experience is then used as context in moving into rotations focused on understanding the discipline around Change Management. The goal of the track is to build business analysis and project management skills to drive progress, productivity and change in support of our O&T business unit.	<ul style="list-style-type: none"> <li>Core Operations Practice (Security Processing, Data Management, Client Accounting Practice or Client Operations Servicing &amp; Solutions)</li> <li>Process Optimization Team</li> <li>Change Execution Team</li> </ul>	<b>Operations &amp; Technology</b>	<ul style="list-style-type: none"> <li>Remaining Operations Practice Rotation</li> <li>Additional Change Execution Rotation</li> </ul>	<b>18 months</b>	<ul style="list-style-type: none"> <li>Business Process Analyst</li> <li>Project Management Consultant</li> </ul>
<b>Credit Services</b>	This track offers trainees an opportunity to go through a structured Credit Training program where participants develop an understanding of credit products, lending practices, financial analysis and the banking industry. Trainees also participate in complementary rotations in risk management and sales/servicing roles. Trainees can then choose to specialize in working towards a Private Banking or Corporate Banking underwriting role.	Credit Training	<b>Personal Financial Services</b>	<ul style="list-style-type: none"> <li>National Credit Center</li> <li>Banking Compliance/Risk</li> <li>Client Servicing Team</li> </ul>	<b>12 – 14 months</b>	Private Banking Underwriter
			<b>Corporate &amp; Institutional Services</b>	<ul style="list-style-type: none"> <li>Corporate Banking Group</li> <li>Credit Policy</li> <li>Custody or Investments Rotation</li> </ul>	<b>12 – 14 months</b>	Credit Portfolio Manager
<b>Global Fund Servicing</b>	This track allows trainees to rotate through core functions in support of our rapidly expanding Global Fund Services business, which provides client servicing and middle/back office support to our investment manager client base. Core rotations offer an opportunity to learn the main products and services Northern Trust provides and allows for specialization in either a client servicing role or a project management function in this space.	<ul style="list-style-type: none"> <li>Fund Administration</li> <li>Investment Operations Outsourcing</li> <li>Transfer Agency</li> <li>Custody Services</li> </ul>	<b>Corporate &amp; Institutional Services – Infrastructure &amp; Operations</b>	<ul style="list-style-type: none"> <li>Two rotations in Infrastructure (Controls, Implementation, Project Management Office)</li> </ul>	<b>20 months</b>	<ul style="list-style-type: none"> <li>Business Analyst</li> <li>Project Management Consultant</li> </ul>
			<b>Corporate &amp; Institutional Services – Client Servicing &amp; Strategy</b>	<ul style="list-style-type: none"> <li>Product or Strategy Team</li> <li>Relationship Management Team</li> </ul>	<b>20 months</b>	<ul style="list-style-type: none"> <li>Client Service Representative</li> <li>Sales Associate</li> <li>Product Management</li> </ul>
<b>Investments</b>	This track offers trainees an opportunity to gain experience in portfolio management, research and investment product areas. Core rotations are completed within our traditional asset management departments (NTGI), our multi-manager solutions area and our PFS business unit. Specialized focus can then be obtained in any of the areas above to prepare for a role as an investment associate, research analyst or junior portfolio manager.	<ul style="list-style-type: none"> <li>Investment or Economic Research Team</li> <li>Portfolio Management</li> <li>Multi-Manager Solutions Team</li> <li>Personal Financial Services</li> </ul>	<b>Northern Trust Global Investments – Research</b>	<ul style="list-style-type: none"> <li>Investment or Economic Research Team</li> <li>Product Strategy Team</li> </ul>	<b>20 months</b>	<ul style="list-style-type: none"> <li>Research Analyst</li> <li>Jr. Strategist</li> </ul>
			<b>Northern Trust Global Investments – Portfolio Management</b>	<ul style="list-style-type: none"> <li>Portfolio Construction</li> <li>Investment Risk</li> </ul>	<b>20 months</b>	<ul style="list-style-type: none"> <li>Jr. Portfolio Manager</li> <li>Jr. Program Manager</li> </ul>
			<b>Personal Financial Services</b>	<ul style="list-style-type: none"> <li>Portfolio Construction</li> <li>Financial Advisory Services</li> </ul>	<b>20 months</b>	<ul style="list-style-type: none"> <li>Associate Portfolio Manager</li> <li>Associate Investment Consultant</li> </ul>
<b>Corporate Finance</b>	This track offers trainees an opportunity to rotate through core functions of Corporate Finance that report up to the Chief Financial Officer. Trainees will experience oversight of the accounting and financial infrastructure, management of the Corporation’s financial position, financial analytics and reporting at both Corporate and Business Unit levels, and interaction with the Corporation’s shareholders and rating agencies.	<ul style="list-style-type: none"> <li>Corporate Financial Analysis</li> <li>Business Unit Financial Analysis</li> </ul>	<b>Corporate Finance</b>	<ul style="list-style-type: none"> <li>Treasury</li> <li>Investor Relations</li> <li>Costing &amp; Profitability</li> <li>Finance Operations</li> <li>Management Reporting, Planning &amp; Analysis</li> </ul>	<b>18 months</b>	<ul style="list-style-type: none"> <li>Financial Analyst</li> <li>Accountant</li> </ul>

There are several teams within the organization that will satisfy the requirements for the foundational and requisite rotations. The Program Manager works closely with the trainees to help build a rotation plan that meets the interests and strengths of each candidate.

\*This document is not intended to be and should not be regarded as a promise to provide employment, benefits and/or certain terms and conditions of employment for any period of time.