



NCM Client Notification

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A publication of Northern Capital Management, Inc.

SPECIAL CLIENT NOTICE

This notification is an addendum to your Financial Advisory Agreement.

Background:

Northern Capital Management, Inc. receives a significant number of solicited and/or non-solicited deposits into client accounts through the mail or as direct deposits with custodians.

It is assumed by Northern Capital Management, Inc. when these deposits are made into accounts they are available for investment consistent with your Investment Objective. However, at times clients have deposited unsolicited funds with the assumption those funds will be available for a future project or need and remain un-invested.

Lacking specific instructions, such deposits may be inadvertently invested, thereby subjecting these funds to market fluctuations.

Alternatively, if deposits are made to accounts with client expectation of expeditious investment to take advantage of depressed conditions, there may be a delay due to the cumbersome notification procedures presently in place to prevent trading miscommunications.

Consequently, Northern Capital Management, Inc. is amending its trading policies with respect to deposits. It is very important clients understand our cashiering and investing policy.

Cash Deposit Policy

Be advised it is the policy of Northern Capital Management, Inc. to invest any and all incoming cash deposits which exceed any formalized cash minimums.

Deposits will be invested in accordance with the Investment Objective assigned to the account. The timing and amount of investment is based upon the sole discretion of Northern Capital Management, Inc.