



DELIVERING HIGHLY QUALIFIED ORANGE COUNTY INVESTMENT PROSPECTS



Northern Trust

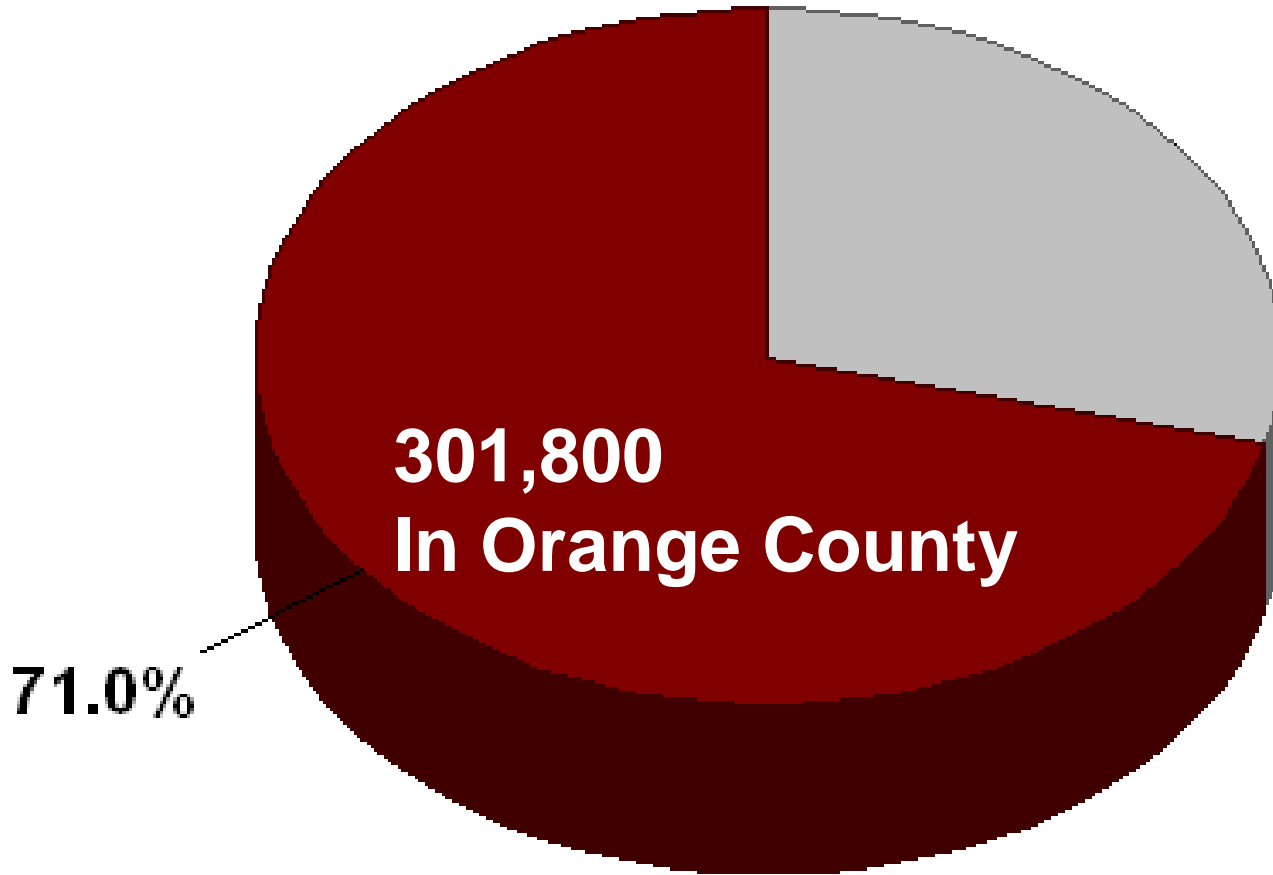


DEMOGRAPHICS



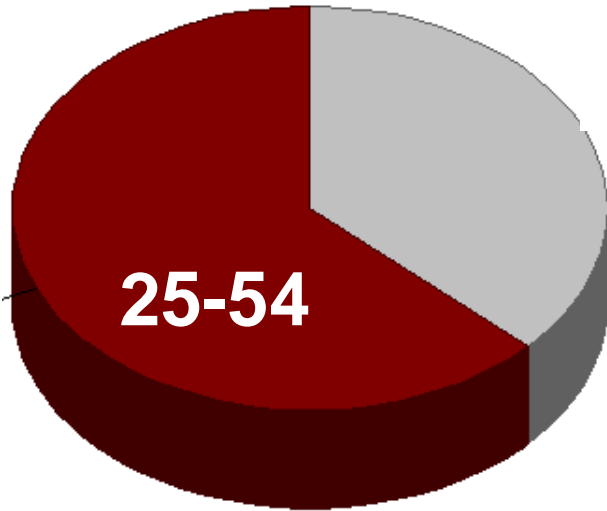
OC METRO Reaches 425,100 Adults.

71% Live in Highly Affluent Orange County,
with an additional 123,300 commuters living in Los Angeles County.

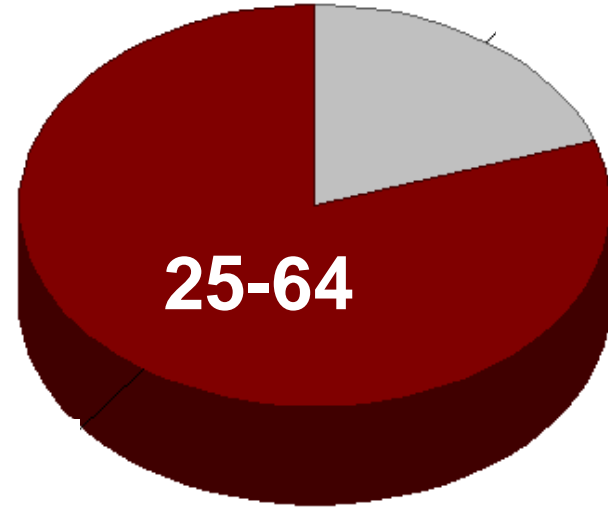


Cume Adults 18+: 425,100

REACHING PRIME INVESTOR AGE DEMOGRAPHICS



63% of Readers as Age 25-54

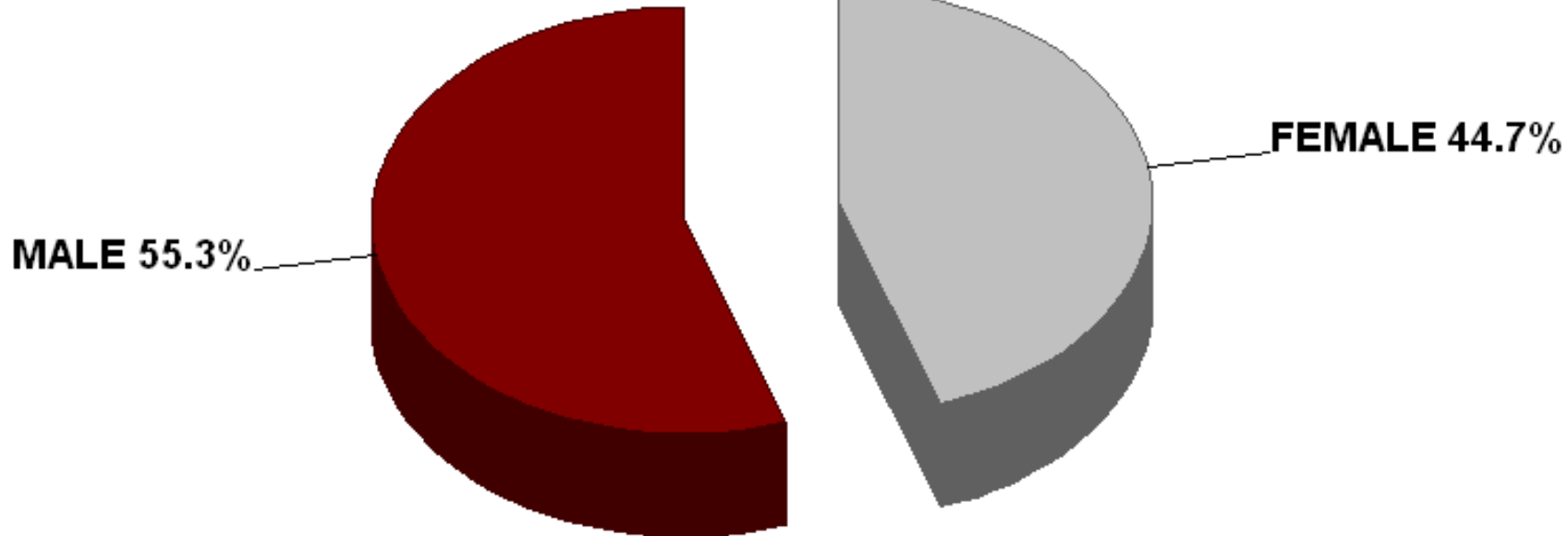


80% of Readers as Age 25-64

AVERAGE AGE: 45.9

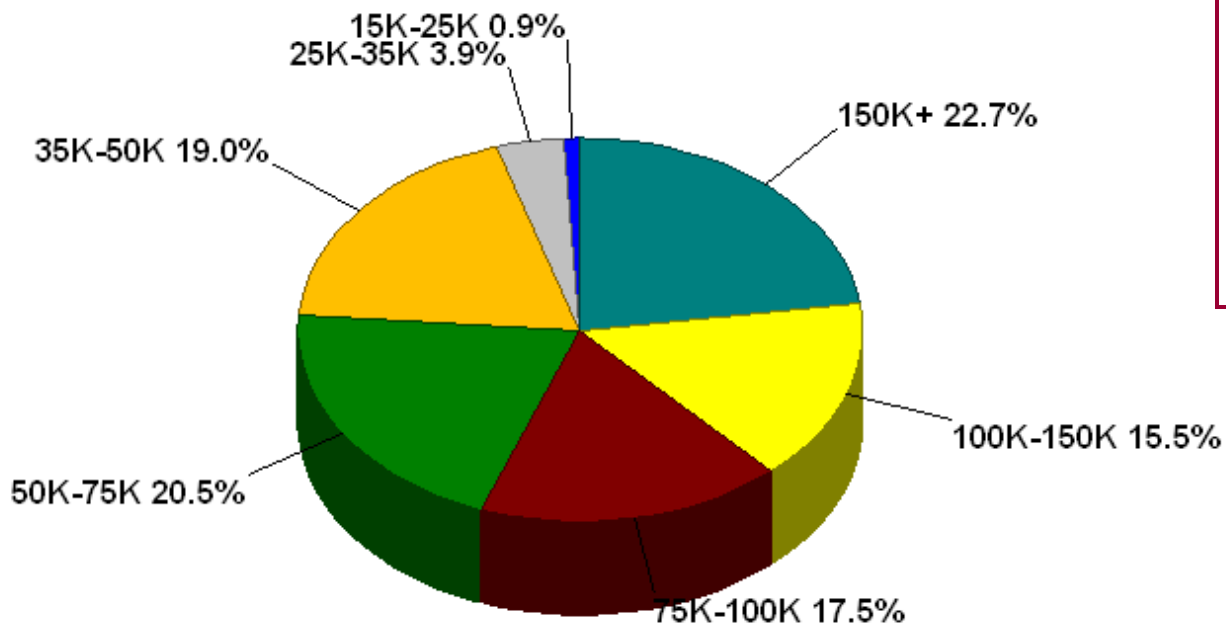


OC METRO's READERSHIP SKEWS MALE





OC METRO ANNUAL INCOME PROFILE



Average Income of
OCMETRO
Adults 25-54:

\$96,646

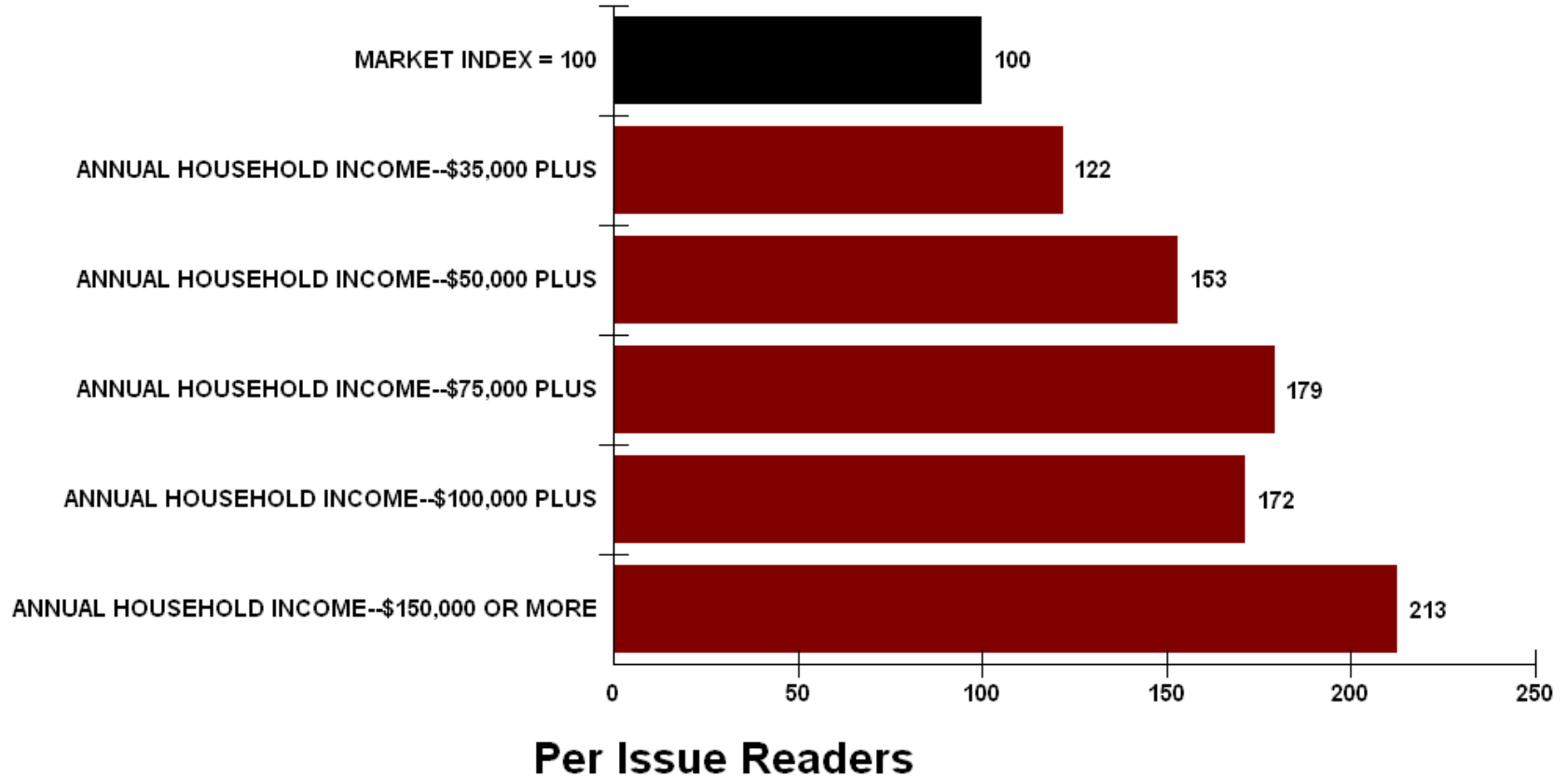
OUTPERFORMING THE MARKET



DELIVERING HIGH INCOME ADULTS

OCMETRO's readers have substantial affluence. The higher the income, the stronger OCMETRO gets. This is a great opportunity for NORTHERN TRUST to build its high income investor business.

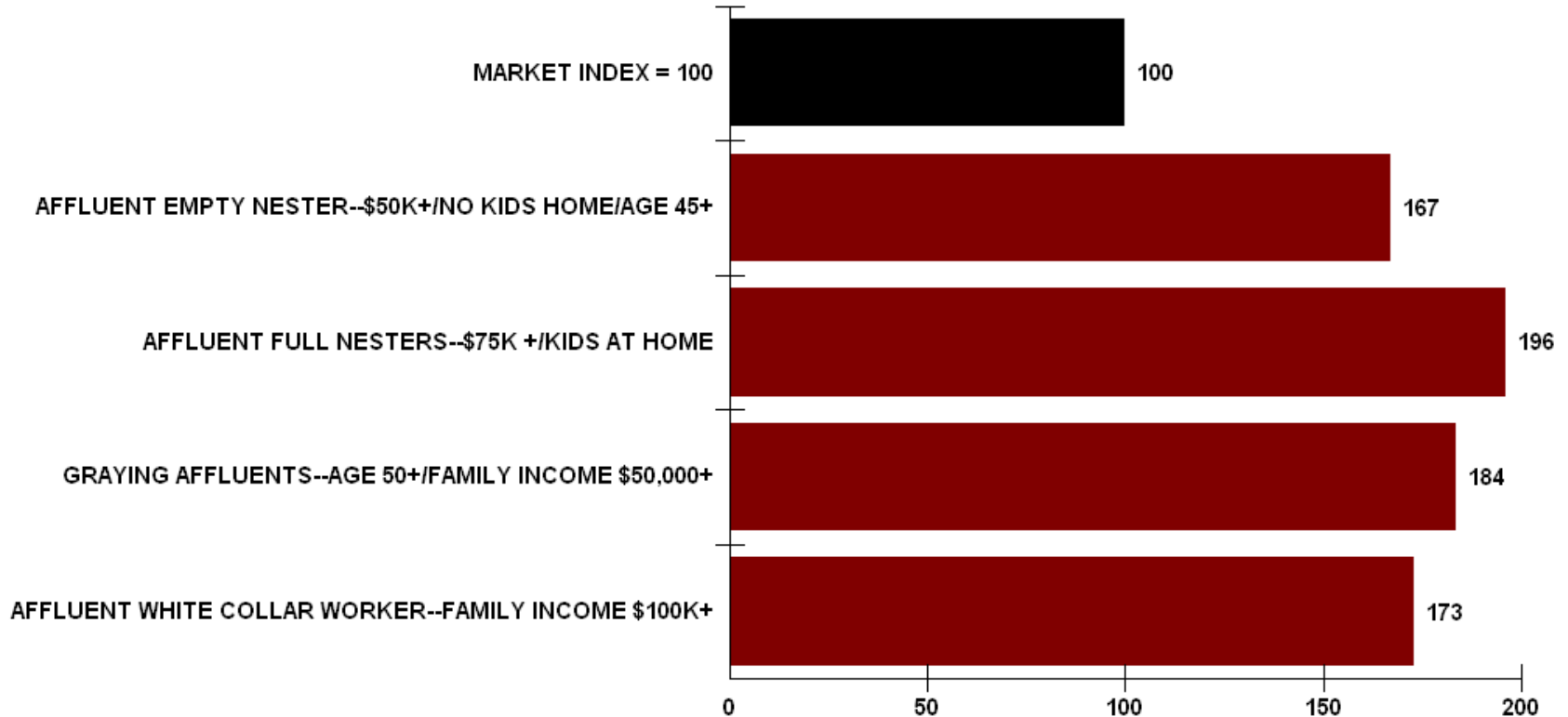
OC METRO





OCMETRO Outperforms the Market in Delivering All Affluent Lifestyles...broadening the base of Investor Prospects.

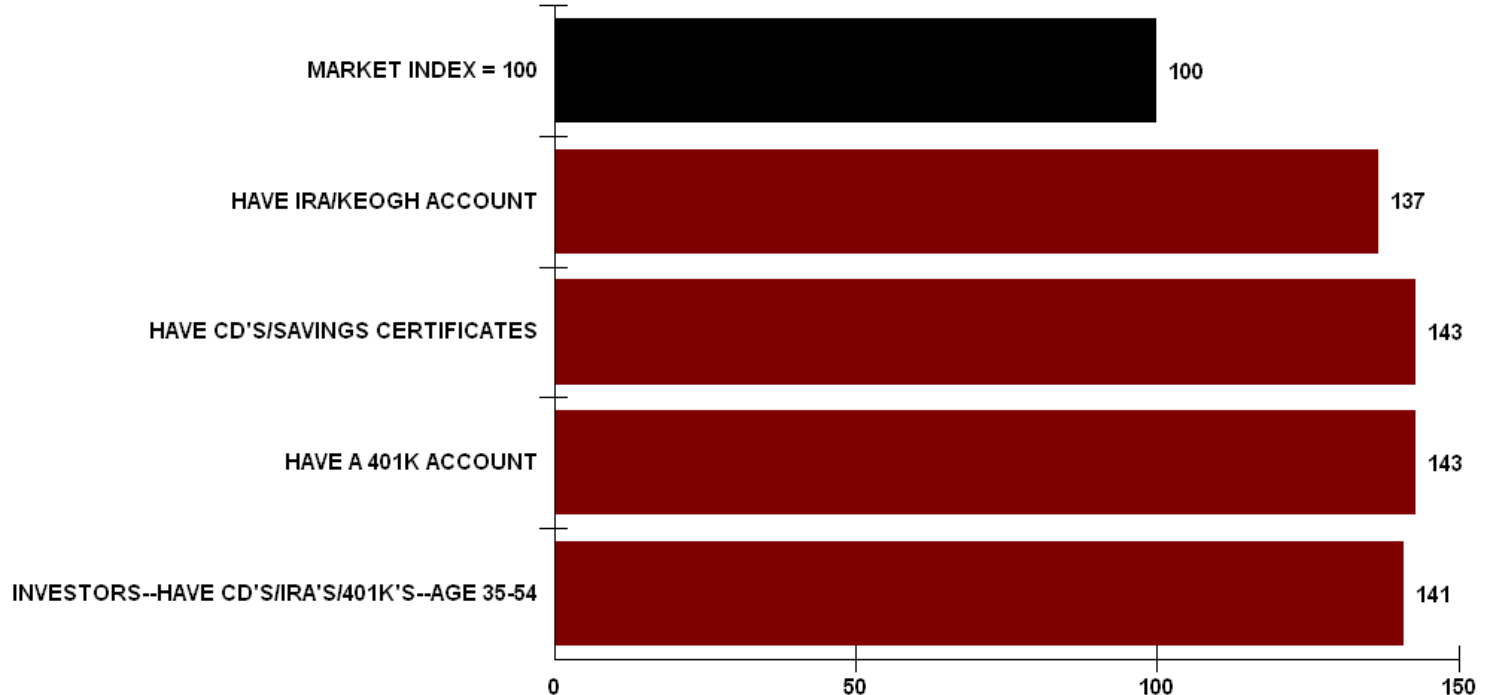
OC METRO DELIVERS AFFLUENTS





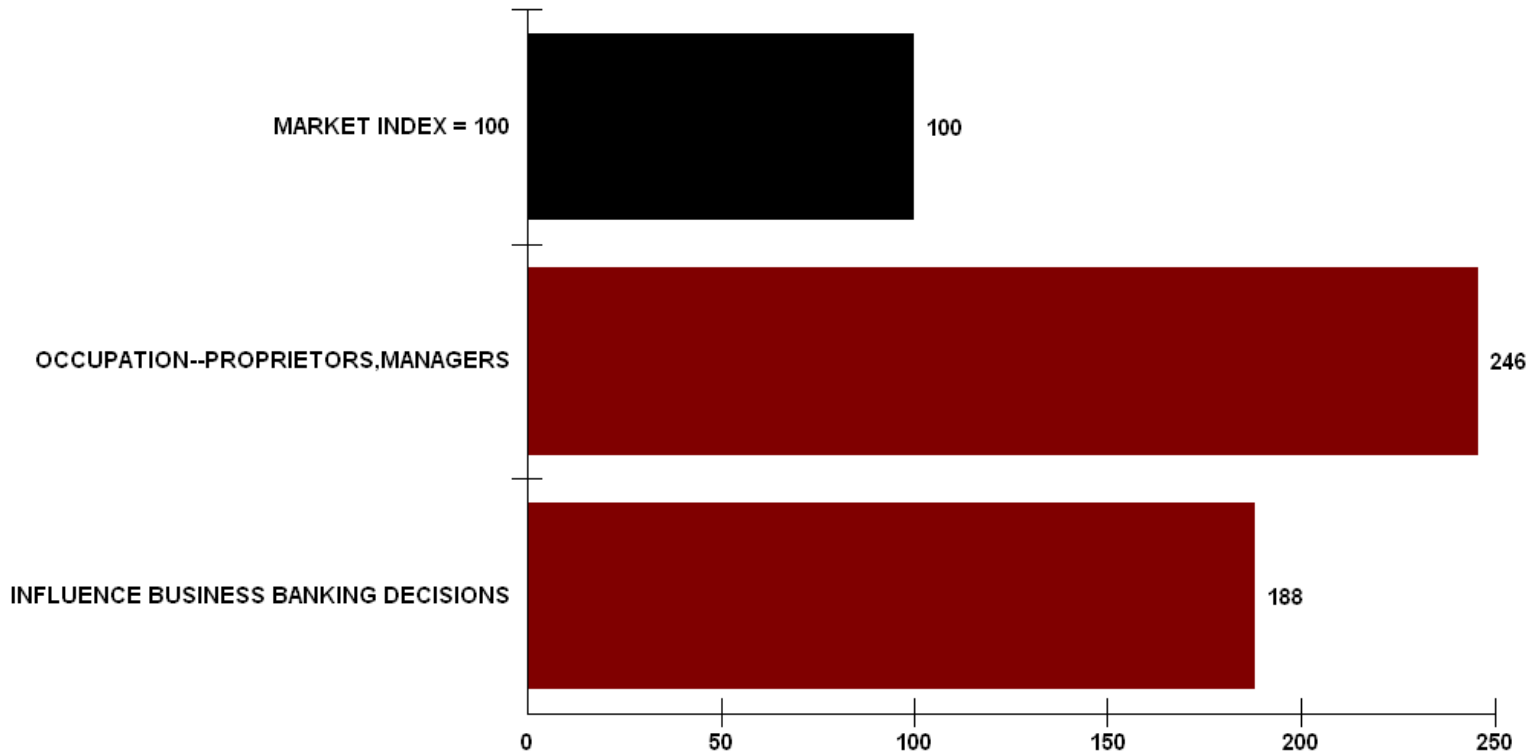
OCMETRO readers are heavy users of investment services, providing a great opportunity to snag new investor prospects.

OC METRO DELIVERS INVESTORS



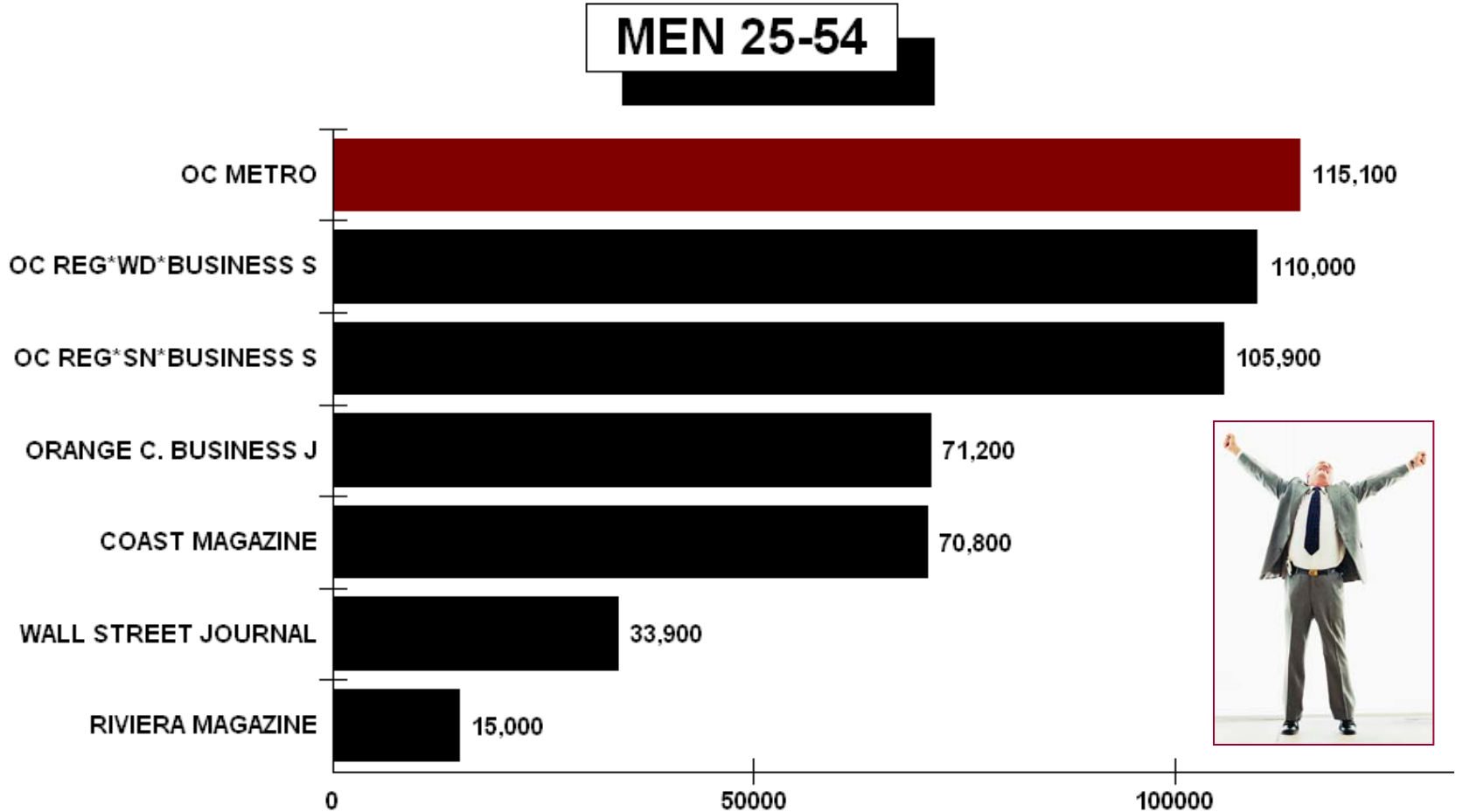


OCMETRO not only delivers general market affluents, but also business owners and business banking influencers. This translates into increasing your commercial business.



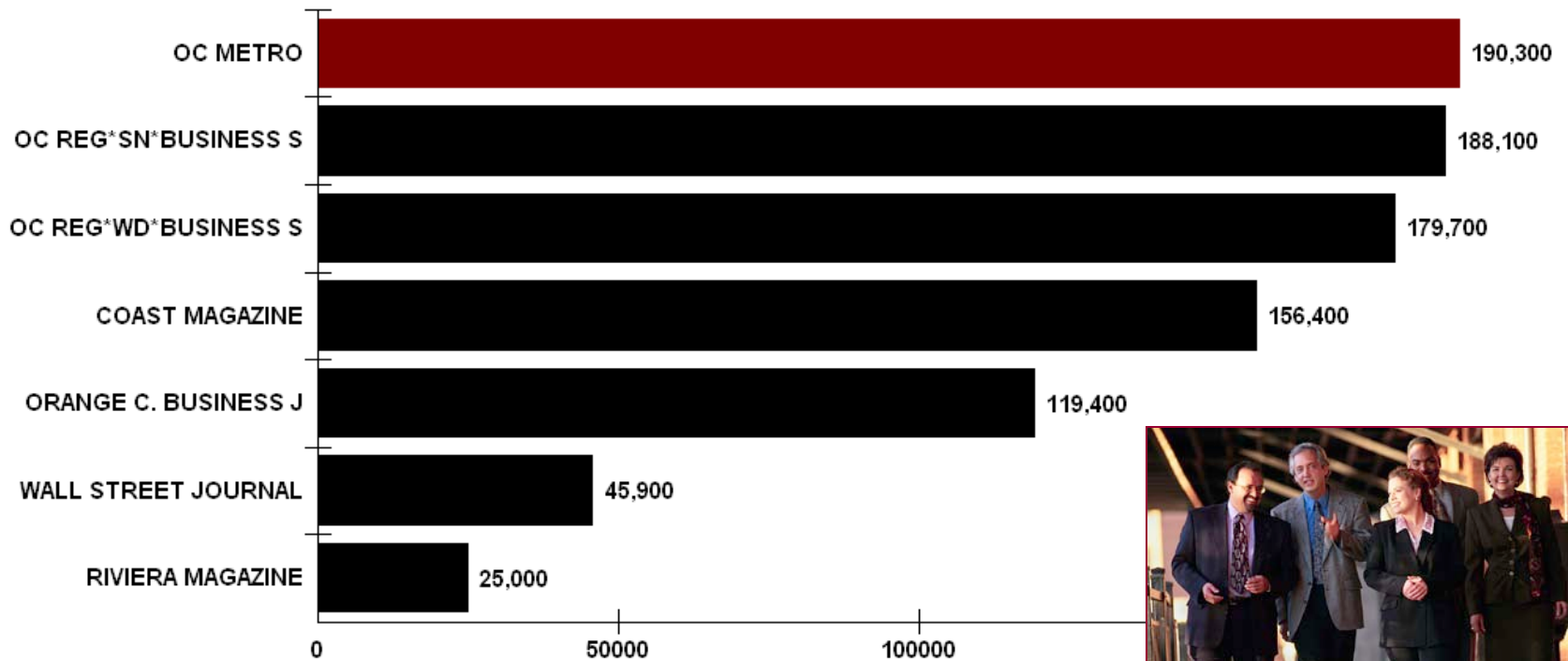
**SUBSTANTIAL REACH
OF
INVESTOR PROSPECTS**

OCMETRO Reaches MORE Prime Investors...MEN 25-54



In addition... **OCMETRO** Reaches **MORE** Adults 25-54, delivering the affluent women as well as the men.

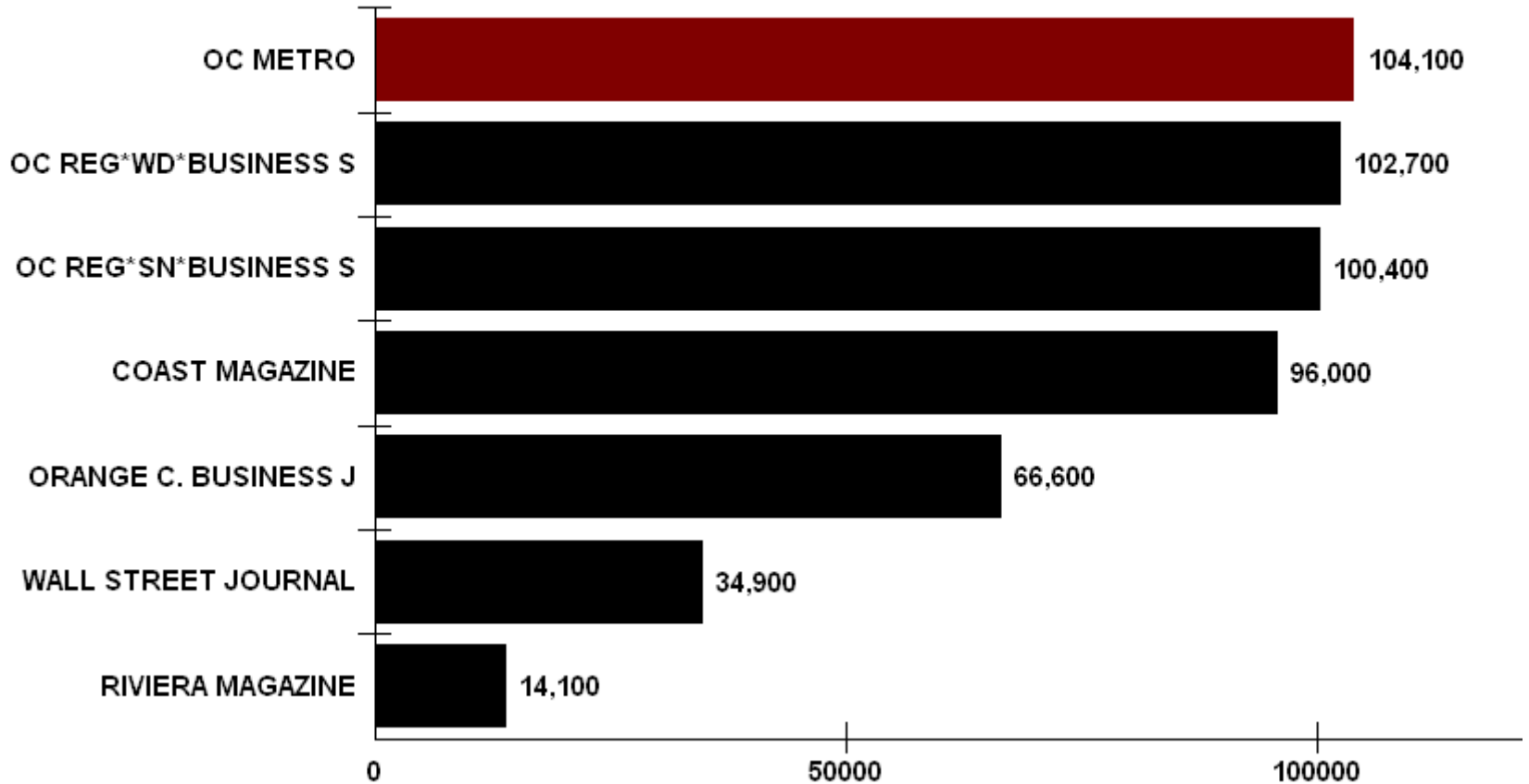
ADULTS 25-54





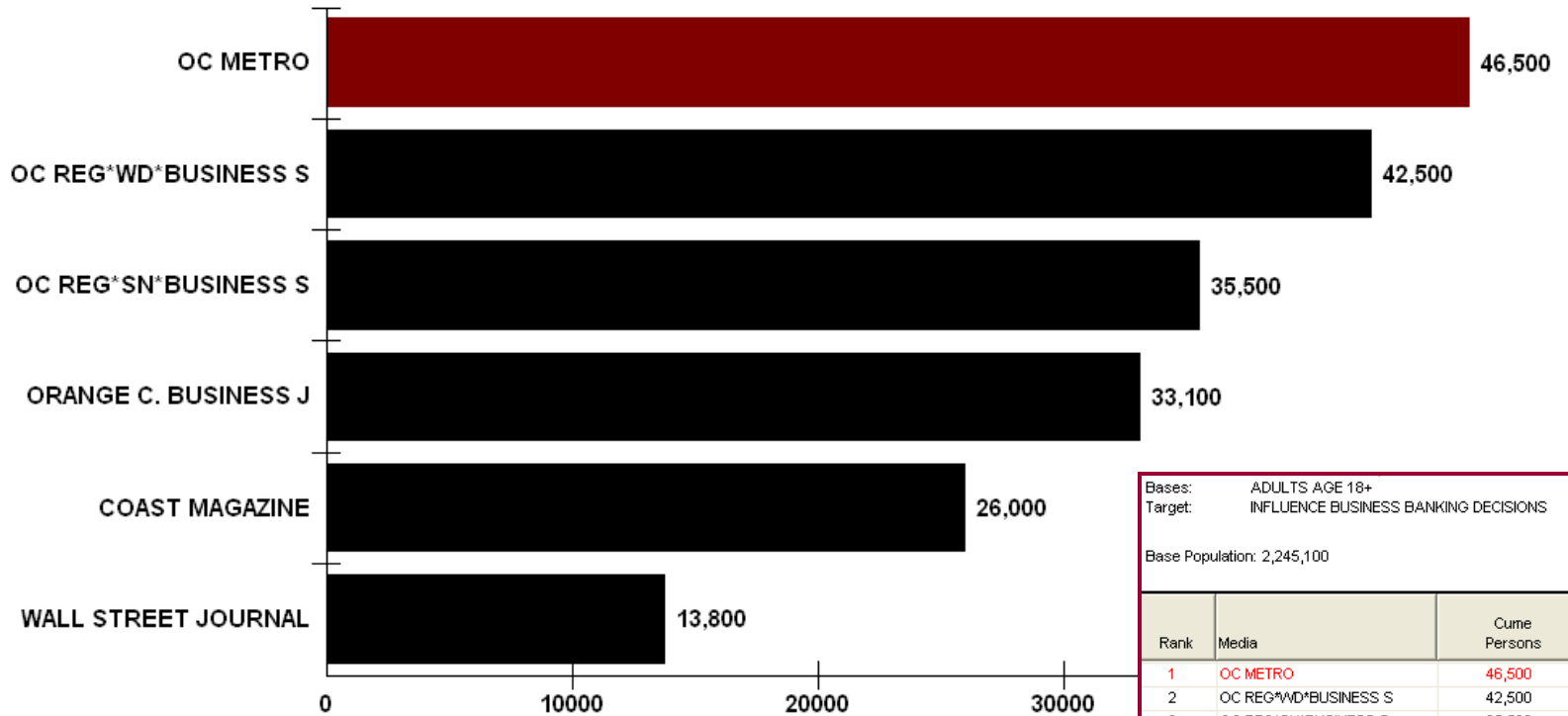
More High Income Adults Equals MORE Investor Prospects.

\$100,000 Household Income



OCMETRO DELIVERS THE MOST BUSINESS BANKING DECISION MAKERS.
Add this to the highly qualified personal investors, and you have an unbeatable combination!

BUSINESS BANKING DECISION MAKERS

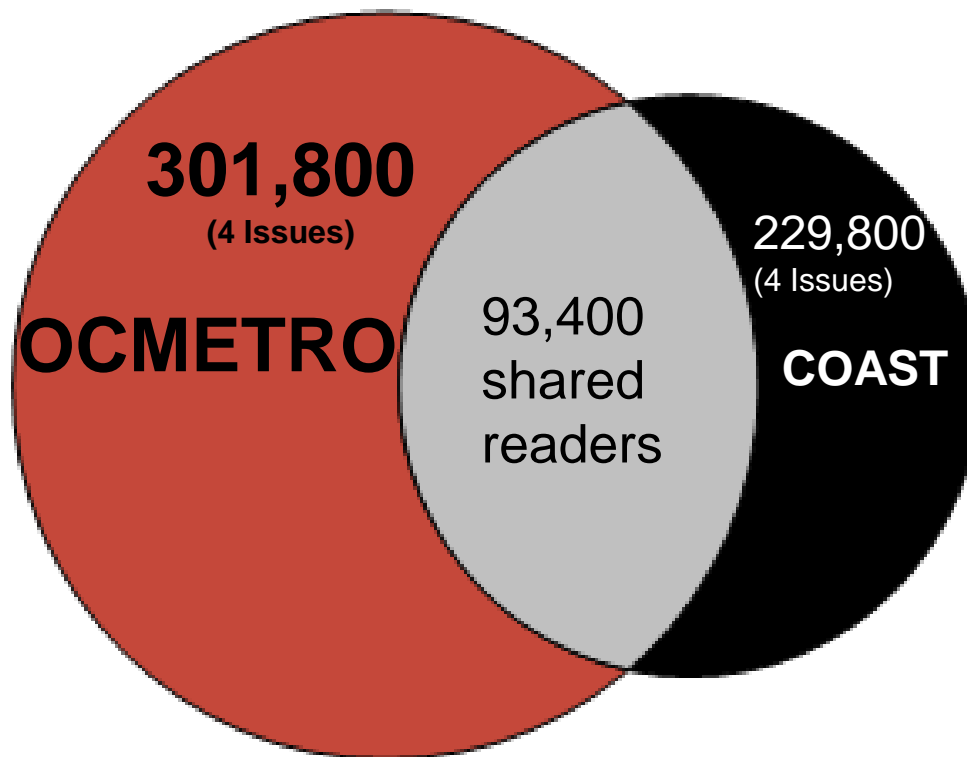


Bases: ADULTS AGE 18+
Target: INFLUENCE BUSINESS BANKING DECISIONS
Base Population: 2,245,100

Rank	Media	Cume Persons
1	OC METRO	46,500
2	OC REG*WD*BUSINESS S	42,500
3	OC REG*SN*BUSINESS S	35,500
4	ORANGE C. BUSINESS J	33,100
5	COAST MAGAZINE	26,000
6	WALL STREET JOURNAL	13,800
7	RIVIERA MAGAZINE	*

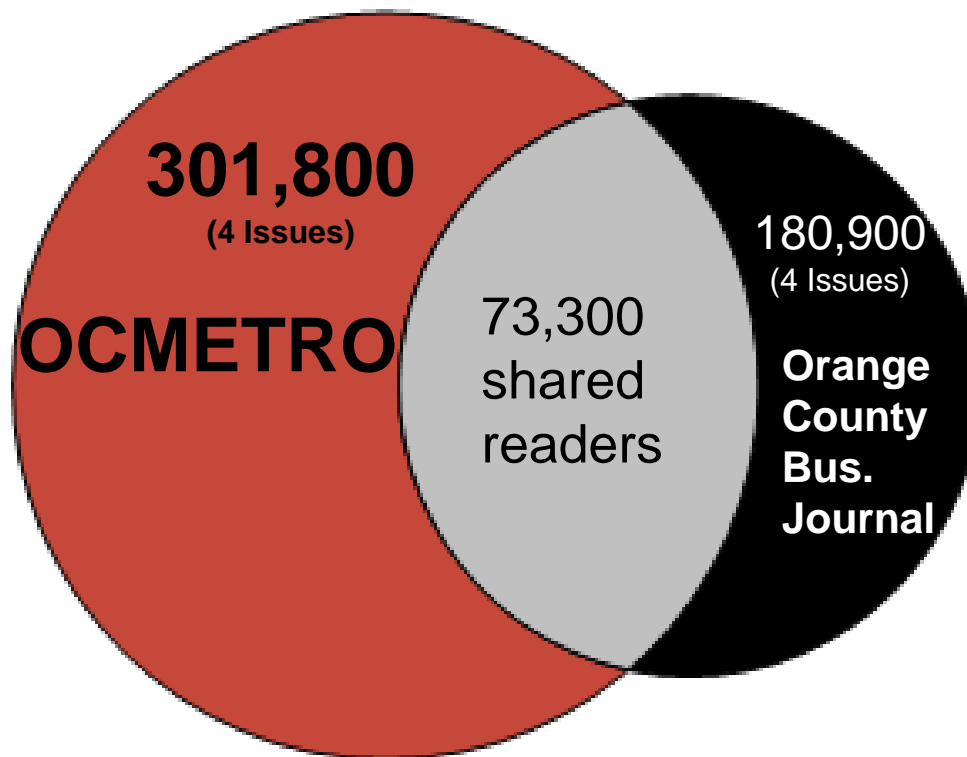
DUPLICATION

40.6% of Coast Readers are reached by **OCMETRO**.



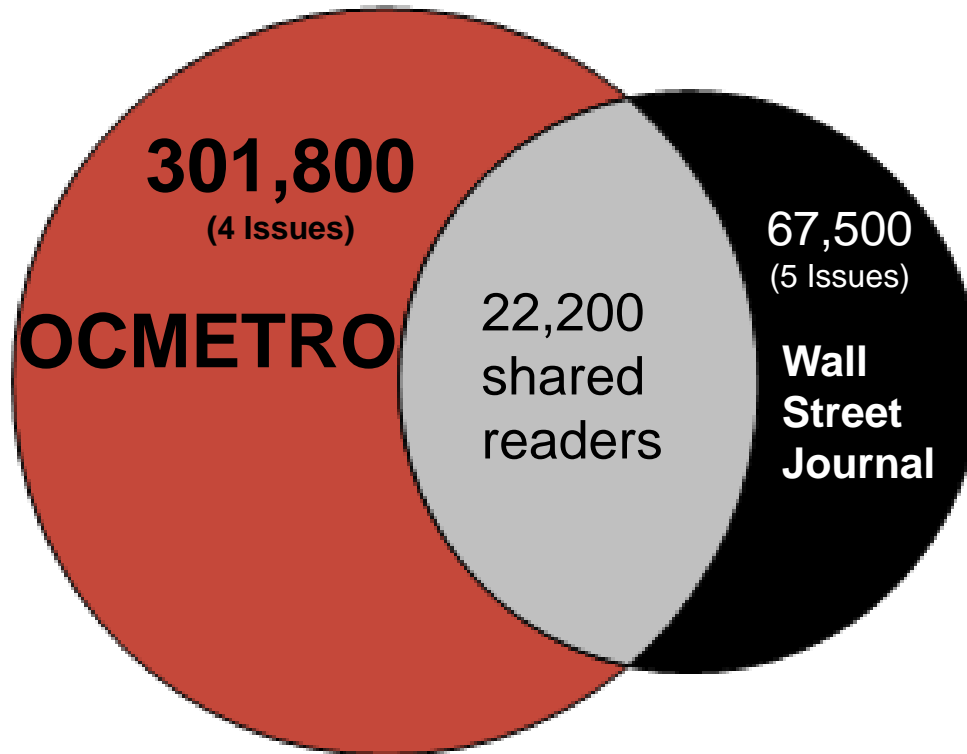
Of the 229,800 Orange County Adults who have read at least one of the past four issues of Coast, 40.6% or 93,400 have also read **OCMETRO**.

40.5% of Orange County Business Journal Readers are reached by **OCMETRO**.



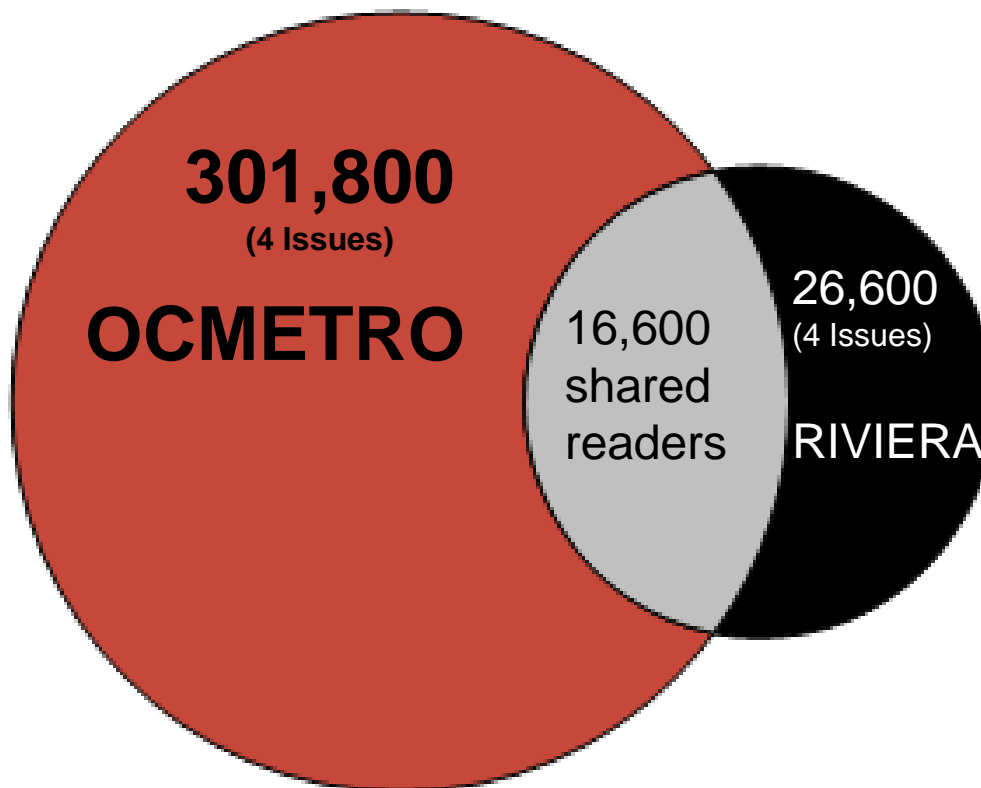
Of the 180,900 Orange County Adults who have read at least one of the past four issues of Orange County Business Journal, 40.5% or 73,300 have also read **OCMETRO**.

32.9% of Wall Street Journal Readers are reached by **OCMETRO.**



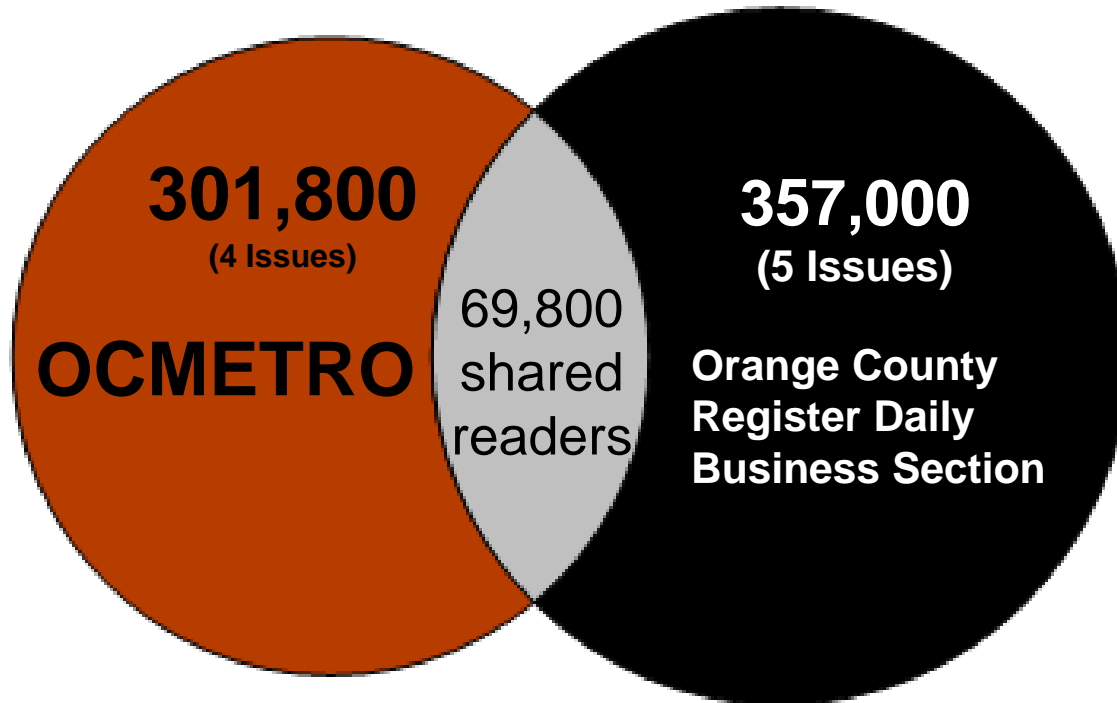
Of the 67,500 Orange County Adults who have read at least one of the past five issues of Wall Street Journal, 32.9% or 22,200 have also read **OCMETRO.**

62.4% of Riviera Readers are reached by **OCMETRO**.



Of the 26,600 Orange County Adults who have read at least one of the past four issues of Riviera, 62.4% or 16,600 have also read **OCMETRO**.

23% of The Register Business Section Readers are reached by **OCMETRO**.



Of the 357,000 Orange County Adults who have read at least one of the past five issues of the O.C. Register Business Section, 23% or 69,800 have also read **OCMETRO**.

SUMMARY

NORTHERN TRUST has a great revenue building opportunity with **OCMETRO**.

OCMETRO Efficiently Delivers:

- ✓ High Income adults in all Affluent Lifestyles
- ✓ Those with a history of investing
- ✓ Business Owners & Business Banking Influencers

OCMETRO is a Market Leader & Delivers in High Numbers:

- ✓ Adults & Men in the highly desirable 25-54 age demographic
- ✓ Business Banking Influencers

OCMETRO Delivers Large Percentages of Competing Media's Reach.