



CUSTOMER SUPPORT/ACCOUNT SERVICES

FREQUENTLY ASKED QUESTIONS

Q HOW DO I SET UP OR MAKE CHANGES TO THE AUTOMATIC OPTIONS ON MY ACCOUNT?

Please complete the Account Maintenance form. This form allows you to set up or make changes to an Automatic Investment Plan, an Automatic Exchange Plan, and/or Automatic Redemption Plan. Please provide the appropriate banking instructions, as well as the required Signature & Certification.

Mail the form to the appropriate address below.

FIRST CLASS MAIL TO:
Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:
Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

Q HOW DO I UPDATE THE BANKING INFORMATION ON MY ACCOUNT?

Using the Account Maintenance form, please complete the Account Registration, Banking Information, and Signature & Certification steps.

Mail the form to the appropriate address below.

FIRST CLASS MAIL TO:
Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:
Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

Q HOW DO I CHANGE MY ADDRESS?

ONLINE

The quickest and most efficient way to update your address is by using Private Passport to log into your account. Once you have established online access, you can make updates or submit trades 24 hours a day.

BY MAIL

To update your address by mail, use the Account Maintenance form. Please complete the Account Registration, Address Change or Correction, and Signature & Certification steps, and then mail the form back to us.

FIRST CLASS MAIL TO:

Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:

Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

BY PHONE

You may also submit your address change by speaking to a Shareholder Services Representative. Our Shareholder Service Representatives can be reached at 800-595-9111, Monday through Friday, 7:00 a.m. to 5:00 p.m. Central time.

Q HOW DO I ADD OR CHANGE BENEFICIARIES ON MY ACCOUNT? (IRA & NON-IRA)

For non-retirement accounts registered to individuals and joint tenants with rights of survivorship only, please complete the Transfer on Death form in its entirety, making sure to provide the required signature(s). For a Traditional, Roth, or SEP Individual Retirement Account, please complete the IRA Beneficiary Designation form in its entirety, making sure to provide the required signature.

Mail the form to the appropriate address below.

FIRST CLASS MAIL TO:

Northern Funds
P.O. Box 75986
Chicago, IL 60675-5996

EXPRESS OR REGISTERED MAIL TO:

Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

Q HOW DO I EXCHANGE SHARES?

ONLINE

If you have established Online Access through Northern Trust's Private Passport for your account, you may submit an order to exchange shares via our website 24 hours a day. To Establish Online Access or Log In to your account, please contact 1-888-635-5350.

BY MAIL

To exchange shares by mail, please send a clear and complete letter of instruction requesting your exchange. When completing a Letter of Instruction form, be sure to state the name of the fund, the number of shares or dollar amount to be exchanged and the number of your account. Sign the request exactly as the name or names appear on the account registration and mail it to the appropriate address below.

FIRST CLASS MAIL TO:

Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:

Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery services.

BY PHONE

You may also submit your exchange order by speaking to a Shareholder Services Representative. Our Shareholder Services Representatives can be reached at 800-595-9111, Monday through Friday, 7:00 a.m. to 5:00 p.m. Central time.

Q HOW DO I SELL SHARES?

Redemptions can be paid by check, wire or ACH transfer only to the address or bank account of record. There are a variety of ways you can request a redemption:

ONLINE

If you have established online access, the fastest and easiest way to redeem shares is to simply log into your account and submit a trade request.

BY MAIL

You may mail a written redemption request to our Shareholder Servicing Representatives. State the account number, name of the fund and number of shares or dollar amount to be sold. Sign the request exactly as the name or names appear on the account registration and mail it to the appropriate address below.

FIRST CLASS MAIL TO:

Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:

Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

BY PHONE

You may also submit your redemption order by speaking to a Shareholder Services Representative. Our Shareholder Services Representatives can be reached at 800-595-9111, Monday through Friday, 7:00 a.m. to 5:00 p.m. Central time.

Q HOW DO I PURCHASE ADDITIONAL SHARES?

ONLINE

If you have established online access and added banking instructions to your account, you can use our website to log into your account to purchase shares at any time.

BY MAIL

To purchase shares by mail, fill out the investment slip included with your most recent transaction confirmation or quarter-end statement. When completing an investment slip be sure to state your account number, the name of the fund, and the dollar amount to be purchased. Make your check payable to "Northern Funds" and mail it with your investment slip to the appropriate address below:

REGULAR MAIL TO:

Northern Funds
P.O. Box 75986
Chicago, IL 60675-5986

EXPRESS OR REGISTERED MAIL TO:

Northern Funds
333 South Wabash Avenue
Dept. W-38
Chicago, IL 60604

Please be aware that Northern Funds is not responsible for any mail that is lost or misdirected by the U.S. Post Office or any other delivery service.

BY PHONE

You may also submit your purchase order by speaking to a Shareholder Services Representative. Our Shareholder Services Representatives can be reached at 800-595-9111, Monday through Friday, 7:00 a.m. to 5:00 p.m. Central time.

BY WIRE

You can also purchase shares by wire. Instruct your bank to wire the amount of the additional investment to Northern Trust Company using the banking instructions below. Make sure to include your account number, the name of the fund, the share class and your account registration.

WIRE TO:

Northern Trust Company
Chicago, IL
ABA#: 071000152
Acct: Your ten digit account number
Reference: Shareholder's Name

Q HOW DO I OBTAIN A MEDALLION SIGNATURE GUARANTEE?

To obtain a Medallion Signature Guarantee, take the unsigned letter of instruction or form to the guaranteeing institution. Most institutions will not guarantee your signature unless you sign in their presence. Be sure to bring the specific personal identification and necessary documentation the guaranteeing institution requires.

Northern Funds will accept a Medallion Signature Guarantee from eligible guarantor institutions including banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations.

Please keep in mind the following important information regarding Medallion Signature Guarantees:

- The Medallion Signature Guarantee should not be dated or limited.
- Photocopies of a Medallion Signature Guarantee are not acceptable.
- A notary public is not an acceptable substitute for a Medallion guarantee.
- A witnessed, verified, or certified signature is not an acceptable substitute for a Medallion Signature Guarantee.

Northern Funds may waive or require a Medallion Signature Guarantee under certain circumstances at Northern Funds' sole discretion.

A Medallion Signature Guarantee may be refused if any of the following is applicable:

- It does not appear valid or in good form.
- The transaction amount exceeds the surety bond limit of the Medallion Signature Guarantee.
- The guarantee stamp has been reported as stolen, missing or counterfeit.

Please note: A Medallion Signature Guarantee will not take place of required documentation, which must be provided to Northern Funds dependent upon the situation.

Example of a Medallion Signature Guarantee Stamp



Q WILL I BE SUBJECT TO A REDEMPTION FEE?

The Northern Intermediate Tax-Exempt Fund, High Yield Fixed Income Fund, International Equity Index Fund, Large Cap Core Fund, Active M International Equity Fund, Global Real Estate Index, Global Sustainability Index Fund, Multi-Manager Global Real Estate Fund, Active M Emerging Markets Equity Fund, and Multi-Manager High Yield Opportunity Fund charge a 2% redemption fee on shares that are redeemed before they have been held for 90 days.

Please refer to the Prospectus for a more detailed explanation of this redemption fee and the circumstances that may make your account exempt.

Q CAN I PURCHASE NORTHERN FUNDS IF I AM NOT A U.S. RESIDENT?

Northern Funds are available for sale in all 50 United States, the District of Columbia, Puerto Rico, U.S. Virgin Islands and Guam.