



EYE ON GEMINI

WELCOME NEW CLIENTS

We would like to welcome the following new fund additions to our family:

- Arrow - additional mutual fund
- Wayne Hummer - two additional mutual funds
- Southern Sun - mutual fund
- CMG/Blumenthal - mutual fund
- Chariot Advisors - mutual fund
- Triplicity - Clarus Capital - hedge fund
- ELP Capital - hedge fund

RIA DATABASE

In our pursuit to pass on information that will benefit your business, we'd like to share a little about RIA Database.

RIA Database offers a Web-based, searchable database that provides extensive profiles on more than 29,000 RIA firms, 100,000 contacts and 20,000 email addresses.

With 62 searchable fields of data and over 100 data fields, RIA Database enables their clients to target the right advisors in the most efficient and effective manner. They utilize more than five sources of data and have created custom, searchable fields for RIA firms using mutual funds, separately managed accounts, ETFs, socially responsible investing, family offices, real estate, alternatives, retirement products and insurance products. Enhancements to the data are made daily and relevant changes to the functionality are made based on market research and client feedback. With a 98% client retention rate, RIA Database has grown since inception in 2006 to over 100 clients including some of the largest mutual funds, hedge funds, financial technology and research consulting firms in the world.

RIA Database has been chosen by Forbes (October 08) and Fortune and Registered Rep (Spring 08) to provide top advisor reports due to the accuracy of their data and usefulness of their systems. In November, RIA Database partnered with InvestmentNews to provide top RIA rankings, which will be published quarterly.

In addition to the RIA database, the firm also offers Registered Rep and bank/trust databases with 715,000 contacts and 8,000 companies, respectively.

For more information, please call RIA Database at 704.543.4554 or visit them on the web at www.RIADatabase.com. Or let us here at Gemini know of your interest. RIA Database is willing to put together a package for Gemini clients.

WHERE IS GEMINI?

Gemini recently exhibited at the Financial Advisor Symposium in Chicago, October 13 - 16. In addition, Eddie Lund, VP Business Development, participated on a panel with speakers from Rydex Financial Services, Orion Advisor Services, LLC and Trust Company of America.

We also attended the 3PM Conference in October. Joining 3PM has allowed us to enhance our database of qualified third-party marketing firms that have a track record of helping advisors to raise assets.

Gemini is 3PM's first third-party provider member, which we believe will be of great benefit to our clients. The member firms of 3PM are looking to partner with Gemini in order to work with you to promote your funds. More information is to come on 3PM and their member firms.

FIFTH THIRD BANK - GLOBAL SECURITIES SERVICES

Gemini is pleased to announce a new preferred partner, Fifth Third Global Securities Services, that will provide our clients with world-class institutional custody services.

Fifth Third Bank is among the top 20 banks in the US and its Global Securities Services Group has been providing institutional custody services for over a century.

One of the many things that sets Fifth Third Global Securities Services apart from its competition is their ability to become a single source for your custodial and investment service needs. They demonstrate this by the continuing expansion of their custody network and their consistent investment in product, service and technology.

With over \$200 billion in assets under care, they are able to offer an extensive range of core and value-added services, which create dynamic and solid solutions for our mutual clients.

Those services that comprise Fifth Third's CUSTODY PLUS offerings are:

- Global Custody
- Foreign Exchange
- Securities Lending
- Cash Management
- Institutional Brokerage/Commission Recapture/Expense Reduction
- Transition Management
- Fifth Third Internet Securities Workstation
- Treasury Management and Commercial Banking Services including DDA's, ACH and Lines of Credit

For more information, we encourage you to call Mike Dailey, Managing Director, within Global Securities Services at 866-719-0014.



CONFERENCE CALL WITH iSHARES

Many of you know that one of the benefits of having your fund in the Northern Lights Fund Trust is membership on our Advisory Council. This council participates in quarterly conference calls with Gemini employees and outside vendors in the investment world to find solutions members of the trust can use together or independently to further their cost savings. Our next conference call will be beneficial to all of our clients and we welcome your attendance.

Who: iShares

What: The ETF landscape; what iShares has seen this year, general trends from their clients, and what they anticipate for 2009. They will also talk about how they are seeing ETFs being used inside funds today. This is a great opportunity to ask your questions and for you to become better acquainted with one of our institutional partners.

When: December 18, 2008 at 4:00 PM EST

How: Call 888.311.9051 and enter participant code 965110

TRIVIA QUESTION

Here's some fun financial trivia for you:

- What stock had a boulder as its principal asset during the early and mid-1980's? **Natural Bridge of Virginia, which owned the arched boulder that supports Route 11. They had about 162,000 shares outstanding.**
- What was the original name of the American Stock Exchange and why? **The Curb, because it was originally started by traders on the streets of New York City standing on and by the curb.**
- What publicly traded stock during the 1970's and 1980's had as its major asset 60 million cubic feet of rock? **Indiana Limestone.**
- Was there really a stock exchange in Hawaii? **Yes, the Honolulu Stock Exchange operated from 1910 to 1976.**

