

TRENDS INTERNATIONAL, LLC 401(K) PLAN

July 23, 2013

Notice of Changes

The summary below highlights the recent changes to the TRENDS INTERNATIONAL, LLC 401(K) PLAN plan. Complete details on these changes can be found in the pages that follow. The information in this document is designed to provide you important information about your company's retirement plan and help you make the best possible decisions regarding the management of your retirement account.

Investment Options Added

The following investment options have been added to your plan. Additional information can be found on the investment's website or at <https://myaccount.ascensus.com/rplink>.

Investment Name
American Funds New Perspective Fund R4

Investment Options Removed

The following investment options are no longer available through your plan:

Investment Name
BlackRock Long-Horizon Equity Fund A

General Plan Information

Investment Instructions

You are responsible for choosing how to invest the assets in your account according to the procedures provided by your plan administrator. Information on your plan's investments and how to provide investment instructions can be found in the Investment Options section of this document. Your investment decisions are subject to any limitations or restrictions described in the table below.

Investment Limitations or Restrictions	
The portion(s) of your account that you can invest	Your Entire Account
How often you can change your investment elections	Daily
How often you can transfer assets between investment options	Daily
Additional rules that apply to selecting investments	

Exercise of Voting and Other Rights

Certain voting and other rights may apply to an investment option that you have chosen for your account. Those rights may be exercised by the plan sponsor or other named fiduciary for the plan who retains the right to exercise on behalf of the plan voting, tender and similar rights with respect to the designated investment alternatives in the plan.

Designated Investments

For a list of investment options offered through the plan, please review the Investment Options comparative chart in this document.

Investment Managers

For the investment managers of the plan's investment options, please see each investment's website, prospectus or fact sheet. [Insert response]

Administrative Expenses

Expenses for administrative services provided to the plan may be charged to your account. These services include Recordkeeping (e.g. valuing participant accounts, processing contributions and investment transactions and providing account statements), legal (e.g. designing and interpreting the plan document) and accounting (e.g. auditing the plan's financial records).

Individual Expenses

The expenses listed below for services provided to you may be charged to your account. If any of these expenses are charged to you, they will be deducted from check proceeds or from account assets. The fees listed below only apply for the services you use. Please see the "Information About the Document" section at the end of this document for further details.

Expense	Amount
Taking a distribution	\$60 per Distribution

Check stop payment/re-issue	\$35 per Check
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Investments available in your plan may charge additional fees to your account such as fund redemption fees, sales charges, deferred sales charges or other trading restrictions. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be assessed for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account related to these fees.

Investment Options

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. While the information below is important to making informed investment decisions, you should carefully review all available information about an investment option prior to making an investment decision.

In addition to the core investment options, model portfolios which are pre-defined asset allocation strategies utilizing the core investments are also available in your plan. Quarterly, your investment will be rebalanced back to the proper allocation. Please visit <https://myaccount.ascensus.com/rplink> for additional information on the model portfolios including the underlying fund allocations.

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific website address shown below or you can contact CAROL KILGORE at 3173884007. A free paper copy of the information available on the website(s) can be obtained by contacting CAROL KILGORE at 3173884007.

Document Summary

This document has three parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options (if applicable) under your retirement plan.

Part I – Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website(s) listed in Table 1. Additional information is also available at <https://myaccount.ascensus.com/rplink>.

Table 1—Variable Return Investments								
Name / Type of Option / Website	Average Annual Total Return As of 6/30/2013				Benchmark			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Equity Funds								
American Funds New Perspective Fund R4/ International Stock www.americanfunds.com	19.54%	4.98%	9.77%	7.92%	18.58%	2.70%	7.25%	5.61%
					MSCI World NR USD			

Goldman Sachs Mid Cap Value Fund A/ Mid Cap U.S. Stock www.goldmansachsfunds.com	26.52%	6.60%	10.14%	8.79%	27.65%	8.87%	10.92%	9.34%
					Russell Mid Cap Value TR USD			
JPMorgan Large Cap Growth Fund A/ Large Cap U.S. Stock www.jpmmorganfunds.com	10.19%	5.99%	7.29%	6.96%	17.07%	7.47%	7.40%	7.76%
					Russell 1000 Growth TR USD			
MFS Value Fund A/ Large Cap U.S. Stock http://www.mfs.com	25.29%	6.41%	8.42%	9.92%	25.32%	6.67%	7.79%	8.38%
					Russell 1000 Value TR USD			
Principal Capital Appreciation Fund A/ Large Cap U.S. Stock www.principalfunds.com	19.55%	7.21%	8.71%	12.22%	21.24%	7.12%	7.67%	9.83%
					Russell 1000 TR USD			
Prudential Jennison Mid Cap Gr Inc A/ Mid Cap U.S. Stock www.prudentialfunds.com	14.43%	7.80%	11.01%	9.79%	22.88%	7.61%	9.94%	7.75%
					Russell Mid Cap Growth TR USD			
T. Rowe Price Small Cap Value Adv/ Small Cap U.S. Stock www.troweprice.com	22.44%	8.75%	10.84%	11.75%	24.21%	8.77%	9.53%	5.99%
					Russell 2000 TR USD			
Thornburg International Value Fund R4/ International Stock www.thornburg.com	12.47%	0.19%	9.57%	1.60%	18.67%	-0.38%	7.62%	0.43%
					MSCI EAFE Growth NR USD			
Bond Funds								
Franklin Total Return Fund A/ Diversified Bond www.franklintempleton.com	1.40%	6.15%	4.88%	5.61%	-0.55%	6.82%	5.25%	6.39%
					Barclays US Govt/Credit 5-10 Yr TR USD			
Oppenheimer Global Strategic Income A/ Diversified Bond www.oppenheimerfunds.com	4.53%	5.46%	6.73%	7.76%	0.24%	5.53%	4.84%	N/A
					Barclays US Universal TR USD			
PIMCO Real Return Fund A/ Diversified Bond www.pimco.com/investments	-5.27%	4.66%	5.13%	6.58%	-4.78%	4.41%	5.19%	N/A
					Barclays US Treasury US TIPS TR USD			
Victory Fund for Income Fund A/ Government Bond www.VictoryFunds.com	-0.14%	4.24%	3.65%	4.49%	0.02%	2.86%	3.13%	4.22%
					Barclays Government 1-5 Yr TR USD			
Other								
BlackRock Global Allocation Fund A/ Balanced www.blackrock.com	10.90%	3.66%	8.92%	9.54%	18.58%	2.70%	7.25%	6.36%
					MSCI World NR USD			
CONSERVATIVE PORTFOLIO https://myaccount.ascensus.com/rplink	4.66%	N/A	N/A	4.05%	N/A	N/A	N/A	N/A
MODERATELY-CONSERVATIVE PORTFOLIO https://myaccount.ascensus.com/rplink	8%	N/A	N/A	6.24%	N/A	N/A	N/A	N/A
MODERATE PORTFOLIO https://myaccount.ascensus.com/rplink	11.43%	N/A	N/A	8.46%	N/A	N/A	N/A	N/A

MODERATELY-AGGRESSIVE PORTFOLIO https://myaccount.ascensus.com/rplink	14.62%	N/A	N/A	10.44%	N/A	N/A	N/A	N/A
AGGRESSIVE PORTFOLIO https://myaccount.ascensus.com/rplink	16.88%	N/A	N/A	11.75%	N/A	N/A	N/A	N/A

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and other information relevant to performance.

Table 2—Fixed Return Investments			
Name/Type of Option	Return	Term	Other

Note: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

Part II – Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the total annual operating expenses of the options in Table 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows shareholder-type fees. These fees are in addition to total annual operating expenses. Please see the “Information About This Document” section at the end of this document for further details.

Table 3—Fees and Expenses					
Name	Type of Option	Total Annual		Maximum	Deferred
		Operating Expenses		Sales	Sales
		As a %	Per \$1000	Charge	Charge
Redemption fees or trading restrictions (if applicable)					
Equity Funds					
American Funds New Perspective Fund R4	International Stock	0.81%	\$8.10	N/A	N/A
Trading Restrictions: Holding period of 30 day(s) enforced on transfer IN transactions after 1 Transfer Out of \$5,000.00 or more within a period of 1 day(s).					
Goldman Sachs Mid Cap Value Fund A	Mid Cap U.S. Stock	1.15%	\$11.50	N/A	N/A
Trading Restrictions: Holding period of 365 day(s) enforced on transfer IN transactions after 2 Round Trip of \$0.01 or more within a period of 90 day(s).					
JPMorgan Large Cap Growth Fund A	Large Cap U.S. Stock	1.16%	\$11.60	N/A	N/A
MFS Value Fund A	Large Cap U.S. Stock	0.96%	\$9.60	N/A	N/A
Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Transfer Out of \$5,000.00 or more within a period of 90 day(s).					

Principal Capital Appreciation Fund A	Large Cap U.S. Stock	0.97%	\$9.70	N/A	N/A
Prudential Jennison Mid Cap Gr Inc A	Mid Cap U.S. Stock	1.06%	\$10.60	N/A	N/A
<i>Trading Restrictions: Holding period of 90 day(s) enforced on transfer IN transactions after 2 Transfer Out of \$25,000.00 or more within a period of 90 day(s).</i>					
T. Rowe Price Small Cap Value Adv	Small Cap U.S. Stock	1.24%	\$12.40	N/A	N/A
<i>Redemption fee: 1% redemption fee if sold within 90 day(s).</i>					
Thornburg International Value Fund R4	International Stock	1.45%	\$14.50	N/A	N/A
Bond Funds					
Franklin Total Return Fund A	Diversified Bond	0.94%	\$9.40	N/A	N/A
Oppenheimer Global Strategic Income A	Diversified Bond	0.99%	\$9.90	N/A	N/A
PIMCO Real Return Fund A	Diversified Bond	0.87%	\$8.70	N/A	N/A
Victory Fund for Income Fund A	Government Bond	0.94%	\$9.40	N/A	N/A
Other					
BlackRock Global Allocation Fund A	Balanced	1.16%	\$11.60	N/A	N/A
Fixed Return Investments					

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Part III – Annuity Information

Table 4 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Table 4—Annuity Options			
Name	Objectives / Goals	Pricing Factors	Restrictions / Fees

Please visit <https://myaccount.ascensus.com/rplink> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

More current information about your plan's investment options, including fees and expenses and performance updates, may be available at the listed website addresses.

Compliance with Section 404(c) of the Employee Retirement Income Security Act

Your employer intends to satisfy the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and corresponding Department of Labor regulations. This means that your employer is providing you with the opportunity to decide how to invest the assets in your account, enabling you to choose investments that fit your personal needs. Your employer and certain individuals in charge of the plan (known as fiduciaries) will not be responsible for the investment performance of your account that results from your investment instructions.

One of your investment options includes securities of TRENDS INTERNATIONAL, LLC 401(K) PLAN. The following procedures have been put in place to insure the confidentiality of a purchase of those securities and the voting, tender and similar rights you are entitled to if you invest in them. [Insert procedures]

For additional information, please contact CAROL KILGORE at 3173884007 or 5188 W. 74TH ST., INDIANAPOLIS, IN 46268 who monitors compliance with these procedures.

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ETF trading costs – For exchange traded funds (ETFs), trading commissions (estimated at \$0.02 per share) and securities transaction fees on the sales of ETF shares are factored into the average share price, if applicable. For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

Company stock trading costs - the following transaction costs are factored into the average share price: trading commissions (estimated at \$0.06 per share with a minimum transaction charge of \$15) and securities transaction fees. For more information on the securities transaction fees, please visit <http://www.sec.gov/divisions/marketreg/sec31info.htm>.

Investment Management Services – For plans offering Investment Management Services that are provided by Morningstar, LLC. The fee shown in the Individual Expenses section is an annual fee that is charged quarterly based on asset balance in your account for the prior quarter.

Annual operating expenses – The expense information in Table 3 of this document reflects the gross annual operating expenses of the investment options listed in Table 1. Some investments may waive a portion of this fee for a certain period of time to cap expenses at a certain level (net operating expenses). Please see the prospectus or similar document for details on each investment’s gross and net annual operating expenses.

N/A = information is either not applicable or not available.