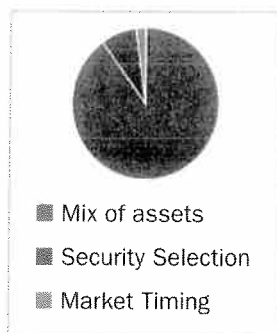


GoalManager Fact Sheet

Trends International, LLC 401(K) Plan

 **Merrill Lynch**
Wealth Management
Bank of America Corporation

RETIREMENT & BENEFIT PLAN SERVICES



Why Is Diversifying Important?

Research has shown that, on average, approximately 90% of the variability of an investor's portfolio from quarter to quarter is due to the market variability of the asset classes chosen and not the funds selected.*

Making sophisticated decisions regarding the investment choices offered through your retirement plan can be complex. Knowing which investments to choose, and in what proportions, can be difficult even for experienced investors. However, most investment professionals agree it is best to take a diversified approach — one that spreads your retirement assets across a carefully selected group of investments. It is a powerful strategy called asset allocation, and it can help reduce risk and potentially increase your long-term returns.

GoalManager™ makes investing simple and convenient

Diversification¹

If you are not sure how to establish a diversified 401(k) investment portfolio, or don't have the time to choose individual investment options, GoalManager might be the right choice for you. By putting the power of asset allocation to work for you, GoalManager is designed to make diversified investing simple through a selection of pre-mixed portfolio models customized by your employer.

Convenience

Each GoalManager portfolio model is composed of investment options offered through your plan, in an asset mix determined by your employer. Once you have determined your investment style and the level of risk you are comfortable with, simply select the GoalManager portfolio model that you believe may help you achieve your financial goals. Please note that you may choose only one portfolio model at a time.

¹ **Diversification does not ensure a profit or protect against loss.**

* Source: "Does Asset Allocation Policy Explain 40%, 90%, or 100% of Performance?" by Roger G. Ibbotson and Paul D. Kaplan, was published in the January/February 2000 edition of the *Financial Analysts Journal*. The study analyzed monthly data from 94 U.S. balanced mutual funds over the period 1988 through 1998 and quarterly data from 58 U.S. pension plans from 1993 through 1997.

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Investment Products offered through MLPF&S:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

Please see last page for important disclosure information.



Higher Risk/
Higher Potential
Reward

Aggressive Portfolio Model

For participants very comfortable with risk in seeking to achieve their investment goals, this model seeks high growth. The model directs 5% of its assets to bond funds and 95% of its assets to stock funds

Moderate to Aggressive Portfolio Model

For participants comfortable with risk, this model seeks higher growth than the Moderate model. The model directs 20% of its assets to bond funds and 80% of its assets to stock funds

Moderate Portfolio Model

For participants who seek a balance between risk and reward, this model seeks moderate growth. The model directs 38% of its assets to bond funds, 2% of its assets to cash or cash equivalent and 60% of its assets to stock funds

Conservative to Moderate Portfolio Model

For participants seeking to preserve their investment, but who are also willing to assume a bit of risk, this model seeks low-to-moderate growth. The model directs 56% of its assets to bond funds, 4% of its assets to cash or cash equivalent and 40% of its assets to stock funds

Conservative Portfolio Model

For participants seeking to preserve their investment, this relatively low-risk model provides limited growth potential, seeking to keep risk to a minimum. The model directs 73% of its assets to bond funds, 7% of its assets to cash or cash equivalent and 20% of its assets to stock funds

Lower Risk/
Lower Potential
Reward

Investing with GoalManager Is Simple and Convenient!



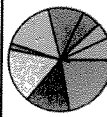
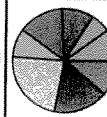

1. Visit the Ascensus® participant website at <https://www.myaccount.ascensus.com/ml>
2. Click on Account Modifications/Asset Allocation Program/Enroll-Change Model.
3. Choose your model.
4. Make your selection for future contributions.
5. Rebalance your account.

You can also contact a Participant Services Specialist toll free at 888-800-5359 to assist you in making this change. Specialists are available Monday to Friday 8:30am-7:00pm ET.

Rebalancing

Once you have selected a GoalManager portfolio model from the list on the page below, the model will be rebalanced on a regular basis, through purchases and sales of the investment options included within the model. This ensures that the model's original asset mix will be maintained over the long term, even during periods of market volatility.

Portfolio Models

					
	Conservative	Conservative To Moderate	Moderate	Moderate To Aggressive	Aggressive
Stable Value/Money Market/Cash²					
■ Invesco Stable Value Retirement Fund CL5	7%	4%	2%	0%	0%
Fixed Income					
■ Franklin Total Return Fund	62%	42%	22%	11%	3%
■ Oppenheimer Strategic Income Fund	11%	14%	16%	9%	2%
Equity					
■ MFS Value Fund	6%	10%	14%	17%	20%
■ Thornburg International Value R4	5%	11%	17%	23%	28%
■ American Funds Growth Fund Of America Fund	4%	8%	11%	14%	16%
■ Oppenheimer Main Street Small Cap Fund	1%	3%	6%	10%	13%
■ Jennison Mid Cap Growth Fund	1%	3%	5%	6%	7%
■ Goldman Sachs Mid Cap Value Fund	3%	5%	7%	10%	11%

Higher Risk/
Higher Potential Reward

² The "Money Market/Stable Value/Cash" asset class represents cash, cash equivalents or very short term investment vehicles such as, but not limited to, the following: The Retirement Bank Account, money market, ultra short term or short term bond funds and certain short duration stable value/GIC funds. The Retirement Bank Account is an FDIC-insured bank deposit.