TRADEMARK PHILOSOPHY

Trademark Capital Management is a boutique investment management firm consisting of like-minded individuals who've come together under a common purpose: adamantly protecting investments during inevitable periods of risk. We manage tactical investment strategies designed to achieve whatever growth the market can realistically bear, but we see it as our mission — our responsibility — to minimize our investors' exposure to avoidable catastrophic loss.

THE TACTICAL RISK RETIREMENT SERIES

Investment Objective

Capital appreciation through age-appropriate asset allocations and Emphasis on downside risk management through our tactical risk overlay

Tactical Risk Overlay

May reduce exposure to equity during high risk markets

Utilizes Exchange Traded Funds (ETFs)

No inverse or leverage

Designed to

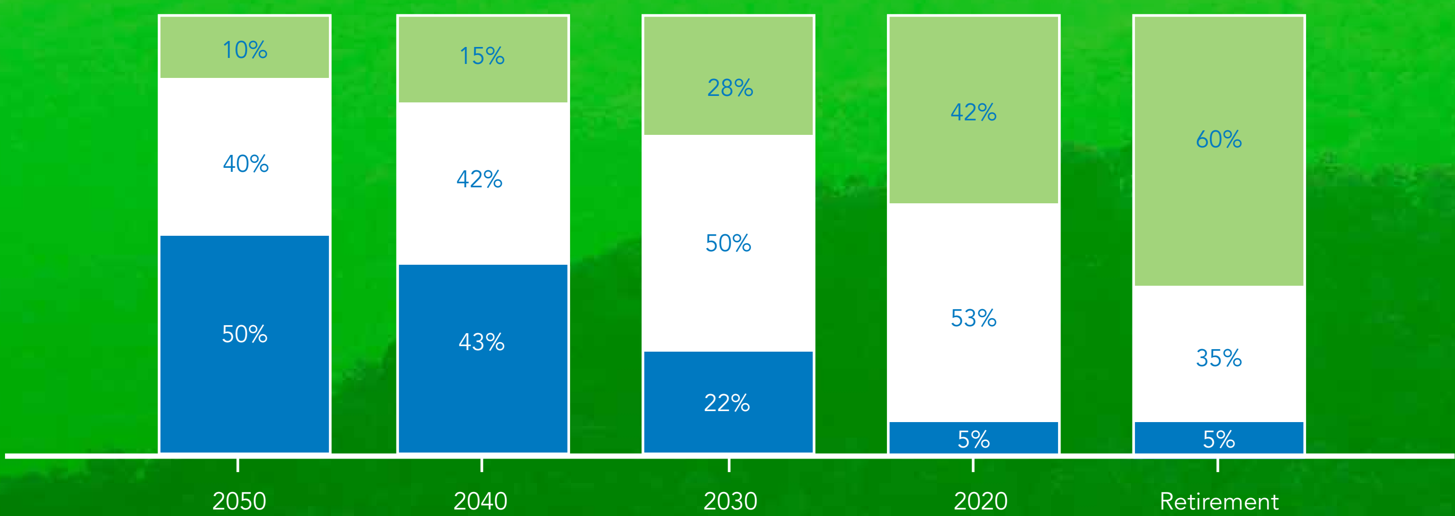
Participate in constructive markets
and Protect during destructive markets

ABOUT THE FUNDS

The Trademark Capital Tactical Risk Funds are Collective Investment Funds (CIFs) sponsored by Hand Benefit & Trust Company. The CIFs are not mutual funds and shares are not deposits of Hand Benefits & Trust or Trademark Capital Management, and are not insured by the Federal Deposit Insurance Corporation or any other agency.

The CIFs are securities which have not been registered under the Securities Act of 1933 and are exempt from investment company registration under the Investment Act of 1940.

TACTICAL RISK SERIES ALLOCATIONS



Core Equity: Minimum equity exposure at any given time. The equity allocation consist of a pre-determined allocation from a core lineup of ETFs that is appropriate for each risk profile.

Tactical Risk Overlay: May invest in equity, cash or a combination of the two according to current market risk. During constructive market environments the tactical risk overlay will invest fully in ETFs matching the allocation of the Core Equity. During higher-risk/destructive market environments the tactical risk overlay can move partially or, in the highest risk environments, fully to cash. All tactical risk overlay moves are pro-rata to/from the Core Equity allocations.

Core Fixed Income: Minimum fixed income exposure at any given time. The core fixed income starts with an age appropriate allocation of fixed income ETFs. Should risk in the fixed income market change these allocations may shift duration exposure to further protect the portfolio.

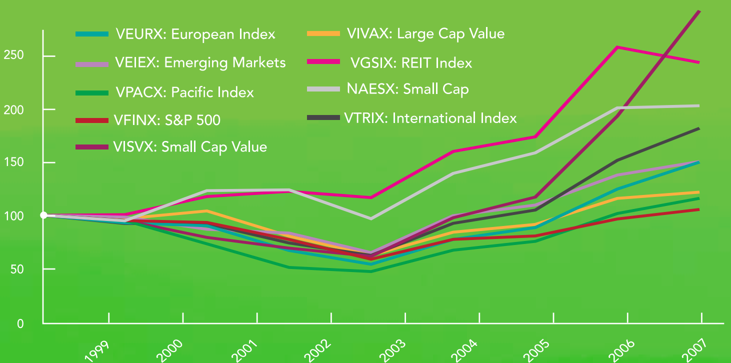
ARE ASSET ALLOCATION FUNDS REALLY WORKING

Plan sponsors and advisors today are faced with the challenge of choosing the right asset allocation solution for their participants. There are various approaches but most attempt to mitigate risk through their diversification of asset classes.

DIVERSIFICATION WORKS…UNTIL IT DOESN'T

Diversification's purpose is to manage volatility and improve risk return characteristics of a portfolio. The charts below show diversification works during constructive markets, but failed when investors needed it most.

(December 1999 - June 2007)



(October 2007 - November 2009)

TARGET DATE 2000 - 2010 FLOWS

Investor behavior is a key component that must be considered when managing a portfolio. As investors see well-diversified portfolios losing money they begin to make emotional decisions to sell out of those investments (see chart below that shows the largest 2010 Target Date fund outflows near the market bottom). This means investors are choosing to sell when funds are near their lowest point, locking in losses and not remaining invested during the bear market's recovery.

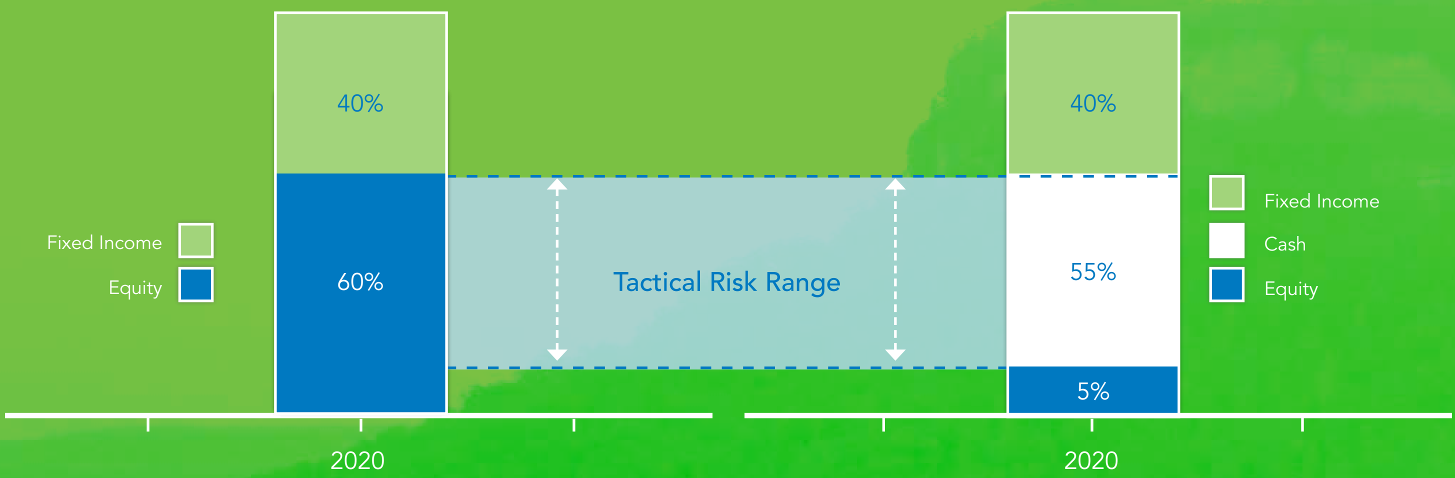
At Trademark we have a keen understanding that the most important aspect of investing is the human aspect. Our distinctive investment philosophy recognizes human needs and limits.

OUR SOLUTION

We use a proprietary quantitative model to measure current market risk conditions. During constructive market environments each fund within the Tactical Risk Series will be allocated to its maximum equity exposure according to the pre-determined glidepath. More importantly, during high-risk environments each fund's tactical risk overlay is designed to provide downside protection by allocating to cash.

PARTICIPATE IN BULL MARKETS:
Maximum equity exposure

PROTECT IN BEAR MARKETS:
Invest in cash



PORTFOLIO IN ACTION

5 years from retirement

LOW RISK

40% Fixed Income
60% Equity

INCREASED RISK

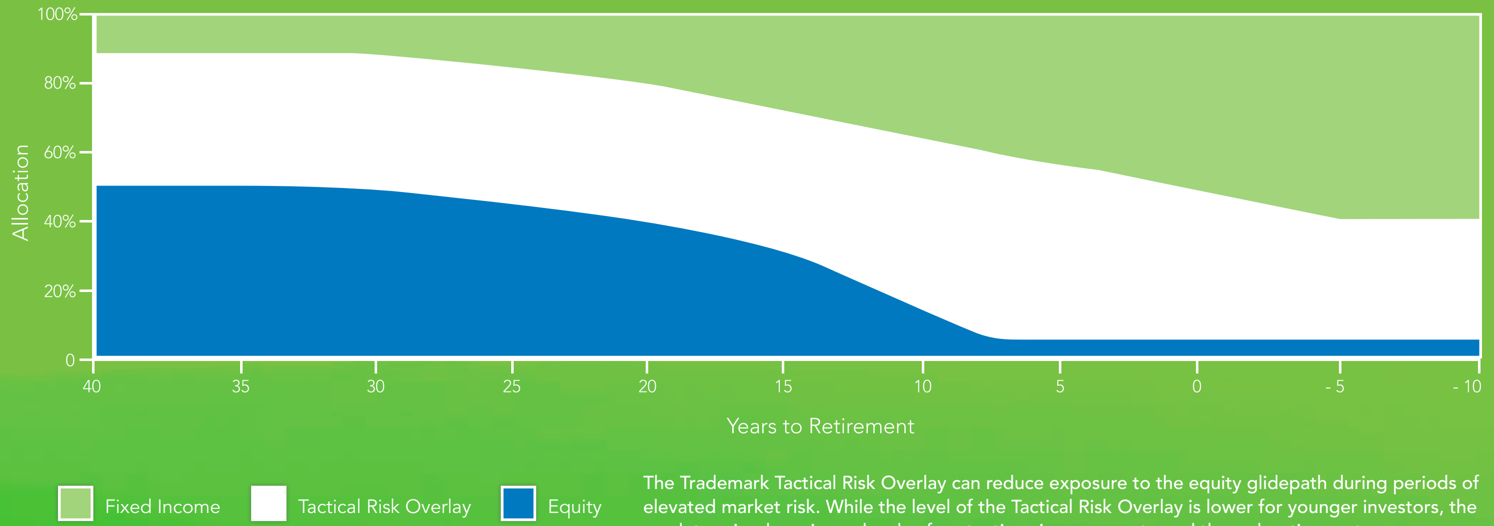
40% Fixed Income
30% Equity
30% Cash

HIGHEST RISK

40% Fixed Income
5% Equity
55% Cash

THE TRADEMARK GLIDEPATH

The Trademark glidepath design adjusts the broadly diversified asset mix on a quarterly basis, gradually moving toward a more conservative allocation up to and through retirement to life expectancy. This approach takes into account investor behavior assumptions both before and afer the target retirement date, which are used to create the slope of the glidepath.



The Trademark Tactical Risk Overlay can reduce exposure to the equity glidepath during periods of elevated market risk. While the level of the Tactical Risk Overlay is lower for younger investors, the predetermined maximum levels of protections increase up to and through retirement.

At age 65, the target retirement date, the maximum equity exposure is 50%. At age 70, the glidepath landing point, the allocation is 40% equity and 60% fixed income. The tactical overlay can reduce equity exposure to 5%.

IMPORTANT DISCLOSURE INFORMATION

IMPORTANT RISK CONSIDERATIONS

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Principal Risks - Any of the principal risks summarized below may adversely affect the Fund's net asset value, performance and ability to meet its investment objective. Active Management: The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general. Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement. Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees. ETF: Investments in exchange-traded funds generally reflect the risks of owning the underlying securities they are designed to track, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of ETFs are subject to market trading risk, potentially trading at a premium or discount to net asset value. Suitability: Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.

As defined in the Declaration of Trust and Participation Agreement documents, the Funds are available for investment by eligible qualified retirement plan trusts only. Principal invested is not guaranteed at any time, including at or after the fund's specific target retirement date. Participants and beneficiaries may experience losses near, at or after the target date and there is no guarantee that the investment will provide adequate retirement income. The participants and beneficiaries on whose behalf assets are invested in a QDIA have the right to direct the investment to any other investment alternative under the plan, subject to any fees or limitation that may apply to such transfer under the plan.

The target date fund should be selected based on factors in addition to age or retirement date, including investment objectives, time horizon, risk tolerance and fees and the stated asset allocation may be subject to change. It is possible to lose money by investment in the fund including at and after the target date. The Glidepath methodology assumes at the target retirement age the participant or beneficiary withdraws 5% of the account value per year.

CONTACT US TODAY

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or visit www.trademarkcapital.com

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