

StockOpter[®] Insight

Equity Compensation Portfolio Analysis Software

Version 1.61 All Tag Template

DATA INPUT TAGS

Client Name: <Client Name>
Sally Sample

Financial Goal: <Freedom Fund Goal>
\$2,000,000

Value of Client Diversified Portfolio: <Diversified Value>
\$500,000

Combined Fed and State Income Tax Rate: <Income Tax Rate>
35.0%

Combined Fed and State Cap Gains Rate: <Cap Gains Rate>
15.0%

Risk Free Rate of Return (for Black Scholes Calculation): <Risk free rate>
4.3%

Company Stock Ticker: <Ticker>
NASDAQ

Current Price of Company Stock: <Current Price>
\$24.00

Annual Dividend of Company Stock: <Dividend>
\$0.00

Volatility of Company Stock (for Black Scholes Calculation): <Volatility>
40.0%

Number of Company Shares Owned Outright: <Owned Shares>
20,000

Cost Basis of Company Shares Owned Outright: <Cost basis Owned>
\$300,000

Number of Restricted Shares: <Restricted Shares>
5,000

Cost Basis of Restricted Shares: <Cum Purchase Price>
\$0

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Advisor's First and Last Name: <Advisor Name>
Joe Advisor

Advisor's Phone Number: <Advisor Phone>
555-111-1212

Advisor's Email Address: <Advisor Email>
Joe@Advisor.com

Monitoring Triggers Table (Current Settings for the Client): <Triggers>

Alert me if, when the report is run, the ...		Lower limit	Upper limit	Enabled?
Company stock price is	between	\$25.00	\$30.00	TRUE
Percent of Freedom Fund already secured is	> =	90.00		TRUE
Insight Ratio™	< =		25.00	TRUE
VaR Ratio	< =		100.00	TRUE
Any options will vest	in the next	90	days	TRUE
Any grant will expire	in the next	180	days	TRUE

TABLE & CHART TAGS

Grant Summary Table: <Grant List>

StockOpter®		Grant Summary					
Grant ID	Type	Date of Grant	Strike Price	Expiration Date	Number of options	Vesting date	Number of options
1ISO98	ISO	03/01/98	\$17.55	03/01/08	25,000	N/A	N/A
2NQ00	NQSO	03/01/00	\$41.82	03/01/10	40,000	N/A	N/A
3NQ02	NQSO	03/01/02	\$19.65	03/01/12	30,000	N/A	N/A
4NQ04	NQSO	03/01/04	\$20.11	03/01/14	30,000	N/A	N/A
4NQ04	NQSO	03/01/04	\$20.11	03/01/14	0	03/01/09	10000
4NQ04	NQSO	03/01/04	\$20.11	03/01/14	0	03/01/08	10000
5SAR06	NQSO	03/01/06	\$23.15	03/01/16	10,000	N/A	N/A
5SAR06	NQSO	03/01/06	\$23.15	03/01/16	0	03/01/11	10000
5SAR06	NQSO	03/01/06	\$23.15	03/01/16	0	03/01/10	10000
5SAR06	NQSO	03/01/06	\$23.15	03/01/16	0	03/01/09	10000
5SAR06	NQSO	03/01/06	\$23.15	03/01/16	0	03/01/08	10000

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In-the-Money Value Table: <ITM Value>

StockOpter® In-the-Money Values									
Current FMV	\$24.00			Vested		Unvested		Total	
Grant ID	Option Type	Expiration Date	Strike Price	# of Options	ITM Value	# of Options	ITM Value	# of Options	ITM
1ISO98	ISO	03/01/08	\$17.55	25,000	161,250	0	0	25,000	161,250
2NQ00	NQSO	03/01/10	\$41.82	40,000	0	0	0	40,000	0
3NQ02	NQSO	03/01/12	\$19.65	30,000	130,500	0	0	30,000	130,500
4NQ04	NQSO	03/01/14	\$20.11	30,000	116,700	20,000	77,800	50,000	194,500
5SAR06	NQSO	03/01/16	\$23.15	10,000	8,500	40,000	34,000	50,000	42,500
Grand Total				135,000	416,950	60,000	111,800	195,000	528,750

Cash-Out Value Table (Options and SARs): <Cashout Value>

StockOpter® Cash-Out Values							
Current FMV	\$24.00			Vested		Cash out Value, Vested	
Grant ID	Option Type	Expiration Date	Strike Price	# of Options	ITM Value	Potential Tax	Cash out Value, Vested
1ISO98	ISO	03/01/08	\$17.55	25,000	161,250	56,438	104,813
2NQ00	NQSO	03/01/10	\$41.82	40,000	0	0	0
3NQ02	NQSO	03/01/12	\$19.65	30,000	130,500	45,675	84,825
4NQ04	NQSO	03/01/14	\$20.11	30,000	116,700	40,845	75,855
5SAR06	NQSO	03/01/16	\$23.15	10,000	8,500	2,975	5,525
Grand Total				135,000	416,950	145,933	271,018

Black Scholes and Time Value Table (Options and SARs): <BSV/Time Value>

StockOpter® Time & Black-Scholes Values									
Current FMV	\$24.00			Vested		Unvested		Total	
Grant ID	Option Type	Expiration Date	Strike Price	Time value	BSV	Time Value	BSV	Time value	BSV
1ISO98	ISO	03/01/08	\$17.55	36,775	198,025	0	0	36,775	198,025
2NQ00	NQSO	03/01/10	\$41.82	128,454	128,454	0	0	128,454	128,454
3NQ02	NQSO	03/01/12	\$19.65	216,926	347,426	0	0	216,926	347,426
4NQ04	NQSO	03/01/14	\$20.11	275,190	391,890	183,460	261,260	458,651	653,151
5SAR06	NQSO	03/01/16	\$23.15	127,062	135,562	508,248	542,248	635,310	677,810
Grand Total				784,407	1,201,357	691,708	803,508	1,476,116	2,004,866

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Leverage Table (Options Only): <Leverage>

StockOpter®		Leverage Analysis					
Based on Current Portfolio of Vested and Unvested Options							
Potential Future Stock Price	Incremental Change	ITM Value	Incremental Change	Black-Scholes Value	Incremental Change	Cash-out value	Incremental Change
\$9.83	-20.0%	\$0	0.0%	\$366,920	-36.0%	\$0	0.0%
\$12.29	-20.0%	\$0	0.0%	\$573,759	-35.2%	\$0	0.0%
\$15.36	-20.0%	\$0	-100.0%	\$885,314	-34.2%	\$0	-100.0%
\$19.20	-20.0%	\$41,250	-92.2%	\$1,345,683	-32.9%	\$26,813	-92.2%
\$24.00		\$528,750		\$2,004,866		\$343,688	
\$28.80	20.0%	\$1,272,750	140.7%	\$2,729,725	36.2%	\$827,288	140.7%
\$34.56	20.0%	\$2,165,550	70.1%	\$3,659,044	34.0%	\$1,407,608	70.1%
\$41.47	20.0%	\$3,236,600	49.5%	\$4,832,805	32.1%	\$2,103,790	49.5%
\$49.77	20.0%	\$4,841,100	49.6%	\$6,300,122	30.4%	\$3,146,715	49.6%
\$59.72	20.0%	\$6,781,350	40.1%	\$8,113,595	28.8%	\$4,407,878	40.1%

Upcoming Option Vesting Table: <UpcomingVest>

StockOpter®		Option Vestings		
Current FMV	\$24.00	Based on current FMV		
Vesting Period	# of Options	ITM Value	Potential Tax	Cash out Value, Unvested
Mar-08	20,000	47,400	16,590	30,810
2009	20,000	47,400	16,590	30,810
2010	10,000	8,500	2,975	5,525
2011	10,000	8,500	2,975	5,525

Key Ratio Table (Insight and VaR): <KeyRatios>

StockOpter®		Insight & VaR Ratios							
Grant ID	Option Type	Expiration Date	Strike Price	ITM Value	Time value	VaR	VaR Ratio	BSV	Insight Ratio™
1ISO98	ISO	03/01/08	\$17.55	161,250	36,775	106,399	34.56%	198,025	18.57%
2NQ00	NQSO	03/01/10	\$41.82	0	128,454	0	1000.00%	128,454	100.00%
3NQ02	NQSO	03/01/12	\$19.65	130,500	216,926	127,678	169.90%	347,426	62.44%
4NQ04	NQSO	03/01/14	\$20.11	116,700	275,190	116,700	235.81%	391,890	70.22%
5SAR06	NQSO	03/01/16	\$23.15	8,500	127,062	8,500	1000.00%	135,562	93.73%
Grand Total				416,950	784,407	359,277		1,201,357	

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Key Ratio Table #2 (Insight Ratios Only): <KeyRatios2>

StockOpter®		Insight Ratios					
Grant ID	Option Type	Expiration Date	Strike Price	ITM Value	Time value	BSV	Insight Ratio™
1ISO98	ISO	03/01/08	\$17.55	161,250	36,775	198,025	18.57%
2NQ00	NQSO	03/01/10	\$41.82	0	128,454	128,454	100.00%
3NQ02	NQSO	03/01/12	\$19.65	130,500	216,926	347,426	62.44%
4NQ04	NQSO	03/01/14	\$20.11	116,700	275,190	391,890	70.22%
5SAR06	NQSO	03/01/16	\$23.15	8,500	127,062	135,562	93.73%
Grand Total				416,950	784,407	1,201,357	

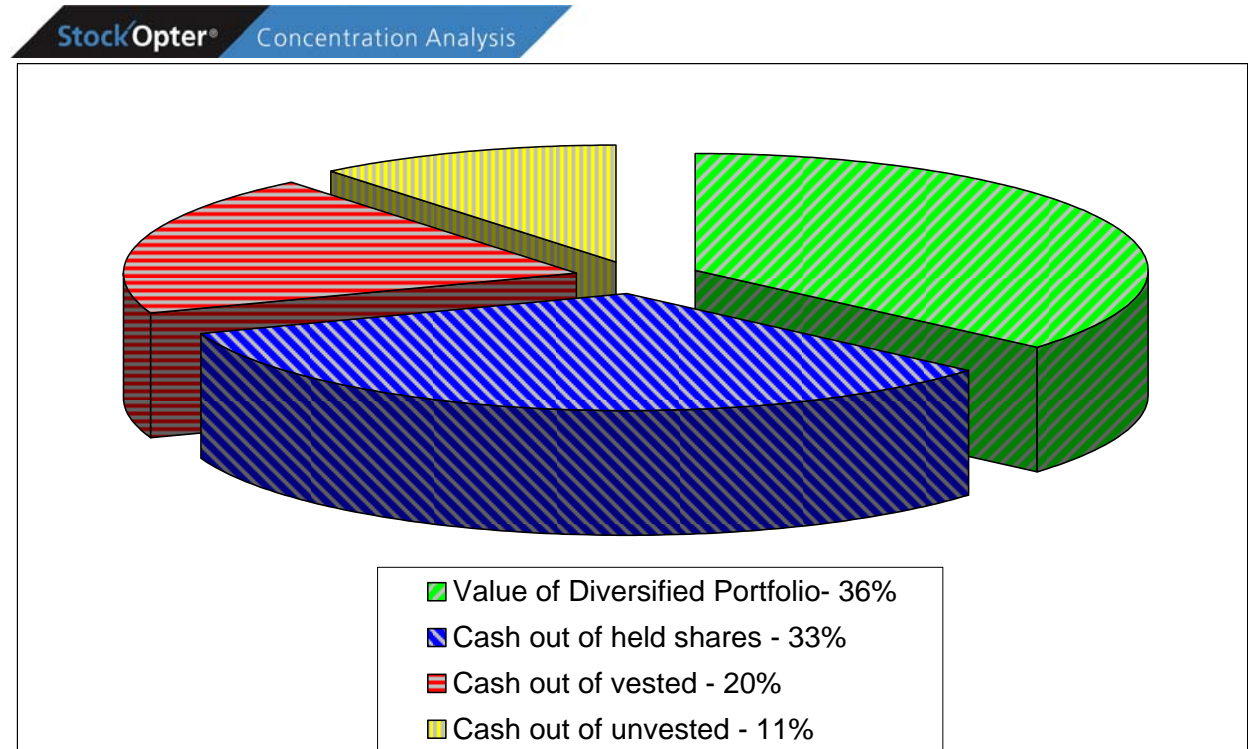
Financial Goal / Freedom Fund Chart: <FF Chart>



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Concentration Chart: <Allocation>



CALCULATED VALUE TAGS

Date Report Run (00/00/0000): <Today>
3/20/2007

Date and Time Report Run (00/00/0000 00:00:00 PM): <Now>
3/20/2007 10:47:14 AM

Cash Out Value of Vested Options and Owned Shares + Value of Diversified Portfolio:
<TCOVFFS>
\$1,224,018

Gross ITMV of Vested Options + Value of Owned Shares: <ITM All Owned>
\$896,950

Gross Value of Restricted Shares: <Gross RSP Value>
\$120,000

Option Forfeit Value (BSV of Unvested and TV of Vested Options): <Forfeit Value>
\$1,587,916

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Total Forfeit Value (Option Forfeit Value + Gross RSA Value): <Total Forfeit Value>
\$1,707,916

Value at Risk (VaR) Value (of owned shares and vested options): <VarValue>
\$444,396

Freedom Fund Percentage Secured: <Freedom Fund Percentage>
61.20%

Status of Financial Goal Attainment: <FF Variable Text>
From this analysis, your Freedom Fund Goal has not yet been met even if all of your options were vested and you were to diversify them at the current fair market value of the stock.