StockOpter®

Personalized Education

Ownership Matters™

Personal Equity Compensation Profile

For:

Sally A Sample

Provided by:

NET WORTH STRATEGIES INCORPORATED

Dear Sally A Sample,

This is your *StockOpter® Personal Equity Compensation Profile* report. Together with a review session it is designed to provide you with unique and insightful perspectives on your equity compensation portfolio. This information will provide you with a foundation for making timely and prudent decisions regarding your employee stock options and company stock holdings.

This report was created on 12/5/2008 using the financial assumptions provided in Appendix A and the grant data shown in Appendix B. It contains the following sections:

- Stock Option Valuation: This section provides a number of perspectives on the value of your current employee stock option (ESO) portfolio including: *In-The-Money Value*, *Cash-Out Value*, *Black-Scholes Value* and your estimated *Forfeit Value®*.
- Company Stock Holdings: This section provides information on Restricted Stock Grants, company stock holdings and your estimated total *Forfeit Value®*.
- Investment Risk/Reward: This section will show you how different stock prices affect the value of your equity compensation portfolio. It will also illustrate the upside and downside leverage in your holdings.
- Personal Risk/Reward: This section provides an evaluation of your equity compensation holdings in relationship to your financial goals. It also provides an analysis of the risk inherent in current position.
- Decision Framework: This section will help you establish a framework for making informed decisions about when option exercises should be considered.

To summarize the key findings contained within this report, at an assumed current stock price of $21.74 for NDAQ:

- Your stock option Forfeit Value® is: $859,370
- Your total Forfeit Value® (includes all stock-based awards) is: $1,141,990
- If the price of NDAQ stock should increase by 20.00 %, the value of your employee stock options would increase by 148.75 %
- 66.18 % of your investment assets are comprised of company stock and options.

If after reviewing your *StockOpter® Personal Equity Compensation Profile* you would like to take action I can model the resulting taxes and cash-flow to identify the most appropriate strategy for you to pursue.

Sincerely,

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I. Stock Option Value for Sally A Sample

This section summarizes your current stock option holdings in NDAQ and is divided into 4 sections. Each section looks at the current value of your option portfolio in a different way. The four valuation methods are: 1) In-the-money value, 2) Cash-out value, 3) Black-Scholes / Time value, and 4) Forfeit Value®.

In-The-Money Value of All Options at a Stock Price of $21.74

The table below shows the gross value (before tax) you would realize from exercising and selling your options, or the difference between the current "fair market value" (FMV) per share (the current stock price) and your exercise price times the number of options. This amount is called the "in-the-money" (ITM) value or "intrinsic" value. The table shows this value for both vested and unvested options. You cannot realize the value from your unvested options until they vest.

StockOpter® In-the-Money Values

Grant ID	Grant Type	Expire Date	Exercise Price	Vested Options	Vested ITMV $	Unvested Options	Unvested ITMV $	Total Options	Total ITMV $
I1999	ISO	4/1/2009	$15.3670	20,000	127,460	0	0	20,000	127,460
N2001	NQSO	4/1/2011	$40.2345	25,000	0	0	0	25,000	0
N2003	NQSO	4/1/2013	$20.5500	30,000	35,700	0	0	30,000	35,700
S2005	SAR	4/1/2015	$25.2500	15,000	0	15,000	0	30,000	0
N2007	NQSO	4/1/2017	$27.0510	10,000	0	20,000	0	30,000	0
Total				**100,000**	**163,160**	**35,000**	**0**	**135,000**	**163,160**

Cash-Out Value of Vested Options at a Stock Price of $21.74

The table below estimates the values generated by exercising and selling your vested stock options at the given FMV. The "Potential Tax" column is computed by applying your estimated marginal income tax rate of 40.00 % shown in Appendix A. The "Projected After-Tax Value" for each vested grant is determined by subtracting your potential tax burden from your estimated ITM value. The After-Tax Value for any vested Incentive Stock Options (ISOs) is computed as if they are sold at the time of exercise.

StockOpter® Cash-Out Values

Grant ID	Grant Type	Expire Date	Exercise Price	Vested Options	Vested ITMV $	Potential Tax $	After Tax Value $
I1999	ISO	4/1/2009	$15.3670	20,000	127,460	50,984	76,476
N2001	NQSO	4/1/2011	$40.2345	25,000	0	0	0
N2003	NQSO	4/1/2013	$20.5500	30,000	35,700	14,280	21,420
S2005	SAR	4/1/2015	$25.2500	15,000	0	0	0
N2007	NQSO	4/1/2017	$27.0510	10,000	0	0	0
Total				**100,000**	**163,160**	**65,264**	**97,896**

Black-Scholes / Time Value of All Options at a Stock Price of $21.74

In this section of the report, we explore two unique values of your Employee Stock Options: "Black-Scholes Value" and "Time Value". These values can be used to help you make better decisions about when to consider exercising any given stock option. The Black-Scholes value represents the total value of a stock option and the Time Value represents the theoretical potential using the following basic formula:

Black-Scholes Value = In-The-Money Value + Time Value

There are four key assumptions that must be made in order to calculate the Time Value of your options:

- The expiration date: The greater the time until expiration, the greater the Time Value of the option.
- The strike price: Time Value decreases as your option's in-the-money value increases.
- The volatility of the stock: An option whose price is highly volatile (fluctuates substantially) will have a greater Time Value than an option with low volatility because this reflects an increased potential upside.
- The risk-free rate of return: A stock option provides the holder with the right to own company stock at a certain price without having to purchase it. Therefore, an option's value is enhanced by the theoretical ability to earn the risk free rate of return without investing any capital. Thus, the higher the risk-free rate of return, the higher the Time Value of the option.

Time Value is an important metric in determining when to exercise options because, as the Time Value decreases, so does the value of holding the option. In-the-money options with a low TV may be good candidates for diversification. The table below calculates your Black-Scholes and Time Values.

Current Price: $21.74 Volatility: 40.00 %
Risk Free Rate: 4.10 % BSV Date: 12/5/2008

StockOpter® Time & Black-Scholes Values

Grant ID	Grant Type	Expire Date	Exercise Price	Vested TV $	Vested BSV $	Unvested TV $	Unvested BSV $	Total TV $	Total BSV $
I1999	ISO	4/1/2009	$15.3670	5,961	133,421	0	0	5,961	133,421
N2001	NQSO	4/1/2011	$40.2345	45,606	45,606	0	0	45,606	45,606
N2003	NQSO	4/1/2013	$20.5500	227,564	263,264	0	0	227,564	263,264
S2005	SAR	4/1/2015	$25.2500	136,598	136,598	136,598	136,598	273,196	273,196
N2007	NQSO	4/1/2017	$27.0510	102,347	102,347	204,695	204,695	307,042	307,042
Total				**518,077**	**681,237**	**341,293**	**341,293**	**859,370**	**1,022,530**

Option Forfeit Value® at a Stock Price of $21.74

The "Forfeit Value" of your stock options could be viewed as the opportunity cost associated with leaving your company. This Forfeit Value® includes not only the ITM value of your unvested options, but also their Time Value. As a result, your Forfeit Value® is the sum of the remaining Time Value of your vested options and the full Black-Scholes Value (i.e., ITMV + TV) of your unvested options.

- Total Value of your Unvested Options $341,293
- Time Value of the Vested Options $518,077

- **Your total Forfeit Value®** $859,370

II. Company Stock Holdings for Sally A Sample

Restricted Stock Award Value at a Stock Price of $21.74

Your holdings include Restricted Stock Awards (RSAs). RSAs are grants of company stock subject to a variety of restrictions to ownership that may include period of employment, performance of the company/division or personal performance. Because you do not own this stock when it is first granted, you are not taxed on the value. However, when the stock vests you will recognize compensation income equal to the fair market value (FMV) of the stock at the time of vest less the amount you paid for the stock (if any). Your RSAs and related values are shown in the table below using a stock price for NDAQ of $21.74.

StockOpter® Restricted Stock Values

Grant ID	Grant Type	Shares	Gross Value $	Potential Tax $	After Tax Value $
R2007	RSU	10,000	217,400	86,960	130,440
R2008	RSA	3,000	65,220	26,088	39,132
Total		**13,000**	**282,620**	**113,048**	**169,572**

The "Gross Value" column represents the current value of each grant. It is calculated by multiplying the FMV by the number of shares. RSAs are taxable upon vesting so the tax upon vesting is based on the FMV at that time. The "Potential Tax" column is determined using your estimated marginal income tax rate of 40.00 % (unless 83(b) was elected in which case your tax rate will be the capital gain rate). The "Potential Tax" is computed by subtracting your "Per Share Basis" (the amount you paid for the stock) from the "Current FMV" multiplied by your estimated marginal income tax rate. Your "Projected After-tax Value" for each grant is determined by subtracting your "Potential Tax" burden from the "Gross Value".

StockOpter® RSA Tax Liabilities

Year	Shares Vesting	Tax Liability at: 13.91	Tax Liability at: 17.39	Tax Liability at: 21.74	Tax Liability at: 26.09	Tax Liability at: 31.31	Shares Required	Net Shares
2008	1,000	5,565	6,957	8,696	10,435	12,522	400	600
2010	1,000	5,565	6,957	8,696	10,435	12,522	400	600
2011	11,000	61,220	76,525	95,656	114,787	137,745	4,400	6,600
2012	1,000	5,565	6,957	8,696	10,435	12,522	400	600

A tax liability will be owed in the year that a grant vests. This liability is based on the amount you have paid for the stock (which is typically zero) and your estimated marginal income tax rate shown above. The following table shows the tax liability you will owe in each upcoming year based on your current vesting schedule at various potential stock prices. The stock prices used in this table represent two 20% increments up and down from the current stock price of $21.74. The number of shares you would need to "sell to cover" your tax liability and the number of shares remaining after a "sell to cover" are shown in the last two columns. You should notice that the number of shares needed to cover your tax liability does not change as a function of the stock price.

One planning opportunity you may consider is called an 83(b) election. If you make an 83(b) election at the time of grant (must be made within 30 days of grant), your tax liability is set as of the grant date. You would recognize compensation income of the FMV times the number of shares at the time of grant. Any subsequent appreciation would qualify for capital gain treatment (long-term if held for more than 1 year). Please bear in mind that you owe this tax despite the fact that you do not own the shares. If you forfeit these shares before they vest, you are not entitled to a tax deduction or loss. Planning should be scheduled as soon as you become aware that you will be receiving stock under a restricted stock plan. Please consult your plan documents or your corporate Human Resources department for further guidance on the availability of this election.

Total Forfeit Value®

The Forfeit Value® of your stock options is an estimate of the value you would leave behind if you were to leave the employ of your company. This amount is not the in-the-money value of your vested options because you would be able to exercise your vested options. However, by exercising your vested options early, you will lose the remaining Time Value of those options. In addition, you will forfeit the entire value of your unvested holdings, including your restricted stock. Therefore, your Total Forfeit Value is the sum of the Time Value of your vested options, the total Black-Scholes Value of your unvested options and the Gross Value of your restricted stock.

Forfeit Value® at $21.74

- Vested and Unvested Stock Options (Pre-Tax): $859,370
- Unvested Restricted Stock Awards (Pre-Tax): $282,620

- The Total Pre-Tax Forfeit Value® of Your Equity Compensation: $1,141,990

Owned Shares Value at a Stock Price of $21.74

The following table is a valuation summary of the company shares you own outright. The input for this table shown in Appendix A has been provided by you. The value of your owned shares is calculated by multiplying the number shares times the current stock price of $21.74 and subtracting the cost basis (what you paid for the shares). The resulting taxable gain is then taxed using your 15.00 % estimated Federal/State capital gains rate. This potential tax is then subtracted from the gross value to determine the after-tax value of your owned shares. The values shown in the table below are factored into the subsequent Risk/Reward sections of this report.

StockOpter® Owned Shares Value

Description	Amount
Number of Shares	15,000
Gross Value	326,100
Cost Basis	310,000
Taxable Gain	16,100
Potential Tax	2,415
After Tax Value	323,685

III. Investment Risk/Reward for Sally A Sample

An important dynamic for you to understand about your equity compensation is the leveraged nature of an option. This leverage will make the values reviewed in Section I of this report, inherently more volatile than the value of your employer's stock.

The following table shows the value of your stock options (both vested and unvested) and your restricted stock awards (RSAs) at hypothetical stock prices that are illustrated in 20.00 % increments above and below the current stock price. The row without an increment shows the current stock price of $21.74. The Incremental Change is the percent that each value calculation is above or below the prior level. This quantifies the risk/reward leverage inherent in your holdings of company stock and options.

StockOpter® Leverage Analysis

Potential Stock Price	Incremental Change	Option Value $	Option Value Change	RSA & Owned Shares $	RSA & Owned Change	Option, RSA & Owned $	Option, RSA & Owned
$8.90	-20.00 %	0	0.00 %	249,200	-20.00 %	249,200	-20.04 %
$11.13	-20.00 %	0	0.00 %	311,640	-20.00 %	311,640	-19.99 %
$13.91	-20.00 %	0	-100.00 %	389,480	-20.00 %	389,480	-26.15 %
$17.39	-20.00 %	40,460	-75.20 %	486,920	-20.00 %	527,380	-31.68 %
$21.74	0.00 %	163,160	0.00 %	608,720	0.00 %	771,880	0.00 %
$26.09	20.00 %	405,860	148.75 %	730,520	20.00 %	1,136,380	47.22 %
$31.31	20.00 %	951,230	134.37 %	876,680	20.00 %	1,827,910	60.85 %
$37.57	20.00 %	1,639,830	72.39 %	1,051,960	20.00 %	2,691,790	47.26 %
$45.08	20.00 %	2,587,068	57.76 %	1,262,240	20.00 %	3,849,308	43.00 %
$54.10	20.00 %	3,804,768	47.07 %	1,514,800	20.00 %	5,319,568	38.20 %

* By convention, the leverage for stock options whose price is at or below the strike price (at the money or underwater) is assumed to be 100%.

Depending on the details of your options, a 20.00 % change in your company's stock price can result in a significantly higher percentage gain or loss in your option portfolio. This is due to the leverage in the options. Also worth noting is the fact that, generally speaking, as the FMV of the stock rises further above the strike prices of your various option holdings, the relative percentage change of the option portfolio grows increasingly similar to the percentage change in the stock value. This trend represents the declining leverage of the option portfolio as the cost of exercising becomes a smaller percentage of the value of the stock.

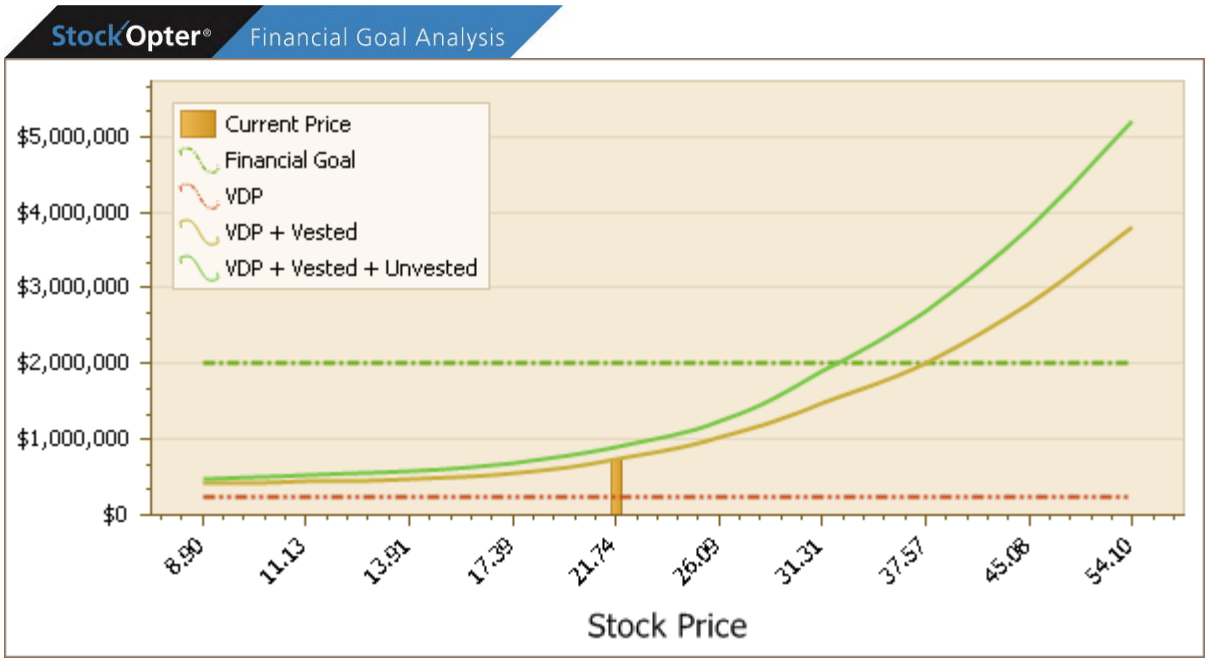
The incremental change in the value of your RSA portfolio remains the same as the incremental change in the price of the company stock. The value of your combined options and RSAs will also show the impact of the incremental leverage but less than if your equity portfolio only had options. This blended portfolio has less upside leverage but also less downside risk.

IV. Personal Risk/Reward for Sally A Sample

Financial Goal Analysis at a Stock Price of $21.74

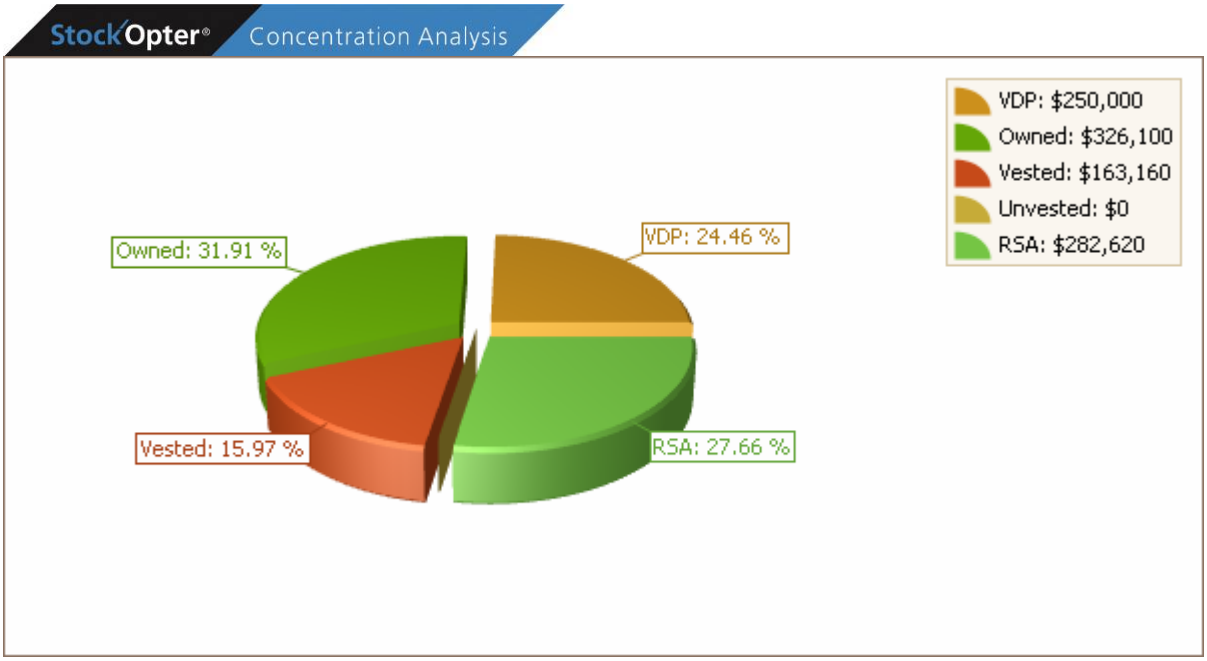
This section is designed to provide you with a personal context about the role your options play in achieving your financial goals. Your financial goal is achieved when you have secured, in a low risk investment portfolio, the amount of money required to meet the needs of you and your family. If your Financial Goal is already secured, then you can afford to take more risk with your options (like holding them until expiration). On the other hand, if your Goal is not secured, and particularly if you are approaching retirement, you may want to secure the In-the-money-value (ITMV) of your options.

Based on input you have provided, the following chart shows the current status of your Financial Goal in relation to your company stock and option holdings. The two horizontal lines are respectively your Goal and the *Value of your Diversified Portfolio (VDP)*. For this analysis, your *VDP* value does not change as a function of your company stock price because they are unrelated. This chart is a snap-shot of your current status, as indicated by the vertical green line on the chart, which also includes hypothetical values assuming alternative prices for your company's stock. This analysis is in no way intended to represent potential future appreciation or depreciation in the value of your company's stock. It is solely designed to provide you with perspectives related to various stock prices. The line titled "*VDP + Vested Holdings*" adds the "cash out" value of your held company shares and vested options to the *Value of your Diversified Portfolio* at these alternative hypothetical prices. The line titled "*VDP + Vested + Unvested Holdings*" adds the theoretical "cash out" value of unvested options and restricted stock to the former giving a perspective on the total estimated after-tax value that would be realized at a given price for your company's stock.



Concentrated Position Analysis at a Stock Price of $21.74

Even if your Financial Goal has been reached, you may still be at risk if your assets are highly concentrated in company stock and options. The chart below shows the asset allocation of: the value of your diversified portfolio, the cash-out (after-tax) value of your NDAQ owned shares, the cash-out value of your vested stock options and the cash-out value of your unvested options and restricted stock awards (RSAs). The relationship between the cash-out values of your company stock and options and the value of your diversified portfolio represents the degree to which your wealth is concentrated. If you are in a highly concentrated position, declines in your company's stock price can have a devastating impact on your total wealth.



Value at Risk Analysis at a Stock Price of $21.74

In an attempt to further identify and convey the risk in your company stock and option position, we have adopted the Value at Risk (VaR) methodology used by many financial institutions to determine their exposure to negative economic events. VaR is computed using the same volatility of 40.00 % used in the Black-Scholes calculations. Using this methodology, under normal market conditions there is a 5% chance that you could lose $112,804 or more of the total in-the-money value of your company stock and vested options of $489,260 during the next 30 days. Please pay close attention to the phrasing "under normal conditions" and "or more". VaR methodology generally cannot provide an estimate for the size of losses in those scenarios where the VaR threshold is exceeded. It is possible that you could lose the entire cash-out value of your vested, in-the-money options and stock.

V. Decision Framework for Sally A Sample

Your equity compensation portfolio has a number of moving parts that can change rapidly and dramatically affect the value of your holdings. In this section, a few of the most common issues that lead to action are discussed. These "key decision criteria" include events such as; future vesting events, expiration, and values such as; your company's stock price, your Financial Goal status, and your Insight or VaR Ratios. After reviewing these events and values for your equity compensation portfolio, you may consider taking action or just monitor these events and values until the event draws closer or the value is more appropriate.

Future Vesting Events and Option Expiration at a Stock Price of $21.74

For planning purposes, it is useful to know when your options or restricted stock will vest giving you the opportunity to exercise and/or sell. The table below shows vesting by month through the end of next year and annually thereafter.

StockOpter® Option Vestings

Vesting Period	Number of Shares	Unvested ITMV $	Potential Tax $	After Tax Value $
08/2008	10,000	0	0	0
05/2009	15,000	0	0	0
2010	10,000	0	0	0
2011	10,000	0	0	0

StockOpter® RSA Vestings

Vesting Period	Number of Shares	Gross Value $	Potential Tax $	After Tax Value $
08/2008	1,000	21,740	8,696	13,044
2010	1,000	21,740	8,696	13,044
2011	11,000	239,140	95,656	143,484
2012	1,000	21,740	8,696	13,044

The expiration dates of your stock options are one of the most critical events to monitor. As expiration approaches, the Time Value of your option declines and your planning alternatives diminish substantially. If you wait until the last minute and your stock declines before you take action, you may lose the opportunity for substantial wealth accumulation. It may be wise to consider a phased diversification strategy several years prior to expiration. The expiration dates for your grants are listed in the first section of this report and in Appendix B.

Financial Goal Percentage at a Stock Price of $21.74

Your "Financial Goal Percentage" may be an important value to monitor because it indicates where you currently stand in achieving your overall financial goal. This percentage is calculated by dividing your *Total Cash-Out Value* (vested options & owned shares) plus the *Value of your Diversified Portfolio* by your *Financial Goal*.

The *Total Cash-Out Value* plus the *Value of your Diversified Portfolio* is $671,581 and the ratio of this amount to your *Financial Goal* of $2,000,000.00 is: 33.58 %

Stock Price at $21.74

The price of your stock is the single most important determinant of the value of your employee stock options. However, using stock price as sole determinant of when to take action ignores the concept of Time Value. While stock price determines the in-the-money value, it is the Time Value that provides you with unique insight into the theoretical potential each option grant. Generally, when you exercise an employee stock option before expiration, you will be foregoing the remaining Time Value.

Key Ratios at a Stock Price of $21.74

This final section is designed to help you create a decision-making framework that is unique, relevant and easy to understand. The table below shows two ratios that are highly correlated so you may consider selecting just one as your primary focus for building a decision-making framework.

- Insight Ratio®: This ratio is the Time Value divided by the Black-Scholes Value for each vested option. Consequently your Insight ratios represent the remaining theoretical potential in each grant. As your options approach expiration or increase in in-the-money value the Time Value of your option will decrease thereby lowering the Insight Ratio®. An option with a low Insight Ratio® means that most of its value is in-the-money value. A ratio of 5% says that 95% of the total theoretical value has currently been realized and that the ITM value is at risk by continuing to hold the option.

- VaR Ratio: This ratio is the Time Value divided by the VaR (value at risk) for each vested option. It is a comparison of the theoretic potential (Time Value) to the theoretic risk of the option at the current time. The lower the TV/VaR percentage, the more compelling is the argument for diversifying the option. For example, a ratio of 25% means that the theoretic risk is 4 times as large at the theoretic potential. Please note, while the value of this ratio could be infinitely large, a 1,000% ceiling has been asserted.

Current Price: $21.74 Volatility: 40.00 %
Risk Free Rate: 4.10 % BSV Date: 12/5/2008

StockOpter® Insight Ratios

Grant ID	Grant Type	Expire Date	Exercise Price	Vested ITMV $	Vested TV $	VaR Value	VaR Ratio	Vested BSV $	Insight Ratio
I1999	ISO	4/1/2009	$15.3670	127,460	5,961	77,104	7.73 %	133,421	4.47 %
N2001	NQSO	4/1/2011	$40.2345	0	45,606	0	1,000.00 %	45,606	100.00 %
N2003	NQSO	4/1/2013	$20.5500	35,700	227,564	35,700	1,000.00 %	263,264	86.44 %
S2005	SAR	4/1/2015	$25.2500	0	136,598	0	1,000.00 %	136,598	100.00 %
N2007	NQSO	4/1/2017	$27.0510	0	102,347	0	1,000.00 %	102,347	100.00 %
Total				**163,160**	**518,077**	**112,804**		**681,237**	

If you are like many option holders, you are asking yourself, "At what ratio level should I exercise my options?" Unfortunately, there is no single rule to follow. You need to take into consideration your planning horizon and risk profile and upcoming cash flow needs are a good indicator of these. The more time you have before you need to fund major expenses such as retirement or college, the longer you can wait prior to taking action on your stock options. The following table is only a guide for establishing your decision framework.

Planning Horizon / Risk Profile	VaR Ratio	Insight Ratio®
Short / Conservative	Less than150%	Less than 50%
Medium / Moderate	Less than 100%	Less than 30%
Long / Aggressive	Less than 50%	Less than 10%

Additional Resources for Sally A Sample

This *StockOpter® Personal Equity Compensation Profile* and the accompanying review session were designed to give you a better understanding of the concepts, value and dynamics of your equity compensation portfolio, but they are only part of the process required to help you get the most out of your grants. You will need to make a series of decisions over time regarding exercising your vested options and diversifying any held shares and you will also need to consider taxes, cash-flow and reinvestment. Consequently, it is prudent to get assistance from a financial advisor who specializes in equity compensation planning. Here are a few of the many reasons you may want to enlist the assistance of an equity compensation planning specialist:

- You are planning to exercise your options or selling some company shares in the next year to fund a major purchase.
- You are considering retiring in 5 years and your equity compensation will be a major source of funding.
- You have one or more Insight Ratios that is less than 10%.
- You are considering exercising and holding an ISO grant for the 1 year period to get capital gain treatment.
- You would like assistance monitoring your Insight Ratios®.
- You are highly concentrated in company stock and options.
- You want to discuss your equity compensation situation on a regular basis (i.e. quarterly).
- You would like an independent perspective regarding your equity compensation.

Disclosures

Your *StockOpter® Personal Equity Compensation Profile* is based on the data and assumptions shown in Appendices A & B. This report is for illustration purposes only and you should not base your decisions solely on it. Nothing contained in your report should be construed as investment recommendations or advice. The financial calculations provided herein are to help you understand the value, risk, and potential of your equity compensation portfolio. The values and risks illustrated in your *StockOpter® Personal Equity Compensation Profile* in no way represent a guarantee that the portfolio will produce a particular result. Additionally, past performance of your company stock is no guarantee of future results.

The Black-Scholes Values (BSV) and the Time Values were calculated using an estimated volatility of 40.00 % for NDAQ to illustrate its potential value. Any estimate of the future volatility of a stock price is uncertain. Therefore, there is no guarantee that the volatility used accurately illustrates the Time Value of your employee stock options. In addition, there are some inherent limitations to the Black-Scholes methodology for valuing employee stock options as opposed to market traded option. Because of these limitations, the Black Scholes may overstate the actual value of the employee stock option. To adjust for this over-valuation, it may be appropriate to consider discounting the BSV to reflect the restrictions inherent to employee stock options.

Appendix A: Summary of Assumptions for Sally A Sample

Issuing Corporation Information and Black-Scholes Model Assumptions:

Ticker symbol of corporate stock:	NDAQ
Current share price of corporate stock:	$21.74
Dividend assumption for Black-Scholes:	$0.00
Risk-free rate of return:	4.10 %
Est. Volatility of corporate stock:	40.00 %
Black-Scholes Date:	12/5/2008

Tax Rate Assumptions:

Est. Fed/State income tax:	40.00 %
Est. Fed/State cap gains rate:	15.00 %

Portfolio Status Assumptions:

Financial Goal:	$2,000,000.00
Value of Diversified Portfolio:	$250,000.00
Number of owned shares:	15,000
Cost basis of owned shares:	$310,000

Appendix B: Grant Summary for Sally A Sample

StockOpter® Grant Summary

Grant ID	Grant Type	Grant Date	Exercise Price	Expire Date	Vested Options	Vesting Date	Shares Vesting
I1999	ISO	4/1/1999	$15.3670	4/1/2009	20,000		
N2001	NQSO	4/1/2001	$40.2345	4/1/2011	25,000		
N2003	NQSO	4/1/2003	$20.5500	4/1/2013	30,000		
S2005	SAR	4/1/2005	$25.2500	4/1/2015	15,000	5/2/2009	15,000
N2007	NQSO	4/1/2007	$27.0510	4/1/2017	0	8/19/2008	10,000
N2007	NQSO	4/1/2007	$27.0510	4/1/2017	0	4/1/2010	10,000
N2007	NQSO	4/1/2007	$27.0510	4/1/2017	0	4/1/2011	10,000
R2007	RSU	4/1/2007	$0.0000	N/A	0	4/1/2011	10,000
R2008	RSA	4/1/2008	$0.0000	N/A	0	8/19/2008	1,000
R2008	RSA	4/1/2008	$0.0000	N/A	0	4/1/2010	1,000
R2008	RSA	4/1/2008	$0.0000	N/A	0	4/1/2011	1,000
R2008	RSA	4/1/2008	$0.0000	N/A	0	4/1/2012	1,000