

5 THINGS YOU NEED TO KNOW ABOUT YOUR EQUITY COMPENSATION

1

Your StockOpter Forfeit Value: the potential value you forfeit if you leave the company.

(Provides Valuable Insight)

Grant ID	Option Type	Expiration Date	Strike Price	Vested		Unvested		Total	
				Time Value	Black-Scholes	Time Value	Black-Scholes	Time Value	Black-Scholes
1 ISO 97	ISO	01/01/07	\$13.00	26,225	406,225	0	0	26,225	406,225
2 ISO 98	ISO	01/01/08	\$15.00	52,611	240,111	0	0	52,611	240,111
3 NQ 00	NQSO	01/01/10	\$41.80	147,932	147,932	0	0	147,932	147,932
4 NQ 02	NQSO	01/01/12	\$19.65	322,366	436,366	80,591	109,091	402,957	545,457
5 NQ 04	NQSO	01/01/14	\$20.11	97,602	121,502	292,807	364,507	390,410	486,010
Grand Total				646,736	1,352,136	373,399	473,599	1,020,135	1,825,735

Forfeit Value = Time Value of Vested + Black Scholes Value of Unvested



Potential Future Stock Price	Incremental Change	ITM Value	Incremental Change
\$9.22	-20.0%	\$0	0.0%
\$11.52	-20.0%	\$0	-100.0%
\$14.40	-20.0%	\$56,000	-79.6%
\$18.00	-20.0%	\$275,000	-65.9%
\$22.50	-20.0%	\$805,600	-
\$27.00	20.0%	\$1,503,100	86.6%
\$32.40	20.0%	\$2,340,100	55.7%
\$38.88	20.0%	\$3,344,500	42.9%
\$46.66	20.0%	\$4,744,800	41.9%
\$55.99	20.0%	\$6,564,150	38.3%

A 20% change in stock price (up or down) yields a 87% increase and a 66% decrease in ITM value

2

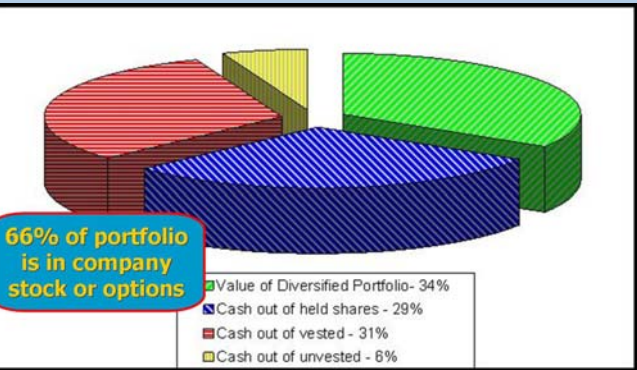
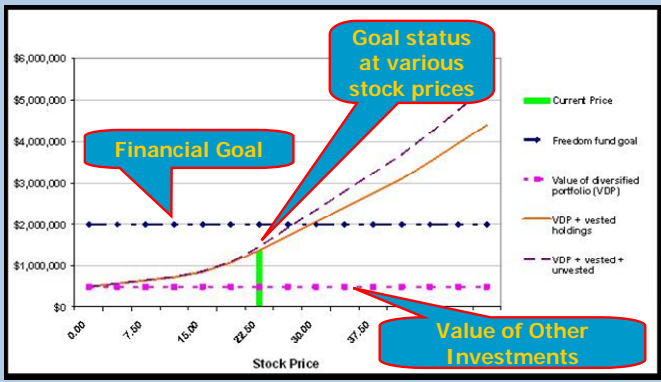
The upside & downside leverage in portfolio value with a 20% change in stock price.

(Illustrates Potential)

3

The stock price at which your financial goal is attained.

(Aids in Long-Term Planning)



4

Your degree of concentration in company stock, restricted shares and stock options.

(Exposes Risk)

93.5% of grant's theoretic potential has been achieved

5

Your StockOpter Insight Ratios: the remaining theoretical value for each stock option grant.

(Facilitates Decisions)

Grant ID	Option Type	Expiration Date	Strike Price	ITM Value	Time value	BSV	Insight Ratio™
1 ISO 97	ISO	01/01/07	\$13.00	380,000	26,225	406,225	6.46%
2 ISO 98	ISO	01/01/08	\$15.00	187,500	52,611	240,111	21.91%
3 NQ 00	NQSO	01/01/10	\$41.80	0	147,932	147,932	100.00%
4 NQ 02	NQSO	01/01/12	\$19.65	114,000	322,366	436,366	73.88%
5 NQ 04	NQSO	01/01/14	\$20.11	23,900	97,602	121,502	80.33%
Grand Total				705,400	646,736	1,352,136	

For a Personalized StockOpter® Analysis and Consultation Contact
ADVISOR NAME, COMPANY, PHONE, EMAIL