

This document is a *StockOpter® Equity Compensation Policy Statement*. Its purpose is to document a variety of decisions regarding your equity compensation holdings. These decisions serve to verify your understanding of the risks and rewards associated with your stock options and other forms of equity compensation (i.e. Restricted Stock Awards, Stock Appreciation Rights, etc.). This document will also serve to establish your goals and a framework for making decisions.

Client: <<Client Name>>

Financial Goal: <<Freedom Fund Goal>>

Time Horizon for Goal Accomplishment: (to be inserted by advisor)

Maximum % of Total Asset Allocation in Company Stock & Options: (to be inserted by advisor)

Stock Option Portfolio Status

Current Stock Price: <<Current Price>>

Volatility: <<Volatility>>

Risk Free Rate: <<Risk Free rate>>

BSV Date: <<Now>>

StockOpter®Insight & VaR Ratios

<<KeyRatios>>

Decision Criteria:

The following table contains triggers I will use to make decisions on my employee stock option holdings. These values have been explained to me in my *StockOpter[®] Personal Equity Compensation Profile*.

Trigger	Circle Below	Value	Value
Value Triggers			
Stock Price	>= / <= / <i>Between</i> / <i>Outside</i>		
Freedom Fund %	>= / <= / <i>Between</i> / <i>Outside</i>		
Insight Ratio [®] %	>= / <= / <i>Between</i> / <i>Outside</i>		
VaR Ratio %	>= / <= / <i>Between</i> / <i>Outside</i>		
Event Triggers			
Lots Vesting	In the next		Days
Grants Expiring	In the next		Days

I would like to be provided with an updated *StockOpter[®] Personal Equity Compensation Profile* report on the following basis (circle one):

- Monthly / Quarterly / Semi-annually / Annually

Other Decisions:

- I do / do not wish to use margin to finance the exercise of my options
- I do / do not wish to borrow against my company holdings
- I do / do not wish to get capital gains treatment on my ISO holdings
- I do / do not require corporate pre-clearance of exercise and sale transactions
- I do / do not wish to explore a 10b5-1c diversification plan
- I do / do not wish to use price limit orders to execute exercises and sales
- _____
- _____
- _____

I have reviewed all this information and verify it to be correct:

 <<Client Name>>

 Date