

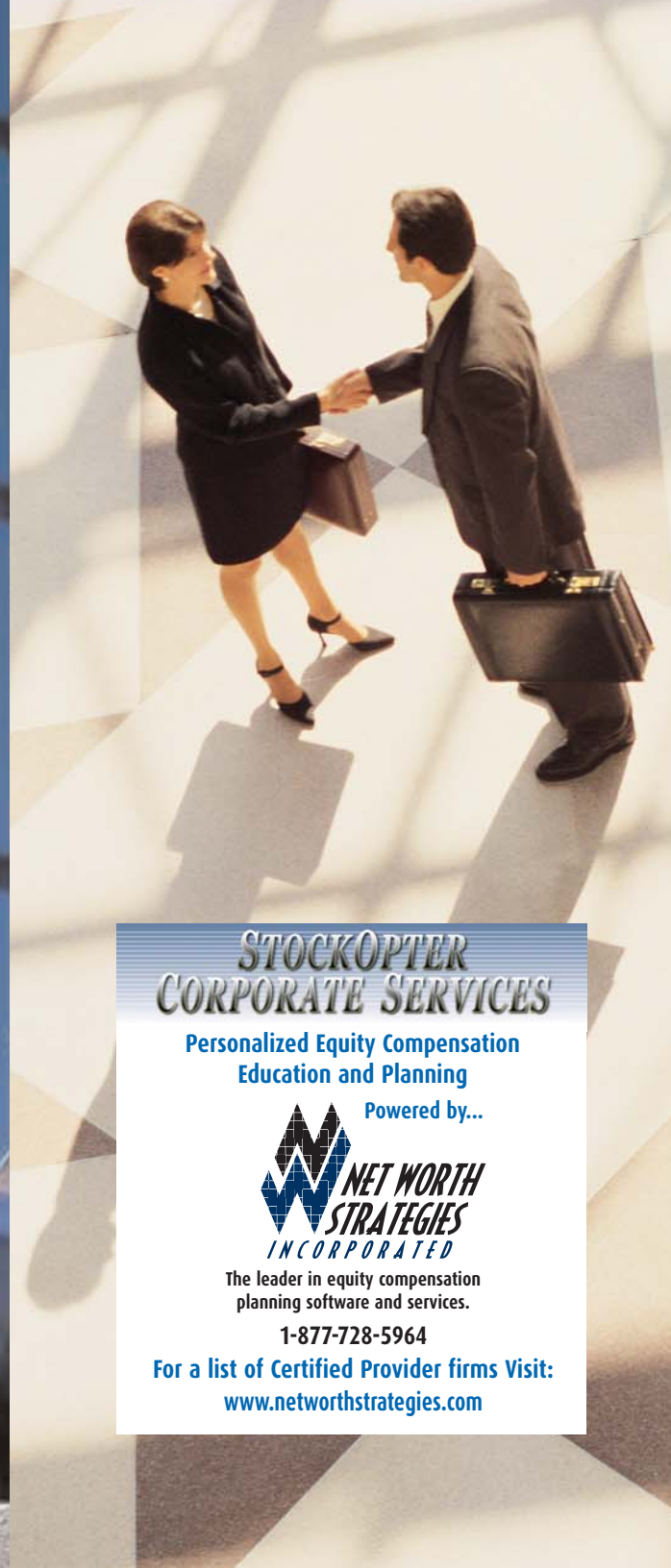
## StockOpter Corporate Services maximizes the return on your Equity Compensation Program.

*STOCKOPTER CORPORATE SERVICES* consists of three modules that provide personalized equity compensation education and planning services delivered by a nation-wide network of Certified Provider firms.

**Personalized Education:** Each participant receives a *PERSONAL OPTION PROFILE* along with an interactive education session to enable them to fully understand their Forfeit Value™ leverage, goal status and Insight Ratio™

**Periodic Reporting:** Participants receive a periodically updated *PERSONAL OPTION PROFILE* report to maintain the linkage between their personal wealth and achieving company objectives.

**Planning Services:** Participants can access comprehensive strategy development, tax optimization, and tactical analysis from nationally recognized equity compensation planning specialists.



# Is your company maximizing the return on its equity compensation program?

**STOCKOPTER  
CORPORATE SERVICES**

Personalized Equity Compensation  
Education and Planning

Powered by...

 **NET WORTH  
STRATEGIES  
INCORPORATED**

The leader in equity compensation  
planning software and services.

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For a list of Certified Provider firms Visit:  
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**STOCKOPTER  
CORPORATE SERVICES**

# Do your key employees understand...

“Stock options are a real benefit, but if you don’t give the necessary education the value is completely diminished”

-Patti Moss, CEO Bank of the Cascades  
Corporate Board Member Magazine

## Their Forfeit Value™?

The potential value they leave behind if they terminate their employment. Executives who have this number firmly in mind will be much more resistant to outside recruitment.

### Forfeit Value Table (patent pending)

Current FMV	\$19.00	Option Type	Expiration Date	Strike Price	Vested		Unvested		Total	
					Time Value	BSV	Time Value	BSV	Time Value	BSV
1. ISO 96	ISO	01/01/08	\$10.00	\$27,799	\$387,799	0	0	\$27,799	\$387,799	\$387,799
2. ISO 98	ISO	01/01/08	\$15.00	\$100,309	\$200,309	0	0	\$100,309	\$200,309	\$200,309
3. ISO 00	NQSO	01/01/10	\$40.00	\$150,050	\$150,050	0	0	\$150,050	\$150,050	\$150,050
4. ISO 02	NQSO	01/01/12	\$19.50	\$275,388	\$275,388	\$183,592	\$183,592	\$458,980	\$458,980	\$458,980
5. ISO 04	NQSO	01/01/14	\$21.50	0	0	\$392,476	\$392,476	\$392,476	\$392,476	\$392,476
Grand Total					\$553,547	\$1,013,547	\$576,068	\$576,068	\$1,129,615	\$1,589,615

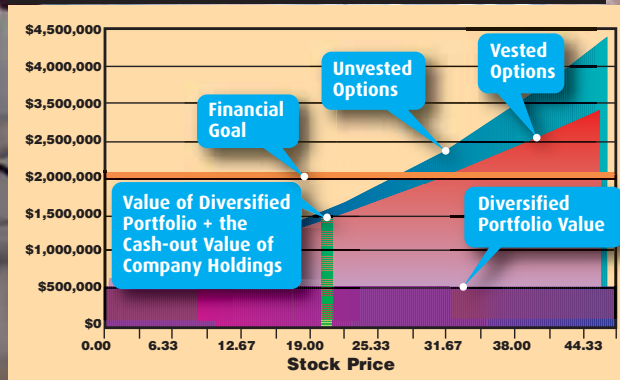
**Forfeit Value: \$553,547 + \$576,068 = \$1,129,615**

### Leverage Table

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
A 20% Increase in Stock Price		\$0	0%	\$254,684	-39.9%	\$0	0.0%
\$15.00	-20.0%	\$86,400	-59.4%	\$423,512	-37.8%	\$0	-100.0%
\$19.00		\$213,000	-53.7%	\$681,321	-35.6%	\$56,160	-59.4%
\$22.80	20.0%	\$460,000	100.9%	\$1,058,742	-33.4%	\$138,450	-53.7%
\$27.36	20.0%	\$1,630,800	76.5%	\$2,165,110	36.2%	\$600,600	100.9%
\$32.83	20.0%	\$2,478,650	52.0%	\$2,806,187	33.8%	\$1,060,020	76.5%
\$39.40	20.0%	\$3,497,000	41.1%			\$1,611,123	52.0%
\$47.28	20.0%	\$5,009,600	43.3%			\$2,730,050	41.1%
						\$4,256,240	43.3%

**Yields a 100.9% Increase in Value**

### Financial Goals Chart



### Insight Ratio Chart

Grant ID	Option Type	Expiration Date	Strike Price	Time Value	BSV	Time Value/BSV
1. ISO 96	ISO	01/01/06	\$10.00	\$27,799	387,799	7.17%
2. ISO 98	ISO	01/01/08	\$15.00	\$100,309	200,309	50.08%
3. ISO 00	NQSO	01/01/10	\$40.00	\$150,050	150,050	100.00%
4. ISO 02	NQSO	01/01/12	\$19.50	\$275,388	275,388	100.00%
5. ISO 04	NQSO	01/01/14	\$21.50	0	0	0.00%
Grand Total				553,547	1,013,547	

The Insight Ratio Determines “When” to Exercise by Quantifying Risk & Reward

## The upside leverage of their stock option holdings?

The percent increase in the “in-the-money” value that results from a 20% increase in stock price. Most employees dramatically underestimate this number and therefore undervalue their stock option holdings.

## The importance of their company stock and option holdings to their long-term financial goals?

A clear understanding of the relationship between key financial objectives and the company’s future performance is essential to a vibrant ownership culture.

## Their Insight Ratio™?

A simple metric that provides employees with guidance on determining the appropriate time to exercise their options by quantifying the risk/reward trade-offs.