

## Comparison: StockOpter.com v. StockOpter Pro

### StockOpter.com: *Equity Compensation Risk Analysis & Diversification Criteria Monitoring*

A web based platform that provides guidance on when to exercise employee stock options and sell company shares. **StockOpter.com** is the best tool for:

- Attracting new clients and assets under management
- Identifying diversification opportunities
- Creating branded equity compensation analysis deliverables
- Developing a framework for providing company stock and option guidance
- Timing employee stock option exercise /sell decisions
- Monitoring key decision criteria (e.g. Vesting, Expiration, Risk/Reward, Concentration)
- Assessing the risk of concentrated company stock holdings
- Advising clients what they forfeit by leaving the company

### StockOpter® Pro: *Equity Compensation Modeling and Tax Planning*

An Excel based application that enables users to quickly model employee stock option, restricted stock and company share diversification strategies and optimize them for tax/cash-flow efficiency. **StockOpter Pro** is the best tool for:

- Answering client tax related strategies questions (i.e. how many can I exercise to max out my bracket?)
- Developing goal-based and tax efficient diversification strategies with immediate action plans
- Comparing the cash flow and taxation results of exercise / sell scenarios to an alternative investment
- Indexing strategies over a 15 year time horizon against historical and hypothetical company stock prices
- Optimizing for AMT tax efficiency with ISOs
- Reducing the time it takes to accurately model and compare strategies

Feature / Function	StockOpter.com	StockOpter Pro
<b>Purpose / Objective</b>	Provides a risk/reward framework for making timely & profitable equity comp. diversification decisions	Develops goal-based and tax efficient equity compensation diversification strategies with immediate action plans
<b>Platform</b>	Hosted Web Application: Using ASP.Net and SQL Database	Desktop Application: Excel Add-in requires MS Office 2010, 2013 & 2016 Windows 7, 8.1 and 10

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Feature / Function	StockOpter.com	StockOpter Pro
<b>Ease of Use</b>	Easy: Menu driven program	Moderate: User needs to know Excel
<b>Online Help/Training Functions</b>	Extensive: page help, input field info and concept & how-to videos	Extensive: includes topic information, row help and users guide
<b>Types of Grants Supported</b>	All types	All types
<b>Effort Required to Create a Case</b>	Minimal: 10–20 minutes	More: 45 minutes to 1.5 hours
<b>Data Entry</b>	Manual and importing via spreadsheet	Manual data entry & SO.com import
<b>Valuation Methodologies</b>	Black Scholes, Baroni-Adesi & Intrinsic	Intrinsic Only
<b>Tax Engine</b>	No: uses estimated tax rates	Yes: updated annually
<b>Tax Optimization</b>	No	Yes (e.g. Maxing out tax brackets and exercising ISOs to AMT limit)
<b>Modeling</b>	Dashboards: compares assumption changes: Price, Volatility, Tax Rate etc.	Strategy Wizard: creates diversification scenarios by grant, inventory or goals
<b>Additional Calculations</b>	Insight Ratio, Leverage, VaR, Concentration% & Goal Attainment%	Cash flow & diversification% over 15 year horizon
<b>Report Creation Function</b>	Creates client deliverables using modifiable Word templates	Excel output can be copied & pasted into documents for clients
<b>Volume Report Creation</b>	Yes: for employee workshops	No
<b>Data Archiving</b>	Automatic: client data, reports & alerts are archived indefinitely in database	Manual: client workbooks must be manually archived

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<b>User/Client Monitoring Alerts</b>	Yes: emails sent when vesting, expiration, stock price, Insight & VaR Ratios, Concentration% or Goal Attainment criteria are met	No
<b>Collaboration w/ Other Users</b>	Yes: no cost for additional user IDs	Limited: users need separate licenses
<b>Application Interfaces</b>	Can export client data in spreadsheet format to transfer to other SO.com accounts or for exporting to other applications including StockOpter Pro	Can import data from StockOper.com and SO/Pro worksheets can be used to transfer data to other applications
<b>Client Interface</b>	Yes: clients can be given access to Data Entry, Dashboards, Concept Videos, Reports and Alert Triggers	No
<b>User Function Control</b>	Yes: 6 standard levels of functionality can be assigned to users (modifiable by NWSI for a fee)	No: full functionality is available to every licensed user
<b>Case Access Control</b>	By default users have access to only the cases they create but can be granted access to select or all cases in their account	Cases are stored as Excel workbooks so access is controlled by the licensed user
<b>Application Customization</b>	System designed to be easily modified to accommodate user requirements or industry changes	Excel workbooks can be customized by users to include additional calculations or output
<b>Compliance</b>	Client deliverables are very compliant	Each model may need to be reviewed

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<b>Pricing Model</b>	Fee per annual client case ranges from \$77 to \$95 based on prepaid volume. Call 541-383-3899 for more info.	Single user annual licenses \$1,285 or \$2,495 based on usage. Call 541-383-3899 for more info.

For more information on either StockOpter.com or StockOpter Pro visit [www.stockopter.com](http://www.stockopter.com) or contact Net Worth Strategies at [stockopter@networthstrategies.com](mailto:stockopter@networthstrategies.com)