

# 5 THINGS YOU SHOULD KNOW ABOUT YOUR EMPLOYER STOCK & OPTIONS

## 1 FORFEIT VALUE: THE EQUITY VALUE LOST LEAVING THE COMPANY PRIOR TO RETIREMENT

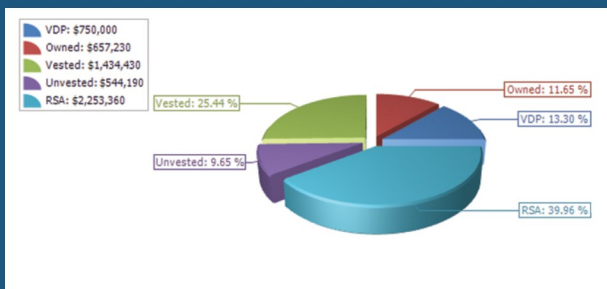
Pre-Tax Forfeit Value Current Values	
Description	Amount
Vested Time Value of Options	\$412,992
Unvested Full Value of Options	\$1,569,462
Restricted Share Value	\$2,253,360
<b>Total Forfeit Value</b>	<b>\$4,235,813</b>

Potential Stock Price	Incremental Change	Option Value \$	Incremental Change	Shares & RSA Value	Incremental Change	Total Value	Incremental Change
\$38.4600	-20.00%	107,760	-51.69%	1,192,260	-20.00%	1,300,020	-24.12%
\$48.0700	-20.00%	223,080	-58.69%	1,490,170	-20.00%	1,713,250	-28.70%
\$60.0900	-20.00%	539,980	-51.39%	1,862,790	-20.00%	2,402,770	-30.13%
\$75.1100	-20.00%	1,110,740	-43.86%	2,328,410	-20.00%	3,439,150	-29.66%
\$93.8900	0.00%	1,978,620	0.00%	2,910,590	0.00%	4,889,210	0.00%
\$112.6700	20.00%	2,992,740	51.25%	3,492,770	20.00%	6,485,510	32.65%
\$135.2000	20.00%	4,209,360	40.65%	4,191,200	20.00%	8,400,560	29.53%
\$162.2400	20.00%	5,669,520	34.69%	5,029,440	20.00%	10,698,960	27.36%
\$194.6900	20.00%	7,421,820	30.91%	6,035,390	20.00%	13,457,210	25.78%
\$233.6300	20.00%	9,524,580	28.33%	7,242,530	20.00%	16,767,110	24.60%

## 2 LEVERAGE: THE UPSIDE & DOWNSIDE EQUITY VALUES AT HYPOTHETICAL PRICE INCREMENTS

## 3 INSIGHT RATIOS: THE TIME VALUE (TV) AS A PERCENTAGE OF THE FULL OPTION VALUE (FOV)

Grant ID	Grant Type	Expire Date	Exercise Price	Vested ITMV \$	Vested TV \$	Vested FOV \$	Insight Ratio
N2013	NQSO	4/1/2023	\$29.4800	772,920	68,295	841,215	8.12 %
N2015	NQSO	4/1/2025	\$48.6300	407,340	163,990	571,330	28.70 %
NQ2016	NQSO	4/1/2026	\$57.5800	254,170	180,707	434,877	41.55 %
I2018	ISO	4/1/2028	\$84.2500	0	0	0	100.00 %
<b>Total</b>				<b>1,434,430</b>	<b>412,992</b>	<b>1,847,422</b>	



## 4 CONCENTRATION: THE PERCENTAGES OF COMPANY STOCK & OPTIONS COMPARED TO OTHER INVESTMENTS

## 5 FINANCIAL GOAL ATTAINMENT: THE ROLE EQUITY COMPENSATION PLAYS IN ACHIEVING A FINANCIAL GOAL

