Shapiro Financial Security Group: Dedicated to Helping You Serve Your Clients.

Shapiro Financial Security Group specializes in providing a confidential & personalized service to you and your clients to help unlock the wealth building potential of their equity compensation benefits. This is accomplished by:

- Written Reports
- Educational presentations using personalized visual aids
- Comprehensive analysis of tax & financial planning strategies
- Periodic update on status of option portfolio
- Individual planning services specific to stated objectives
- 10b5-1 "blackout period" diversification plans.

Working with Shapiro Financial Security Group will provide:

Customized education for your clients establishes a greater understanding of their equity compensation package.

A concise, efficient, & personalized monitoring report will help clients to determine when to take timely & prudent action, reducing emotional bias, & be regularly reminded of the wealth building potential of their options portfolio.

Enhanced investment potential in their compensation program and provide clients with risk reduction strategies.

Development of tax minimization strategies specific to your client's financial situation.

Shapiro Financial Security Group, Inc.
Stock Options, Tax & Financial Consulting Specialists

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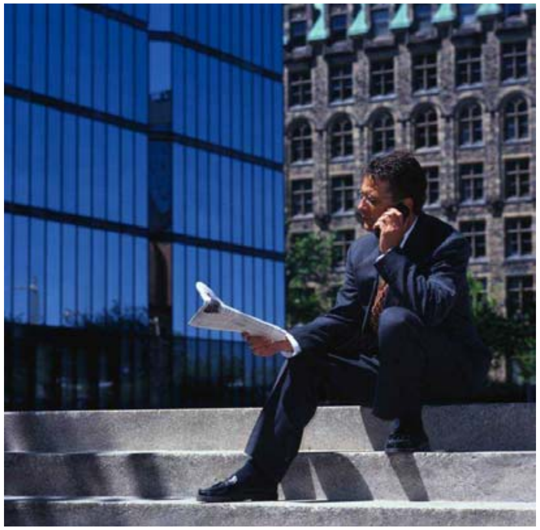
Do Your Clients Understand How to Maximize the Potential of their Stock Options?

Do You, As Their Advisor?

"Planning is the Key to Security"

Shapiro Financial Security Group, Inc.



Do your clients know:

- Their forfeiture value?
- Their upside leverage & downside exposure?
- The "Insight Ratio™" for each option grant?
- Tax strategies to minimize AMT exposure from exercising their options?
- When to exercise and when to sell?
- How to choose between Restricted Stock and Options for your particular situation?

"I worked with Ken Shapiro on a case involving a client whose equity compensations holdings made up approximately 90% of this individual's total investable assets. Ken worked with me to identify the most effective, tax efficient strategy to begin the process of diversifying out of a highly concentrated position. Ken was very responsive, thorough and careful to review all of the angles. Throughout the project, he educated me and ensured that I addressed issues that were not part of the scope of my original analysis.

Stock option planning is an integral part of the financial planning process and is potentially an area fraught with error. We as financial advisors owe it to ourselves and to our clients to work with an expert who knows the technicalities of stock option and alternative minimum tax planning in order to ensure that we are making the most suitable, tax efficient recommendations to our clients."

Marnie Aznar, MBA, CFP(R)
NAPFA - Registered Financial Advisor
Aznar Financial Advisors

Today's uncertain markets...

It is imperative in today's volatile & uncertain times, that your clients understand the risks & rewards inherent with receiving stock option grants from their employers.

Recent history has shown that concentrated equity positions in even the most respected corporations can be severely impacted by negative business, market or regulatory activity.

Stock based compensation awards are tremendous opportunities for your clients to accumulate wealth. But studies have shown that the grant statements, annual reports, & other corporate summary reports, & other corporate sponsored means for communicating the terms and status of these awards are of little benefit to most option holders.

Combine inefficient education with the complexity of the income tax laws, it is not surprising to hear that 11% of option holders have allowed their "in the money" options to expire unexercised.

Did you know...

500,000 American households let options expire during the last three years because they did not understand how to exercise them.

Fewer than half of the participants in Fidelity's study on options who still hold unexercised options had a plan for when to exercise them.