

## Press Releases

### myStockOptions.com Adds And Expands Content On Stock Compensation Financial Planning For Volatile Markets

**Brookline, MA, August 23, 2011** - While the stock market volatility of 2011 has damaged both stock prices and market confidence, the long-term value of investing and employee stock compensation remains. myStockOptions.com (<http://www.mystockoptions.com>), the leading online resource on stock compensation, has updated and expanded its award-winning articles, FAQs, and interactive tools to help employees with equity compensation understand market turbulence and appreciate the ongoing potential of the stock grants they have received from their companies. These resources also help employees move forward with the related financial planning not only in the current erratic stock price environment but in the eventual market recovery.

#### Read Up On Down Markets

Stormy stock markets make financial education more important than ever. For employees with equity compensation in these hard financial times, myStockOptions.com has a superb line-up of articles about financial planning in volatile stock markets and an uncertain economy:

**[Stockbrokers' Secrets \(Part 4\): What I Tell My Best Clients About Strategy For Volatile Markets](#)**, by W.E.B Bantling. Market declines rattle even the most experienced stock comp veterans (and their advisors). Consider these 10 points for sound financial planning for stock options, stock appreciation rights, restricted stock, or restricted stock units.

**[Reframing Your Stock Option Exercise Strategy In Volatile Markets](#)**, by Tom Davison. Stock option grant terms and the behavior of the company's stock price are only part of financial planning in erratic or depressed stock markets. Equally important is the price movement of what will be bought with the proceeds from an option exercise and stock sale. As this article explains, relative changes in price, not absolute changes, are what matter.

**[Stomach Volatility In Your Company's Stock Without Losing Your Mind](#)**, by Joanna Glasner and Bruce Brumberg. Don't be discouraged by stock market volatility and its impact on your equity compensation. As the experts note, stock grants are tools for building wealth in the long term.

**[Equity Compensation Strategies For Down And Rising Markets](#)**, by Chris Murphy. Markets may be down, but opportunities exist to benefit from the current financial environment. This article presents a range of ideas to consider: buying stock now to swap later, exercising and holding ISOs, or making a Section 83(b) election for restricted stock.

**[Better Late Than Never: Stock Option Strategy For The Market Upturn](#)**, by Michael Beriss. The stock markets will one day rise again. When they do, question the urge to exercise stock options for quick profits as soon as possible: exercising too early can be a big mistake.

**[Fundamentals Of Employee Stock Purchase Plans \(Part 4\): Down Markets And Other Tax Topics](#)**, by Alisa Baker. In down markets, ESPPs can offer unique advantages, as stock compensation attorney Alisa Baker explains in this article. A [detailed FAQ](#) covers additional issues.

**[Preventing Irrational Decisions About Selling Company Stock Or Exercising Options](#)**, by Bruce Brumberg. For novice and advanced investors alike, it can be hard to decide what to do with company stock grants. The study of behavioral economics and investor psychology offers insights that can help, particularly in volatile stock markets.

**[A Holistic Approach To Managing Equity Compensation](#)**, by Geoffrey Zimmerman. Successful strategies for equity compensation begin with identifying the financial role stock grants will play in the investor's life. This article provides helpful checklists of points to consider for three different types of investors, in any market conditions.

**[Psychological Factors Affect Your Stock Option Exercise Decisions](#)**, by Steven Huddart. While it is tempting to make hasty decisions when stock prices become worryingly volatile, this decision may not be in the investor's best long-term financial interest. This article, by a business professor at Penn State, examines the psychological factors that can, along with economic motives, influence investors with stock compensation.

These and many other excellent financial-planning articles are available at [myStockOptions.com](http://myStockOptions.com).

#### Helping Heads Stay Above Water, Even If Stock Options Aren't

myStockOptions.com also has an entire section on the issues surrounding underwater stock options: options whose exercise price is higher than the current market price of the issuing company's stock. Articles and FAQs:

- help readers to understand this situation
- discuss the moves companies sometimes make to help employees with underwater options
- warn about tax mistakes employees sometimes make with underwater options
- explore the related financial planning for when stock prices rise again

The questions answered include:

- What are underwater stock options?
- Can restricted stock go underwater?
- Can my employee stock purchase plan go underwater or be affected in other ways by a down market?
- What approaches do companies apply to underwater stock options?
- I have underwater options; will I get a tax loss when I exercise them?
- Can the exercise price of outstanding stock options ever be raised or lowered? Can the options be repriced?
- What is an options exchange?
- If my company offers me an options exchange or reprices my underwater options, will there be any tax impact on me?
- If my company or a third party buys my employee stock options for cash, how is this taxed?
- In an acquisition, can the buyer assume just my in-the-money options and not my underwater options?
- My company will let me exchange my underwater options for restricted stock. What is the tax impact?
- In a divorce case, how do you argue that underwater stock options have value?

All of these questions and more are answered in the section [Basics: Underwater Options](#) at myStockOptions.com.

### **Companies Can Distribute Selected Content On Market Volatility**

Through the end of 2011, myStockOptions.com is making a special offer to Premium Members who work in corporate stock plan administration, HR, compensation, finance, and legal departments. During this limited time, they may distribute to employees selected articles and FAQs about underwater stock options, stock price volatility, and financial planning in turbulent markets. This content will help employees understand the continued value of their equity grants, including restricted stock and employee stock purchase plans, even amid stock market tumult. This content is normally available for distribution only by companies and stock plan providers that license the myStockOptions.com Knowledge Center of educational content and/or tools.

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### **About myStockOptions.com**

With exclusive articles, 750+ FAQs, podcasts, the Tax Center, the Learning Center with courses for CE credit, the Global Tax Guide, an extensive glossary, and interactive patented tools, [myStockOptions.com](http://myStockOptions.com) is the premier online resource of educational content and tools on stock options, restricted stock, restricted stock units, performance shares, stock appreciation rights, and employee stock purchase plans. myStockOptions.com is written and managed by leading experts in equity compensation, and is produced by a company with a long history of successful publications explaining complex legal and financial subjects in plain English.

The accounting journal *CPA Wealth Provider* selected myStockOptions.com among companies "that have taken the lead through innovation, efficiency, initiative, or growth in the financial-planning area." The Specialized Information Publishers' Foundation honored MSO Pro with one of its Editorial Excellence Awards in the category of Best Interactive Content among niche publishers. The influential consumer magazine *PC World* ranks myStockOptions.com among "the most useful sites ever" that "deliver top-notch information, support, and services." myStockOptions.com also has a related site on nonqualified deferred compensation at <http://www.myNQDC.com>, and the staff created the successful insider trading prevention video series *Think Twice*, available at <http://www.insidertradingvideos.com>.

myStockOptions.com has also received extensive favorable coverage in major publications, including *BusinessWeek*, *The Wall Street Journal*, *The New York Times*, the *San Francisco Chronicle*, and *The Boston Globe*, and on CNN/fn, National Public Radio, PBS, Money.com, and CBSMarketWatch.com.

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