

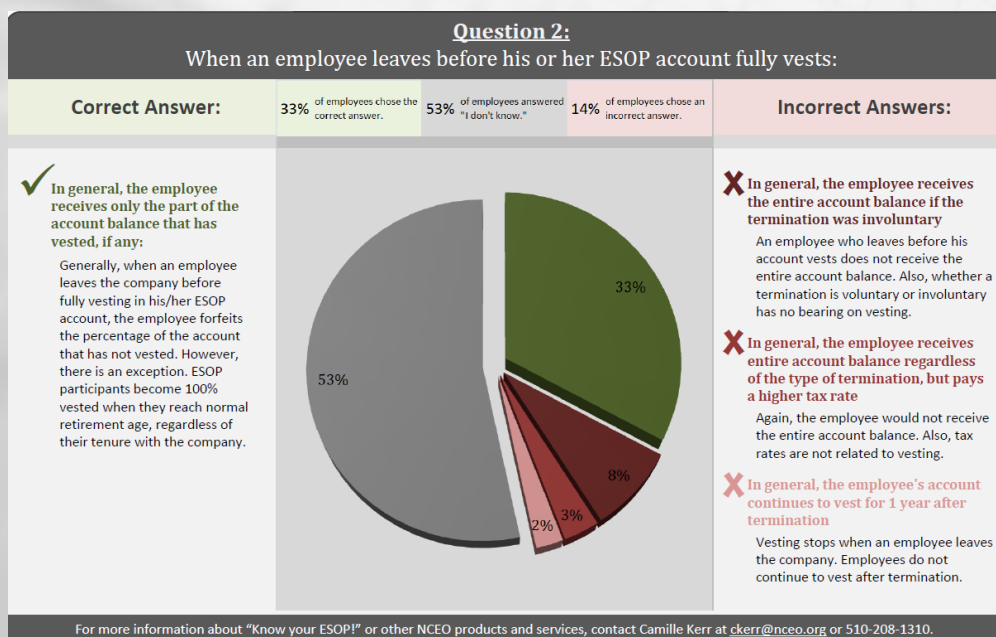
The National Center for Employee Ownership ESOP Quiz

Want to gauge how well your employee-owners understand
the ESOP and how it works?

The ESOP Quiz is a new product being offered by the NCEO. The quiz covers a number of ESOP-related issues, testing employees' understanding of how the ESOP works. The company receives a report of how employees performed, including any demographic data. In addition, you receive an easy-to-use guide for employees, offered as both a PDF and a PowerPoint. The guide displays the overall results, and provides explanations for each of the possible answer choices. The ESOP Quiz is currently being offered at the introductory price of \$200.

The topics in the ESOP Quiz are:

1. The definition of an ESOP
2. How vesting works
3. Eligibility requirements
4. Information included on account statements
5. Factors that affect valuation
6. How an account balance increases or decreases
7. Voting rights of ESOP participants
8. How employees are taxed
9. Distribution rules
10. Diversification rules



For more information, contact Camille Kerr at ckerr@nceo.org or 510-208-1310.