



Used in over
10,000
classrooms
last year



Helped over
400,000
students learn
about savings
and investing



HOW THE MARKET WORKS.com

**The #1 FREE
Stock Market Game**

Personal Finance



- ▶ Embedded curriculum aligned to standards for:
 - Personal Finance
 - Economics
 - Business



Welcome To The **#1 FREE** Stock Market Game for High Schools, Middle Schools and Stock Market Clubs

Dear Professor, Teacher or Instructor,

Thank you for your interest in our various educational financial literacy websites. In addition to our customizable stock simulations, our sites also feature embedded curricula, lessons, activities, glossaries, and financial calculators.

For over 27 years, we have been committed to providing you and your students the most realistic and the most educational virtual trading applications available.

We hope you will join the 15,000 teachers and professors that use one of our websites each year.

Mark

Mark T. Brookshire
President and Founder
www.HowTheMarketWorks.com
www.PersonalFinanceLab.com
www.StockTrak.com

The screenshot displays the 'HOW THE MARKET WORKS.com' website interface. At the top, there is a search bar for 'Enter Symbol (i.e. AAPL)' and a 'BMO' logo. Below the search bar is a navigation menu with options: Dashboard, My Portfolio, Make A Trade, Contests, Education Center, Trading Ideas, Quotes, and Teach. A dropdown menu is open under 'My Portfolio', listing: Open Positions, Account Balances, My Rankings, Graph my Portfolio, Transaction History, and My Assignments. Below the navigation is a banner for 'AIR MILES® MASTERCARD®' with '100 AIR MILES Bonus Miles®' and 'Annual Fee' information. The main content area is divided into several sections: 'MY PORTFOLIO' (My Stocks / Funds, My Assignments, Account Balances, Graph My Portfolio, Tutorial Videos), 'TRADING' (Trade Stocks/ETFs, Trade Mutual Funds, My Trades, My Orders, Trading Tutorials), 'CONTESTS' (My Rankings, Manage Contests, Join A Contest, Create Contest, Contests With Prizes), and 'RESEARCH TOOLS' (Get A Quote, Company News, Interactive Charts, Analyst Ratings, Historical Prices, Income Statements, Balance Sheets, Stocks By Sector, Market Summary, More Tools...). The interface is clean and user-friendly, with a focus on educational and trading tools.

Call **1-514-871-2222** to schedule a demo.

TOP 3 Things You Need to Know About Our Sites

- 1 All of our sites allow teachers to customize a virtual trading simulation for his/her class by selecting the trading dates, the initial cash balance and currency, the commission structure, the diversification rules, and other contest parameters.
- 2 All of our sites also allow teachers to create a series of "Assignments" that guide students through the embedded lessons, videos, activities and glossaries. So when students login to check on their stock portfolio, they are also prompted to complete the educational tasks that have been assigned.
- 3 HowTheMarketWorks.com is a FREE site, supported by our sponsors, that allows teachers to create a custom stock market game for their students and create Assignments. Schools can also purchase site licenses to our ad-free site, PersonalFinanceLab.com, that contains our full curriculum and content aligned to national standards for Personal Finance, Economics and Business.

Make Your Classroom Look Like This!



In addition to our simulations, we can also show you how to turn your boring classroom into a Wall Street-style Trading Room. Add scrolling tickers and wall-mounted LCDs streaming with financial content to bring excitement to your classroom.

Visit www.StockTrak.com/FLL to learn more.



HowTheMarketWorks Mission

To provide the most realistic and educational virtual trading applications available; to enable students to better manage their financial assets; and to help students increase their personal wealth.

Teachers: Register Your Class

To Register a Class, Teachers Select:

- ▶ Trading dates
- ▶ Initial cash balance and currency
- ▶ Securities allowed
- ▶ Diversification rules
- ▶ Commission structure
- ▶ Liquidity rules
- ▶ Minimum prices for stocks
- ▶ Allow/disallow day trading or buying on margin
- ▶ Teachers can create Assignments to require students to visit Learn Center, read certain articles, watch videos and make a certain number of trades.

Teachers Register for **FREE** and receive a practice account to explore the site.

The screenshot shows the 'MY CONTESTS' section of the HTMW website. At the top, there are navigation links for 'CONTESTS AND PORTFOLIOS' and 'MY CONTESTS'. Below this, a green bar displays account information: 'PORTFOLIO VALUE: \$54,644.30', 'CASH BALANCE: \$53,470.14', and 'BUYING POWER: \$108,322'. The main content area features two promotional banners: 'JOIN OUR HTMW FEBRUARY 2017 CHALLENGE' and 'CREATE YOUR OWN CONTEST'. Below these is a navigation bar with tabs for 'My Active Contests', 'Expired Contests', 'Create Contest', and 'Find New Contest'. The 'Create Contest' form is active, showing fields for 'Contest Name' (with a dropdown menu), 'Group Type' (with a dropdown menu), and 'Expected # of Users' (with a text input field). There is also a 'Description' text area. The form is divided into two columns: 'Virtual Portfolio Features' and 'Trading Features'. The 'Virtual Portfolio Features' section includes 'Currency' (United States Dollar), 'Initial Cash Balance' (100,000.00), 'Registration Start/End Dates' (02/22/2017 through 05/22/2017), and 'Trading Period Start/End Dates'. The 'Trading Features' section includes 'U.S. Stocks/ETFs', 'U.S. Mutual Funds', 'U.S. OTCBB Stocks', 'Toronto Stocks', and 'Commission Cost for Stocks', each with a radio button for 'Yes' or 'No'.

HTMW: Create a Class



Used by over 10,000 teachers and 386,000 students last year.

Teachers: Create An Assignment

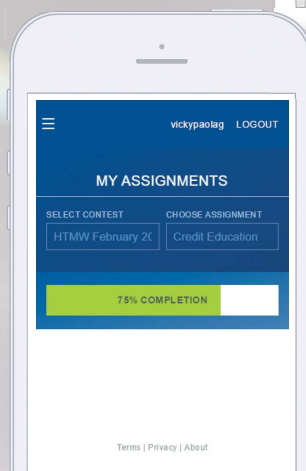
Select the Learning Activities You Want Your Students to Complete

After creating the stock contest for your class, you will have the option to “Create an Assignment.”

This feature allows you to select from a list of how-to videos, articles, interactive financial calculators, and other educational activities grouped into subjects like Stock Market Basics, Building a Portfolio, Personal Finance, Economics, Business, Math, etc.

Select contest	Assignment Name
My Test Contest	i.e. Investing 101
Watch These Tutorial Videos select all select none	
REQUIRE?	TASKS
<input type="checkbox"/>	Watch Site Overview Video view
<input type="checkbox"/>	Watch Trade Stocks Video view
<input type="checkbox"/>	Watch Trade Mutual Funds Video view
<input type="checkbox"/>	Watch Managing Your Portfolio Video view
<input type="checkbox"/>	Watch Research Tools Video view
Use The Following Financial Calculators + Pass Quizzes select all select none	
REQUIRE?	TASKS
<input type="checkbox"/>	Try the Compound Interest Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Investment Return Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Saving To Be A Millionaire Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Home Budgeting Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Credit Card Payments Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Buy Vs Lease Calculator and get all the quiz questions right for credit! view article
<input type="checkbox"/>	Try the Car Loans Calculator and get all the quiz questions right for credit! view article

HTMW: Create Assignment



When students log in to check on their stock portfolio, they will be prompted to complete one of the activities you selected.

Student: Portfolio Page

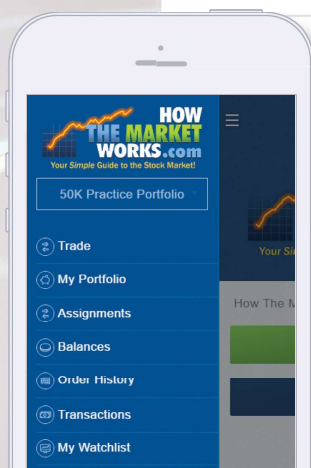
When Students Login, They Can:

- ▶ Review open positions
- ▶ Check their ranking
- ▶ Conduct fundamental research
- ▶ Export their portfolio
- ▶ Read updates and news
- ▶ See their Portfolios and rankings revalued continuously during market hours
- ▶ Have quick access to quotes, news, financial statements, and charts of their holdings
- ▶ Review account balance

MY PORTFOLIO ACCOUNT BALANCES CONTEST SELECT < 50K Practice Portfolio My Test Contest My test contest 2 No > Symbol Loc

PORTFOLIO SUMMARY: PORTFOLIO VALUE: \$54,620.50 CASH BALANCE: \$53,478.93 BUYING PC

Account Balances		Trading Rules/Rates	
Cash			
Initial Cash	\$50,000.00	Market Value	
Cash Balance	\$53,478.93	Market value of Long Positions	\$1,141.57
Short Proceeds	\$0.00	Market value of Short Positions	\$0.00
Loan Balance	\$0.00	Net Market Value of all Positions	\$1,141.57
Interest Earned on Cash	\$3,550.33	Portfolio	
Interest Charged on Loan	\$0.00	Portfolio Value	\$54,620.50
Restricted Funds	\$0.00	Percentage Return	9.24%
Buying Power		SPY ETF % Return	20.45%
Buying Power	\$108,305.77	SPY ETF at start date	\$196.29
Trades Made	6	Current SPY ETF	\$236.44
Trades Allowed	2500		



Students have 24/7 access to their accounts from their computer, tablet and phone.

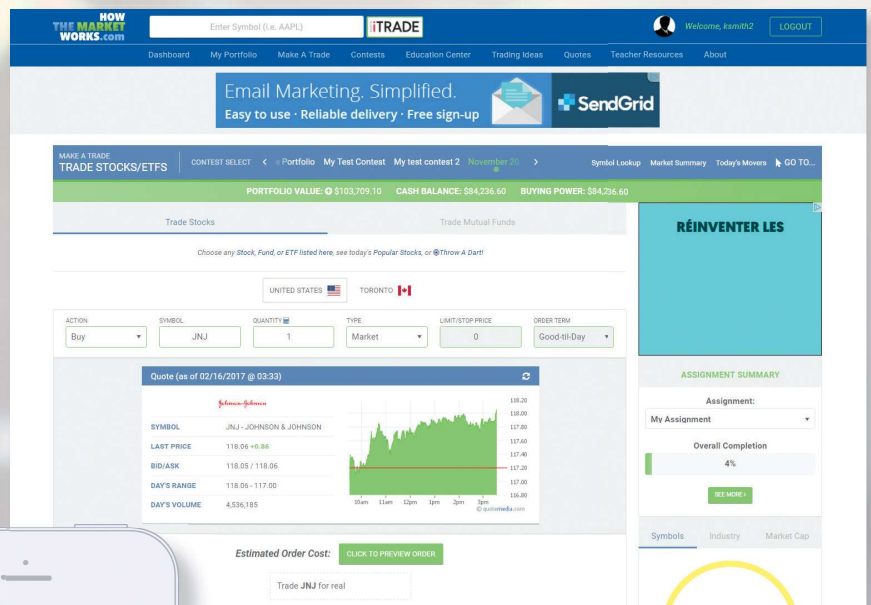
Student: Make A Trade

When Students Login, They Can:

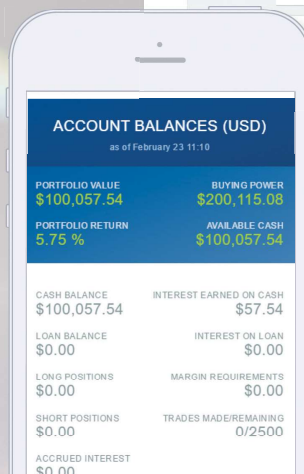
- ▶ Trade U.S. stocks, and ETFs at real-time prices
- ▶ Trade U.S. mutual funds
- ▶ Trade U.S. corporate and Treasury bonds
- ▶ Use market, limit, stop and trailing stop orders
- ▶ Place day, good-til-date and good-til-cancel orders

Students Can Trade From:

- ▶ Computer
- ▶ Tablet
- ▶ Smartphone



The screenshot shows the iTRADE web interface. At the top, there's a navigation bar with 'HOW THE MARKET WORKS.COM' and 'iTRADE'. Below that, a banner for 'Email Marketing. Simplified.' by SendGrid. The main content area shows account information: 'PORTFOLIO VALUE: \$103,709.10', 'CASH BALANCE: \$84,236.60', and 'BUYING POWER: \$84,236.60'. There's a section for 'Trade Stocks' and 'Trade Mutual Funds'. A trade order form is visible with 'ACTION: Buy', 'SYMBOL: JNJ', 'QUANTITY: 1', 'TYPE: Market', and 'LIMIT/STOP PRICE: 0'. A quote for JNJ is shown with a price of 118.06 and a volume of 4,536,185. On the right, there's a sidebar with 'RÉINVENTER LES' and an 'ASSIGNMENT SUMMARY' section showing 'Overall Completion: 4%'.



The screenshot shows the iTRADE smartphone app interface. The title is 'ACCOUNT BALANCES (USD) as of February 23 11:10'. The main content is a table of account balances:

ACCOUNT BALANCES (USD) as of February 23 11:10	
PORTFOLIO VALUE	BUYING POWER
\$100,057.54	\$200,115.08
PORTFOLIO RETURN	AVAILABLE CASH
5.75 %	\$100,057.54
CASH BALANCE	INTEREST EARNED ON CASH
\$100,057.54	\$57.54
LOAN BALANCE	INTEREST ON LOAN
\$0.00	\$0.00
LONG POSITIONS	MARGIN REQUIREMENTS
\$0.00	\$0.00
SHORT POSITIONS	TRADES MADE/REMAINING
\$0.00	0/2500
ACCRUED INTEREST	
\$0.00	



Stock prices, portfolio values and class rankings are all updated every minute the markets are open.

Student: Ranking and Research Pages

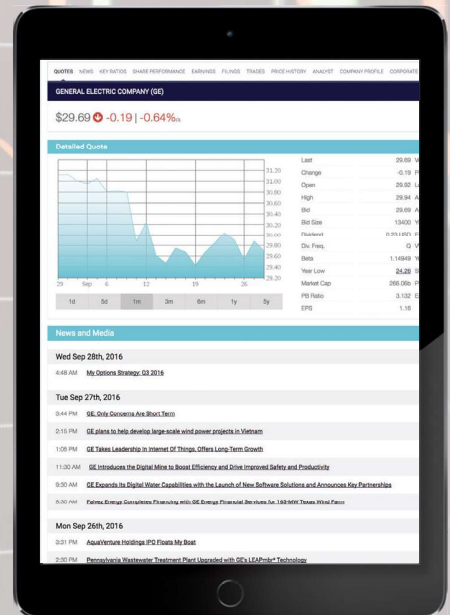
The Ranking Page Shows:

- ▶ Student portfolio value
- ▶ Comparison to classmates
- ▶ Number of trades made
- ▶ Historical rankings
- ▶ Easy to download into excel



Rankings				
Date: 02/16/2017 <input type="button" value="GO"/> <input type="button" value="SHOW MY RANK"/> <input type="button" value="LEAVE CONTEST"/>				
RANK	USERNAME	STARTING VALUE	CURRENT VALUE	% GAIN/LOSS
This is as of: Feb 16, 2017				
1	LittleBilly99	100,000.00	129,773.00	29.77%
2	Bamboolnns	100,000.00	124,538.51	24.54%
3	Go-Dora-Go	100,000.00	123,965.90	23.97%
4	Gotanger	100,000.00	123,249.84	23.25%
5	Abduaberra	100,000.00	120,709.59	20.71%
6	deennj6	100,000.00	120,086.07	20.09%
7	chrisvhATtycosDOTcom	100,000.00	115,194.81	15.19%
8	brucehaan	100,000.00	114,891.17	14.89%
9	TheLman	100,000.00	114,263.65	14.26%
10	BrettCroley	100,000.00	112,521.16	12.52%
11	aceone5	100,000.00	111,738.39	11.74%
12	Trader_	100,000.00	111,312.91	11.31%

HowTheMarketWorks: Student Portfolio Rankings



Quotes and News

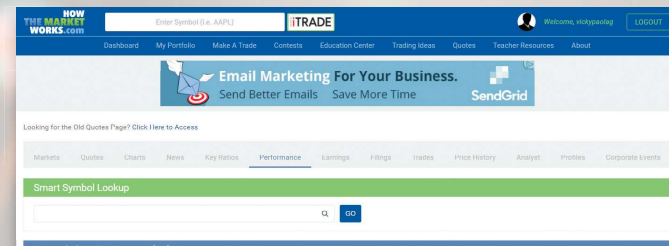


Stock-Trak Inc. has been the leader in educational stock market simulations since 1990.

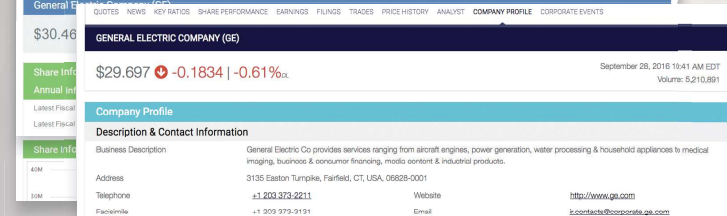
Stock Research Tools Available

Research Tools Included

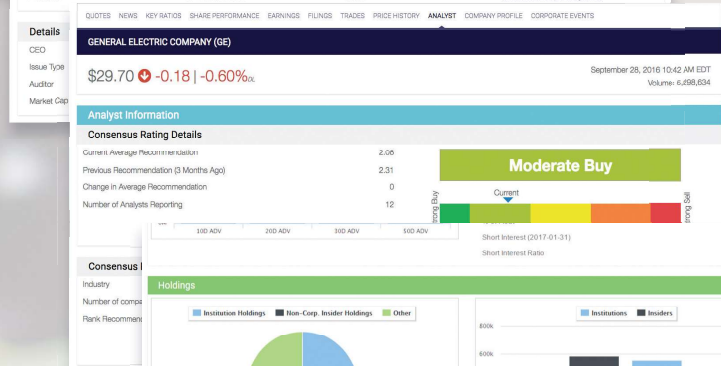
- ▶ Analysts Ratings
- ▶ Charts
- ▶ Company Financials
- ▶ Company Profile
- ▶ Corporate Actions
- ▶ Earnings
- ▶ Economic Calendar
- ▶ Historical Transactions
- ▶ Industry Peers Analysis
- ▶ IPOs Center
- ▶ Most Actives, Biggest Gainers & Losers
- ▶ SEC Filings
- ▶ Sector Investing



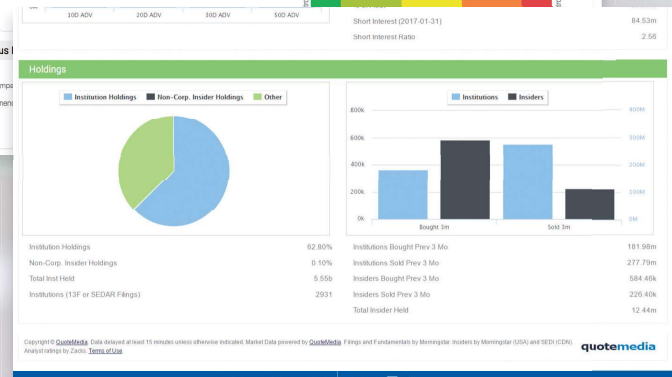
Quarterly/Annual Financials



Company Profile



Analysts Ratings



Most Actives, Biggest Gainers & Losers

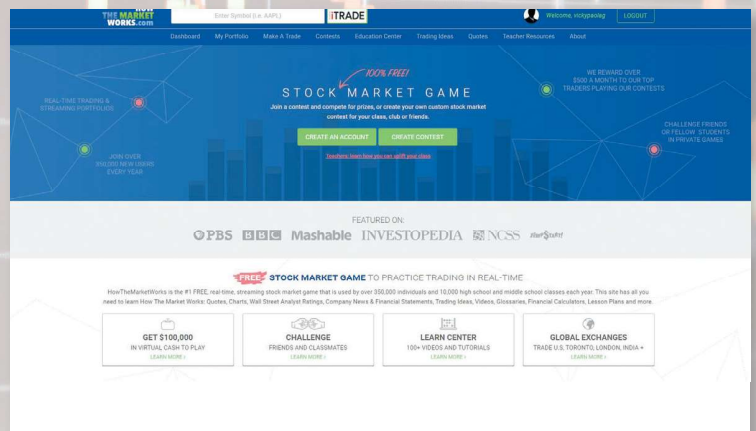


HowTheMarketWorks website includes many research tools including ticker symbol lookup, quotes, charts, news, broker ratings, financial statements, most actives, biggest gainers and losers, etc. Order types include market orders, limit orders, stop orders, and trailing stops.

Choose The Site That's Best For You

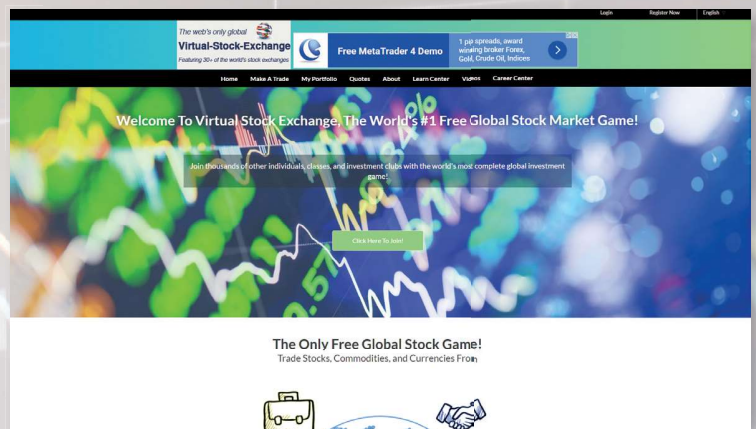
HowTheMarketWorks.com

- ▶ FREE to teachers and students
- ▶ Includes real-time trading of U.S. stocks and ETFs
- ▶ Also includes U.S. bonds, mutual funds & TSX stocks
- ▶ Includes a sampling of our standards-aligned curriculum
- ▶ Supported with ads and sponsorships



Go Global with Virtual-Stock-Exchange.com

- ▶ All the features of HowTheMarketWorks, plus...
- ▶ Teachers choose the currency of their portfolios (US\$, CD\$, EUR, GBP, RUP, YEN, etc)
- ▶ Students can trade from global exchanges (London, Toronto, Paris, Tokyo, Australia, Hong Kong, etc)



Both of these sites are absolutely FREE. They are supported with advertisements and sponsorships from our partners.

Our Most Complete Personal Finance Resource

PersonalFinanceLab.com

This ad-free site brings 21st century readiness skills to life both in the classroom and at home. The platform is entirely web-based, which means you and your students can access all the features, lessons, content, and portfolio simulation from anywhere. The integrated curriculum covers over 25 standard-aligned topics in each class subject, and can be customized to fit your class structure.

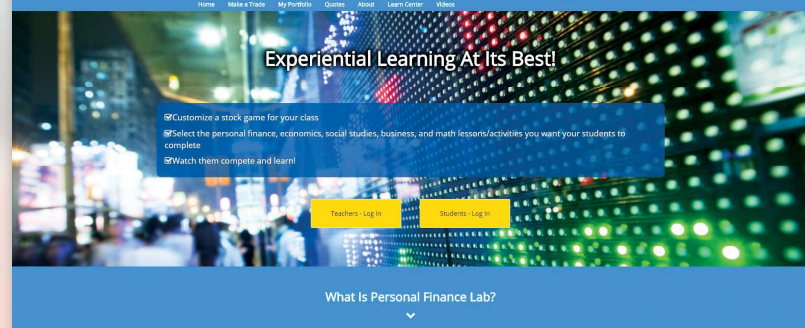
By including Personal Finance Lab with your school, you get:

- ▶ World-class portfolio simulation, enabling your students to apply what they learn in class to the real world
- ▶ Over 125 integrated lessons in personal finance, economics and business.
- ▶ Automatically-graded quizzes to encourage concept mastery at the end of each lesson
- ▶ Interactive personal finance and business calculators, focused on saving, investing, and much more
- ▶ Learning Center with over 600 articles, videos, glossary terms, and more
- ▶ Tutorial videos to help both teachers and students get started and excel
- ▶ Live support from our financial education team during normal business hours
- ▶ Our Investing101 Beginners Investing Course - 10 chapter investing course available to all students

Includes Our Full Curriculum!

Personal Finance Lab

Stock Market Game With Embedded Curriculum



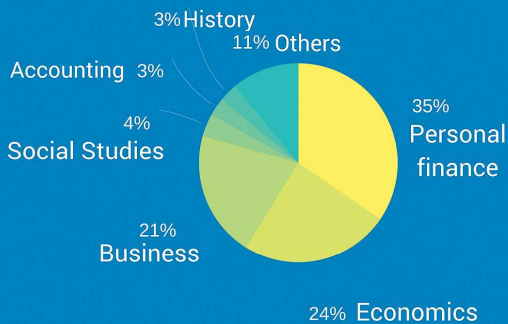
Want to go all the way? Get a fully custom version of PersonalFinanceLab.com designed with your school colors, logos, graphics and unique URL (like www.myschoolnameFinanceLab.com). Call **770-337-7720** for more info.

8,283



Teachers created a contest last year

Teachers use HTMW to teach the following subjects:



383,229

Students registered to

HOW
THE MARKET
WORKS.com

6,949,933

People visited HTMW last year



Offers security types

3



Free monthly contest

\$6,000
In prizes



For more information please visit

www.PersonalFinanceLab.com

www.HowTheMarketWorks.com

www.Virtual-Stock-Exchange.com

Email Support@HowTheMarketWorks.com

Or Call 514-871-2222