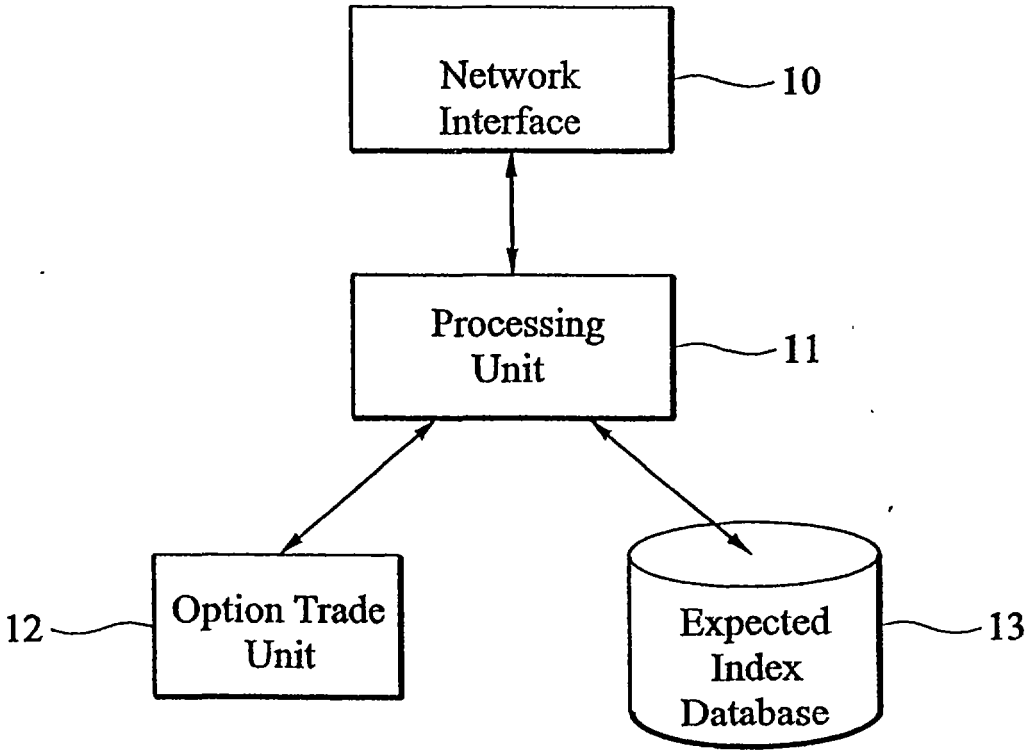

Network Interface
10
Processing Unit
11
12
Option Trade Unit
Expected Index Database
13

FIG. 1

Replacement Sheet dated 27 December 2002

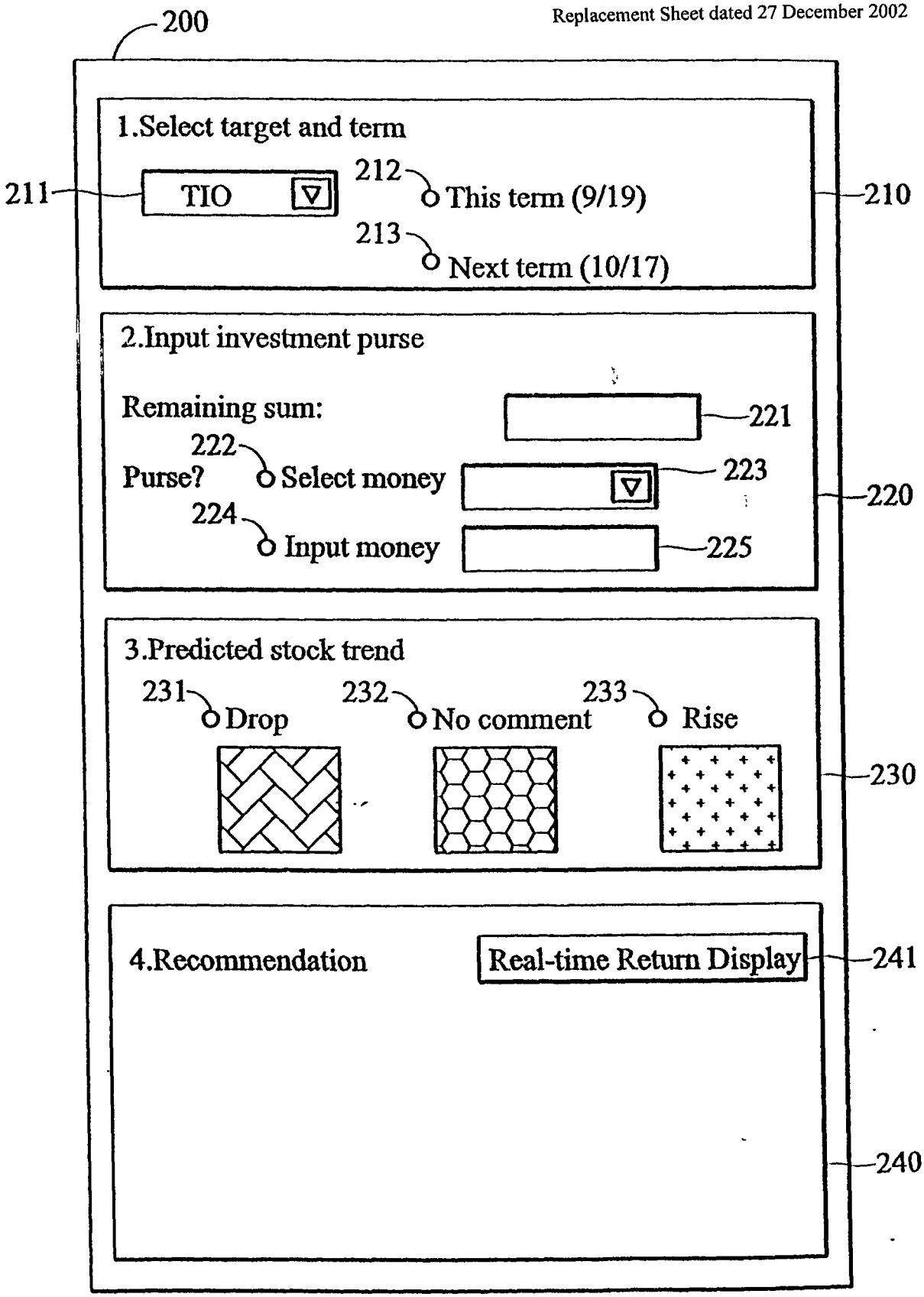


FIG. 2

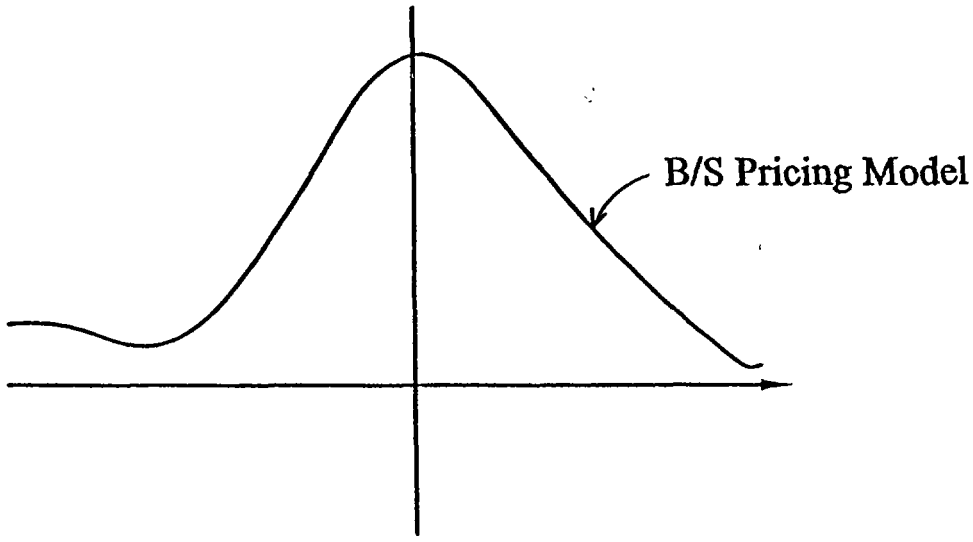


FIG. 3

Replacement Sheet dated 27 December 2002

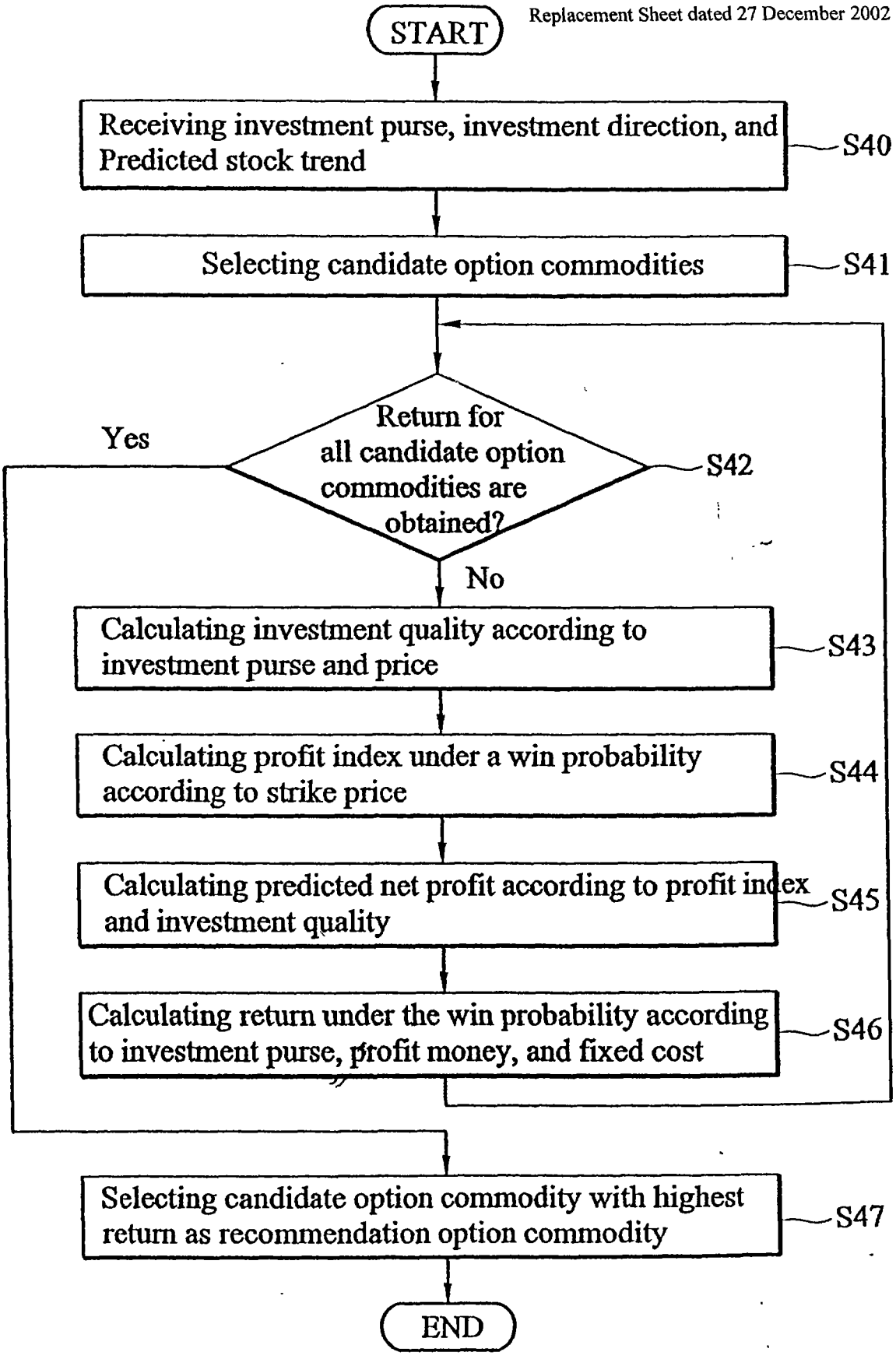


FIG. 4

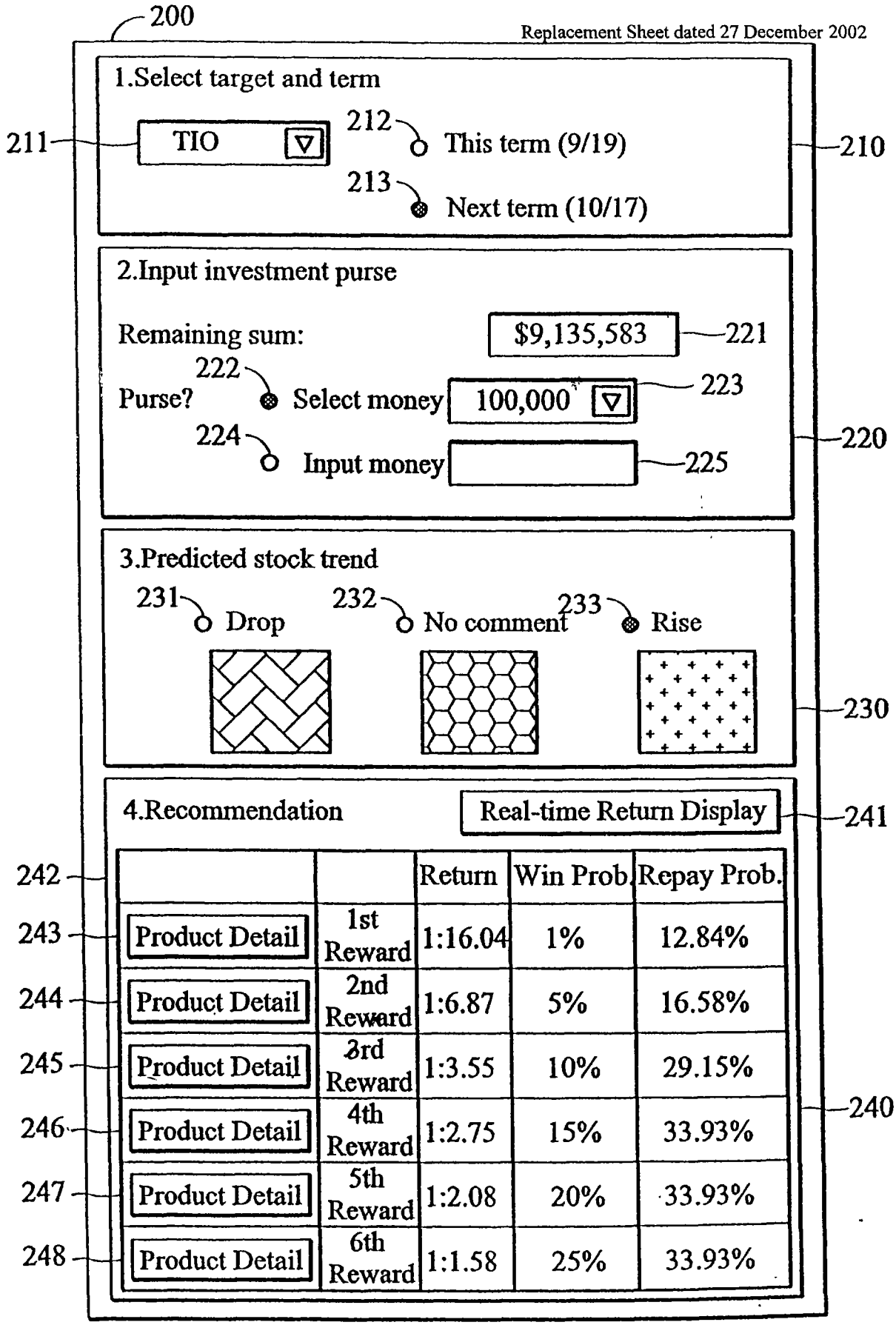

200
1.Select target and term
211
TIO
212
This term (9/19)
213
Next term (10/17)
210
2.Input investment purse
Remaining sum:
$9,135,583
221
222
Purse?
Select money
100,000
223
224
Input money
225
220
3.Predicted stock trend
231
Drop
232
No comment
233
Rise
230
4.Recommendation
Real-time Return Display
241
242
Return
Win Prob.
Repay Prob.
243
Product Detail
1st Reward
1:16.04
1%
12.84%
244
Product Detail
2nd Reward
1:6.87
5%
16.58%
245
Product Detail
3rd Reward
1:3.55
10%
29.15%
246
Product Detail
4th Reward
1:2.75
15%
33.93%
247
Product Detail
5th Reward
1:2.08
20%
33.93%
248
Product Detail
6th Reward
1:1.58
25%
33.93%
240

FIG. 5