

WHEN YOUR BOTTOM LINE IS THE BEST DATA

Extensive historical databases of company financial data, historical stock price and executive information is accessible directly from the user's desktop.

Business information data needs to be easy to read, quick to download and up-to-date in order to be relevant to professionals. As an information professional, it is also important to have cost effective tools packaged with high quality content. Hemscott has addressed these needs and now offers its extensive historical databases of company financial data, historical stock prices and executive information directly to the end-user's desktop through CoreReference.

CoreReference (www.corereference.com) is a web-based application that allows you to screen across public companies using a variety of financial, pricing, valuation, executive name and compensation criteria. Various standard reports are available for quick display of detailed as-reported annual and quarterly financial statements, stock price charts and company lists, annual and quarterly business segment financials, officer and director information and summaries of stock ownership, dividends and short interest. CoreReference is updated on a daily basis to provide latest stock price data and pricing calculations data. The timeliness of our financial data is a cornerstone of our business and the CoreReference product.

Robust Searching

CoreReference provides powerful yet intuitive search capabilities, giving you the flexibility to conduct simple single item searches or build complex queries utilizing multiple criteria. Search results are immediately displayed and are available for single-click downloading to a standard Excel spreadsheet.

With CoreReference functionality, you can perform the following:

- Quick look-ups by ticker symbol, company name, index, industry and geography.
- Basic searches on key financial figures, valuation metrics, and executive information.
- Advanced searches with general or industry-specific data items from annual or quarterly financial statements.
- Screening based on pre-calculated growth and valuation ratios for annual fiscal values, latest 12 months or 5-year averages.
- Full-text searching across original source documents filed with the U.S. Securities and Exchange Commission.

Sample Search Criteria include:

Companies & Executives Operating Revenue Total Assets Net Income Total Debt Latest Stock Price Salary Bonus	Financial Performance Revenue Growth Rate EPS Growth Rate Percent Price Change Return on Equity Return on Assets Market Capitalization P/E 5 Year Average	Industry-specific Items R&D Expense Advertising Expense Tier 1 Capital Net Interest Income Premiums Earned Net Loans Claims Expense
Index Membership S&P 500 Russell 3000 Forbes 500 Fortune 500	Sector & Industry Classification Hemscott's Proprietary System SIC Code NAIC Code	Full-Text Searching Annual & Quarterly Filings [~] 8-Ks & Proxies

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Essential Functionality

Project Tracking Tools - CoreReference's easy-to-use time based tracking tool enables you to assign specific research requests to a user-defined project code, name or description and generates a report in an Excel or PDF format. The tool provides an efficient way to bill back research to your clients.

Tracking Settings
[View Report](#)

Project Code :

Name :

Description :

Create Custom Peer Groups - An unlimited number of Peer Groups may be set-up in the system, either by selecting specific results from a search or creating your own list of peers. Peer Groups may be selected as a starting point in any search as a quick means to screen only those companies and executives relevant to your research.

<input type="checkbox"/>	Ticker	Company Name	Primary SIC	SIC Description	Options
	Sort	Sort	Sort		
<input type="checkbox"/>	MMM	3M Company	2672	Coated & laminated paper, n.e.c.	View Financials
<input type="checkbox"/>	CBE	Cooper Industries Ltd.	3613	Switchgear & switchboard apparatus	View Financials
<input type="checkbox"/>	FO	Fortune Brands, Inc.	6719	Offices of holding companies, n.e.c.	View Financials
<input type="checkbox"/>	GE	General Electric Company	3511	Steam & gas turbines & turbine generator sets	View Financials
<input type="checkbox"/>	HON	Honeywell International	3724	Aircraft engines & engine parts	View Financials

SAVE PEER GROUP

Enter Name for PeerGroup :

Companies

Company Name	Ticker	Executive	SIC	City	State
3M Company	MMM	-	2672	St. Paul	MN
Cooper Industries Ltd.	CBE	-	3613	Houston	TX
Fortune Brands, Inc.	FO	-	6719	Licolnshire	IL
General Electric Company	GE	-	3511	Fairfield	CT
Honeywell International	HON	-	3724	Morris Township	NJ

One-Click Download Data to Excel - CoreReference provides the ultimate in data download flexibility to the end user. Our standard reports and search results may be easily exported into Excel spreadsheets for further analysis, blending with third party data, or to simply work with data sets offline.

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Immediate Access to Recent Search History - The product conveniently tracks your latest 10 queries submitted during a single session and displays them in the banner for review and re-execution.

Download Print-Friendly Reports - If Excel work is not required, pre-formatted reports may be downloaded as PDF documents for future reference or convenient sharing with your colleagues and clients. The PDF documents also serve as a means to create easy to read paper copies.

Direct Data Source Anchor - All company financial records are dynamically linked via a "digital dog-tag" to the actual source document from which the information was collected. This provides a new level of transparency, textual context, and the ultimate in granular data presentation to meet even the most demanding of client information needs.

Custom Report Builder - The CoreReference Report Builder is a simple point-and-click tool that allows you to specify annual and quarterly financial data items for a single company or multiple companies. All data items selected will be returned in a tabular report for Excel download and use outside the CoreReference application.

Pre-Defined Reports

CoreReference enables you to display or download pre-defined reports by company, industry group, or stock ticker. A list of available standard reports in the product banner allows you to toggle between reports with the option to download those reports into a print-friendly PDF format or flexible Excel format. Standard reports include:

Dec-03	Revenue	Operating Inc	Total Assets	Depreciation	Net Fd Assets	SIC Code	CD Industry Code
NBC	6,871,000	0	11,619,000	117,000	121,000	4833	723
	4.83%		1.83%	1.45%	1.04%		
Industrial Products & Systems	7,634,000	0	7,215,000	289,000	178,000	3625	627
	5.37%		1.14%	3.58%	1.54%		
Aircraft Engines	9,986,000	0	10,785,000	339,000	486,000	3724	611
	7.02%		1.70%	4.20%	4.20%		
Specialty Materials	3,090,000	0	5,837,000	182,000	388,000	2821	322
	2.17%		0.92%	2.25%	3.35%		
Power Systems	18,349,000	0	16,532,000	554,000	516,000	3511	627
	12.90%		2.61%	6.86%	4.46%		
Medical Systems	10,196,000	0	10,816,000	278,000	289,000	3845	521
	7.17%		1.71%	3.44%	2.50%		
GECS	1,916,000	0	48,662,000	285,000	231,000	6159	424
	1.35%		7.68%	3.53%	1.99%		
Insurance	26,171,000	0	169,882,000	469,000	35,000	6311	430
	18.40%		26.83%	5.81%	0.30%		
Commercial Finance	18,697,000	0	203,983,000	2,205,000	4,456,000	6159	424
	13.15%		32.21%	27.31%	38.47%		
Consumer Finance	18,697,000	0	106,530,000	276,000	191,000	6141	424
	13.15%		16.82%	3.42%	1.65%		
Consumer Products	8,201,000	0	4,439,000	367,000	231,000	3639	310
	5.77%		0.70%	4.54%	1.99%		
Equipment Management	4,673,000	0	25,469,000	2,127,000	3,854,000	7359	761
	3.29%		4.02%	26.34%	33.28%		
Plastics	5,211,000	0	9,207,000	516,000	497,000	2821	111
	3.66%		1.45%	6.39%	4.29%		
Transportation Systems	2,507,000	0	2,240,000	71,000	109,000	3743	622
	1.76%		0.35%	0.88%	0.94%		

Business Segments Report shows how a company's industry has performed over the latest 3 years or 3 quarters.

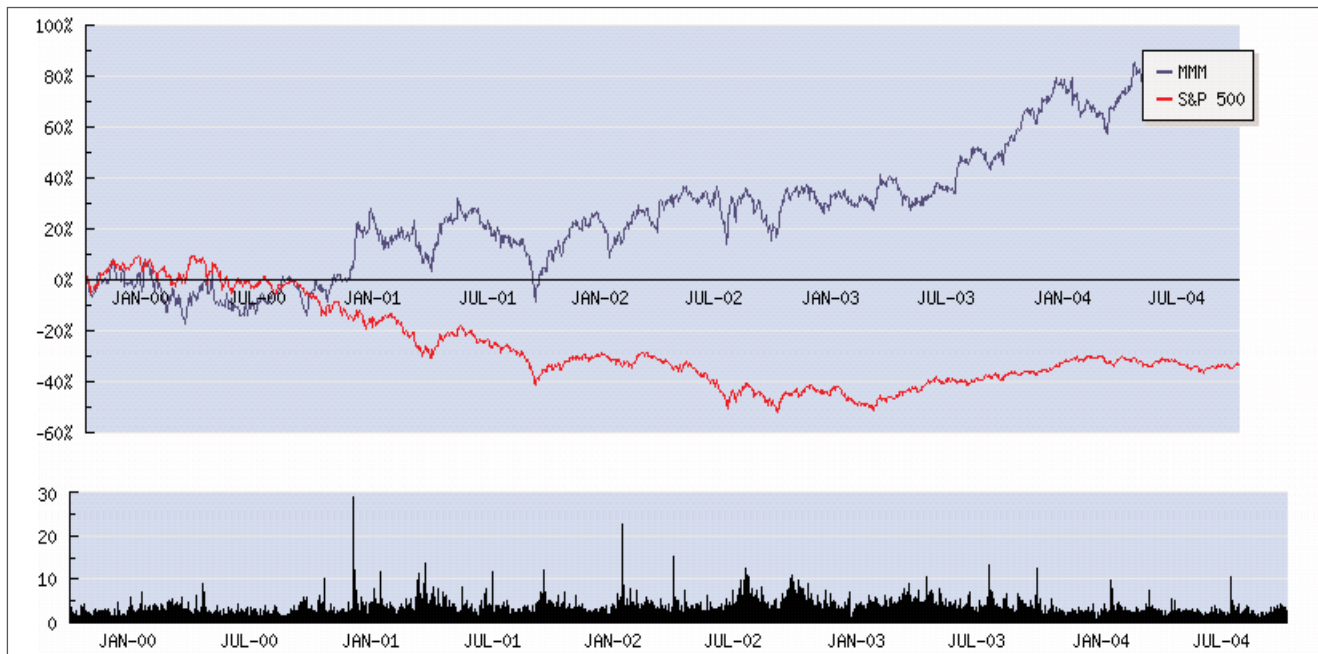
Overview Report provides a quick snapshot of a company's contact information, financial performance, officers and directors and the latest SEC filings. The filings list links you to the source document which can be quickly navigated through the Table of Contents.

Ownership Report displays a company's top executives, their compensation, and the most recently reported institutional and insider ownership.

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Essential Functionality

Financials Report displays a company's financials for the latest 10 years or 10 quarters. A comparison of a company's financials to its industry is also available for the latest 5 years or 5 quarters.



Latest Prices Report charts a company's stock price against the S&P Index and provides 5 years worth of daily prices.
EPS Report tracks financial performance with its display of diluted earnings figures for 10 years or 10 quarters.
Dividend Report tracks the dividends activity for the latest 5 years, displaying Declared Date, Ex Date, Record Date, Pay Date and Amount

CoreReference is available on an annual subscription basis for single users, groups, and corporate enterprise accounts. For more information, please contact Hemsco's Client Services Group at 800.775.8118 or visit our website at www.hemscottdata.com.