

RECORDATION FORM COVER SHEET  
PATENTS ONLY

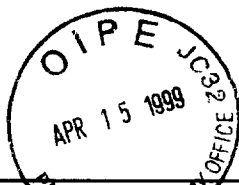
04-26-1999



101019073

Second Opinion Financial Systems, Inc.

Additional name(s) of conveying party(ies) attached? No



3. Nature of conveyance:

- ☒ Assignment  
☐ Merger  
☐ Security Agreement  
☐ Change of Name  
☐ Other

Execution Date: February 24, 1999

2. Name and address of receiving party(ies):

Name: Financial Profiles, Inc.

Street Address: 5421 Avenida Encinas, Suite A

City: Carlsbad

State: CA Zip: 92008

Additional name(s) & address(es) attached? No

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: \_\_\_\_\_

A. Patent Application No.(s)

08/778,073 09/209,147

B. Patent No. (s)

Additional numbers attached? No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Suzanne L. Glassburn  
Nutter, McClennen & Fish, LLP  
Street Address: One International Place  
City: Boston  
State: MA Zip: 02110-2699

6. Total number of applications and patents involved? 2

7. Total fee (37 CFR 3.41) \$ 80.00  
☒ Enclosed  
☐ Authorized to be charged to Deposit Account No. 141449

8. Deposit Account No. 141449 (Attach duplicate copy of this page if paying by Deposit Account)

04/23/1999 JSHBDRZZ 00000173 08/778073

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80.00 DP

DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Suzanne L. Glassburn  
Name of Attorney

Suzanne L. Glassburn  
Signature

April 15, 1999  
Date

Total number of pages including cover sheet: 5

## PATENT ASSIGNMENT

WHEREAS, Second Opinion Financial Systems, Inc., a Pennsylvania corporation having a principal place of business at 1601 Market Street, Suite 2903, Philadelphia, PA 19103 ( "Assignor"), is the owner of all right, title and interest in and to the inventions disclosed in the U.S. patent applications listed on Schedule A attached hereto;

WHEREAS, Financial Profiles, Inc., a California corporation having a principal place of business at 5421 Avenida Encinas, Suite A, Carlsbad, CA 92008 ( "Assignee") is desirous of acquiring Assignor's rights in the aforesaid inventions.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Assignor hereby, without reservation:

1. Sells, assigns and transfers to Assignee the entire right, title and interest, throughout the United States, its territories and all foreign countries, in and to said inventions and all United States and foreign patents and patent applications therefor, including, without limitation, the U.S. patent applications listed on Schedule A hereto.

2. Authorizes and requests the Commissioner of Patents and Trademarks of the United States of America to issue or transfer all said U.S. patent applications to Assignee, as Assignee may direct;

3. Warrants that Assignor has not conveyed to others any right in said inventions or said U.S. patent applications and that Assignor has the right to assign the same to Assignee, free and clear of all liens, claims or encumbrances; and

4. Binds Assignor's, legal representatives, successors and assigns, as well as Assignor, to do, upon Assignee's request, without additional consideration, all acts reasonably serving to assure that said inventions and said U.S. patent applications will be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by Assignor, its legal representatives, successors and assigns if this assignment had not been made.

IN WITNESS WHEREOF, the undersigned has caused this assignment to be executed as an instrument under seal by its duly authorized officer on this 24<sup>th</sup> day of February 1999.

SECOND OPINION FINANCIAL  
SYSTEMS, INC.

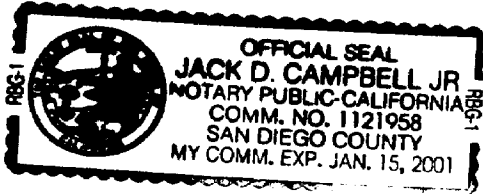
By: \_\_\_\_\_

Name: *Richard M. Weber*

Its: *President*

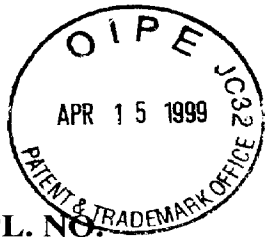
State of CALIFORNIA  
County of SAN DIEGO

On this 17 day of MARCH, 1999, before me appeared RICHARD M. WEBER  
known to me to be the person who executed the foregoing instrument, and acknowledged that the  
foregoing instrument is his/her free act and deed and the free act and deed of Second Opinion  
Financial Systems, Inc.



  
Notary Public

My commission expires: JAN 15, 2001



**SCHEDULE A**

**U.S. APPL. NO.**

**FILED**

**TITLED**

08/778,073

01/07/97

Dynamic Policy Illustration System

09/209,147

12/10/98

Apparatus and Method for Exposing  
Evaluating and Re-balancing Risk  
for Decision-Making in Financial  
Planning

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