

10-30-00
Date: October 27, 2000

Sir:

Transmitted herewith for recording is a document for which the following particulars apply:

1. Assignor(s): Robert Klaus
2. Assignee(s): Employers Reinsurance Corp.
Address: 5200 Metcalf, Overland Park, Kansas 66201

11-15-2000



101516711

X Assignee is domiciled in the United States.

 Assignee is not domiciled in the United States. A Designation of a Domestic Representative is attached.

3. Type of Document: Assignment Agreement

Date Executed: March 3, 2000.

Interest Conveyed: X Entire Other:

4. Please record the enclosed document against the following:

X patent application(s) issued patent(s)

Application Serial No. 09/477,057, filed January 4, 2000, entitled INTERACTIVE SYSTEM AND METHOD FOR SELLING INSURANCE

5. Please address all correspondence concerning recordation of this document to: Shughart, Thomson & Kilroy, P.C., Attention Kent R. Erickson, 120 West 12th Street, Kansas City, Missouri 64105.

6. Total number of patent(s)/application(s) involved: 1

7. Please charge Deposit Account No. 12-1660 for the total recording fee of \$.

8. X Our check No. 330788 Is enclosed to cover the total recording fee of \$40.00.

9. X The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 12-1660.

10. The undersigned certifies that to the best of his knowledge, all information contained herein is true and correct and any copy of documents submitted herewith is a true copy of the original documents.

Respectfully submitted,

By Kent R. Erickson

Kent R. Erickson

Reg. No. 36,793

Total number pages submitted: 4

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Twelve Wyandotte Plaza
120 West 12th Street
Kansas City, Missouri 64105
816-421-3355

ASSIGNMENT AGREEMENT

On the date shown below, and for good and valuable consideration the receipt of which I acknowledge, I made the following assignment and promises to Employers Reinsurance Corp. ("Assignee"), a corporation having a principal place of business at 5200 Metcalf, Overland Park, Kansas 66201, in connection with my invention of a new, original, INTERACTIVE SYSTEM AND METHOD FOR SELLING INSURANCE ("Invention").

1. I assign, transfer, and convey to Assignee the entire right, title and interest in and to

- (a) the Invention;
- (b) application Serial No. 09/477,057 for United States Letters Patent for the Invention filed January 4, 2000;
- (c) any Letters Patent issued pursuant to, or as a result of the application referenced above;
- (d) all applications for Letters Patent, or similar legal protection, which may be filed in any country or countries foreign to the United States with respect to the Invention;
- (e) all Letters Patent which may be granted for the Invention in any country or countries foreign to the United States; and
- (f) all extensions, renewals, reissues, divisions, and continuations (or their legal equivalents) of any applications or Letters Patent referred to above.

2. I authorize and request the Commissioner of Patents and Trademarks of the United States, and any official of any country or countries foreign to the United States whose duty it is to issue patents or similar legal protection on applications, to issue to Assignee all Letters Patent or similar legal protection for the Invention or improvements.

3. I agree that, upon the request of Assignee, I will

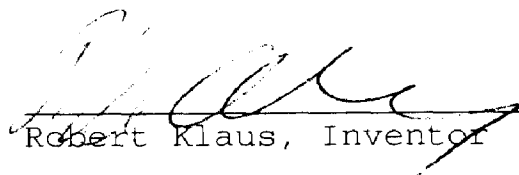
- (a) execute any and all divisional and renewal applications for the Invention or improvements;
- (b) execute any supplemental oath relating to the Invention or improvements;

- (c) execute any application for reissue or extension of any Letters Patent that may be granted upon the application;
- (d) cooperate to the best of my ability in connection with any Interference proceeding, including but not limited to, cooperation in connection with preparing the preliminary statement and giving and producing evidence in support of such preliminary statement;
- (e) perform any and all affirmative acts to obtain Letters Patent and vest all right in such Letters Patent in Assignee; and
- (f) perform such additional acts as Assignee may deem necessary or expedient in connection with any of the matters stated above.

4. I covenant and warrant that as of the date of this Assignment Agreement, I am the true and lawful owner of the entire right, title, and interest in the Invention, application for Letters Patent, and any Letters Patent which may issue under said application, and have the full right and power to convey the same; that the same are free and clear of all liens, charges and encumbrances whatsoever; and that I have not executed and will not execute any agreement in conflict with this Assignment Agreement.

5. This Assignment Agreement is binding upon, shall inure to the benefit of, and shall be performed by the parties named, their heirs, administrators, legal representatives, successors and assigns.

Dated this 2 day of March, 2000.


Robert Klaus, Inventor

CONSUL'S ACKNOWLEDGMENT OF ASSIGNMENT AGREEMENT

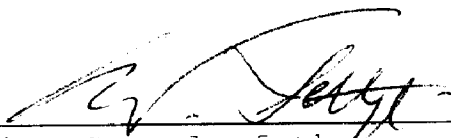
FEDERAL REPUBLIC OF GERMANY
LAND BAVARIA
CITY OF MUNICH
CONSULATE GENERAL OF THE
UNITED STATES OF AMERICA

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Embassy of the United States of America)

I, Robert Settje, ~~Vice~~ Consul of the United States of America, at Munich, Bavaria, Germany, duly commissioned and qualified, do hereby certify that on this 3rd day of March, 2000, before me personally appeared Robert Klaus, to me personally known, and known to me to be the individual described in, whose name is subscribed to, and who executed the foregoing Assignment Agreement, and being informed by me of the contents thereof, he duly acknowledged to me that he executed the same freely and voluntarily for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.


Vice Consul of the
United States of America

Robert Settje
Consul