

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Robert Schwartz	01/28/2002
RECEIVING PARTY DATA	
Name:	American Skandia Life Assurance Corporation
Street Address:	One Corporate Drive
City:	Shelton
State/Country:	CONNECTICUT
Postal Code:	06484
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	10122942
CORRESPONDENCE DATA	
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Address Line 4:	Dallas, TEXAS 75201
NAME OF SUBMITTER:	David G. Wille
Total Attachments: 3 source=0023280717A#page1.tif source=0023280717A#page2.tif source=0023280717A#page3.tif	

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PATENT
REEL: 016455 FRAME: 0100

ASSIGNMENT BY INVENTOR

THIS ASSIGNMENT, made this 22th day of January, 2002 by Robert Schwartz (hereinafter referred to as Assignor), residing at 218 Broad Hill Road, West Granby, CT 06090;

WHEREAS, Assignor has invented certain new and useful improvements in a **DYNAMIC SAFETY NET** set forth in Provisional Application for Letters Patent of the United States, Application Number 60/283,715; and

WHEREAS, American Skandia Life Assurance Corporation, a corporation organized under and pursuant to the laws of the State of Connecticut, having its principal place of business at One Corporate Drive, Shelton, CT 06484 (hereinafter referred to as Assignee), is desirous of acquiring the entire right, title and interest in and to said inventions and said Application for Letters Patent of the United States, and in and to any Letters Patent of the United States to be obtained therefor and thereon.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and sufficient consideration, the receipt of which is hereby acknowledged, Assignor has sold, assigned, transferred and set over, and by these presents does sell, assign, transfer and set over, unto Assignee, its successors, legal representatives and assigns, the entire right, title and interest in and to the above-mentioned inventions and application for Letters Patent, and in and to any and all direct and indirect divisions, continuations and continuations-in-part of said application, and any and all Letters Patent in the United States and all foreign countries which may be granted therefor and thereon, and reissues, reexaminations and extensions of said Letters Patent, and all rights under the International Convention for the Protection of Industrial Property, the same to be held and enjoyed by Assignee, for its own use and benefit and the use and benefit of its successors, legal representatives and assigns, to the full end of the term or terms for which Letters Patent may be granted and/or extended, as fully and entirely as the same would have been held and enjoyed by Assignor with the understanding that the Assignee agrees to assume any and all liabilities to which the Assignor would have been subject, had this sale and assignment not been made.

AND for the same consideration, Assignor hereby represents and warrants to Assignee, its successors, legal representatives and assigns, that, at the time of execution and delivery of these presents, the Assignor's right, title and interest in and to the said inventions and application for Letters Patent above-mentioned are unencumbered and that Assignor has good and full right and lawful authority to sell and convey the same in the manner herein set forth.

AND for the same consideration, Assignor hereby covenants and agrees to and with Assignee, its successors, legal representatives and assigns, that Assignor will sign all papers and documents, take all lawful oaths and do all acts necessary or required to be done for the procurement, maintenance, enforcement and defense of any Letters Patent and applications for Letters Patent for said inventions, with Assignor being compensated by Assignee, its successors, legal representatives and assigns for time spent and expenses incurred by Assignor in performing such acts, consistent with the normal rate at which Assignor is compensated by Assignee for the consulting services provided by Assignor to Assignee, whenever counsel of Assignee, or counsel of its successors, legal representatives and assigns, shall advise: that any proceeding in connection with said inventions, or said Patent application for Letters Patent, or any proceeding in connection with any Letters Patent or applications for Letters Patent for said inventions in any country, including but not limited to interference proceedings, is lawful and desirable; or, that any division, continuation or continuation-in-part of any application for Letters Patent, or any reissue, reexamination or extension of any Letters Patent, to be obtained thereon, is lawful and desirable.

AND Assignor hereby requests the Commissioner of Patent and Trademarks to issue said Letters Patent of the United States to Assignee, as Assignee of said inventions and the Letters Patent to be issued thereon, for the sole use and benefit of Assignee, its successors, legal representatives and assigns.

AND Assignor hereby grants the following individuals the power to insert on this Assignment any further identification which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document:

COLLEN LAW ASSOCIATES, PC
Holyoke Manhattan Building
80 South Highland Avenue
Ossining, New York 10562

Martin M. Zoltick Reg. No. 35,745
Robert M. McDermott Reg. No. 41,508

AND Assignor acknowledges an obligation of assignment of this invention to
Assignee at the time the invention was made.

Date

1/28/02

Robert Schwartz