



02-13-06

2/9/06

02-17-2006

Express Mail No. 018638-04-5036 US



NET

103179465

Attorney Docket Number

Mail Stop Assignment Recordation Services
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Please record the attached documents.

1. Name of conveying party(ies): Alex Cowley Craig Sabal Dmitry Noraev Doug McBeth Llewlyn C. Connolly Martin Klein Pradip Ghosh Russ Hackman Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2. Name and address of receiving party(ies): Name: Lehman Brothers Inc. Address: 745 Seventh Avenue New York, NY 10019 Country (if other than USA):
3. Nature of conveyance: <input checked="" type="checkbox"/> Assignment Merger Security Agreement Change of Name Other Execution Date: October 25, 2005, January 25, 2006	

4. Application number(s) or patent number(s): 11/213,042

If this document is being filed together with a new application, the execution date of the application is:
A. Patent Application No.(s) B. Patent No.(s)
Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed: Customer No. 09629 Morgan, Lewis & Bockius LLP 1111 Pennsylvania Avenue, NW Washington, DC 20004	6. Number of applications and patents involved: 1	
	7. Total fee (37 CFR 3.41):.....\$ 40.00 <input checked="" type="checkbox"/> Please charge to the deposit account listed in Section 8.	
	8. Deposit account number: 50-0310 (Attach duplicate copy of this page if paying by deposit account)	

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.

Steven D. Underwood	47,206		February 9, 2006
Name of Person Signing	Reg. No.	Signature	Date

Total number of pages including cover sheet, attachments, documents, and duplicate cover sheet for Deposit Account: 7

Mail documents to be recorded with required cover sheet information to address above

02/16/2006 DBYRME 00000109 500310 11213042
01 FC:8021 40.00 BA

1-NY/2001196.1

PATENT
REEL: 017560 FRAME: 0378

ASSIGNMENT

WHEREAS WE, the below named inventors, [hereinafter referred to as Assignors], have made an invention entitled: **GMWB HEDGING AND GMDB REINSURANCE METHODS AND SYSTEMS** for which WE filed a non-provisional application for United States Letters Patent

WHICH is identified by Morgan, Lewis & Bockius LLP Docket No. 018638-04-5036 US;
 WHICH was filed on August 25, 2005, and which has been assigned U.S. Patent Application No. 11/213,042;
 WHICH claims priority to U.S. Provisional App. No. 60/604,603, filed August 26, 2004;

WHEREAS LEHMAN BROTHERS INC., whose mailing address is 745 Seventh Avenue, New York, NY 10019 (hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application of United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

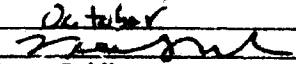
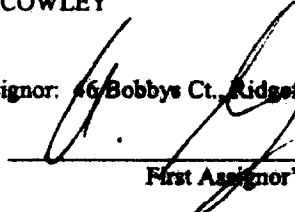
NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, WE, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, OUR entire right, title, and interest in and to this invention, the above-identified provisional and non-provisional applications, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority on the basis of such applications, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and WE hereby authorize and request the Commissioner of Patents and Trademarks of the United States and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent of this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY covenant that WE have the full right to convey the interest assigned by this Assignment, and WE have not executed and will not execute any agreement in conflict with this Assignment;

AND, WE HEREBY further covenant and agree that WE will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to US respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuing, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns;

AND, WE HEREBY further covenant and agree that we will assign to Assignee, its lawful successors and assigns, OUR entire right, title, and interest in and to any and all patent applications, both United States and foreign, and all Letters Patent that may be granted thereon, that claim priority to this invention or to the above-identified provisional or non-provisional applications in any manner, such applications specifically including, but not limited to, divisionals, continuations, continuations-in-part, and all other provisional and non-provisional applications.

IN TESTIMONY WHEREOF, WE have hereunto set our hands.

County of <u>NEW YORK</u> Notary Public, State of New York No. 01SH8080901 SS Qualified in New York County Commission Expires Sept. 23, 2006 State of: <u>New York</u> Subscribed and sworn to before me this <u>25th</u> day of <u>October</u> , 2005.  Notary Public	First Assignor Alex COWLEY Address of First Assignor: <u>66 Bobbys Ct., Ridgefield, CT 06877</u>  First Assignor's Signature Date <u>Oct 25, 2005</u>
Names of additional inventors/assignors attached <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

County of: New York SS
 State of: New York
 Subscribed and sworn to before me this 25 day of October, 2005.
 Notary Public [Signature]

Second Assignor: Craig SABAL
 Address of Second Assignor: 305 East 72nd Street, New York, NY 10021
[Signature]
 Second Assignor's Signature
 Date: 10/25/05

NEERAV SHAH
 Notary Public, State of New York
 No. 01SH6080901
 Qualified in New York County
 Commission Expires Sept. 23, 2006

County of: New York SS
 State of: New York
 Subscribed and sworn to before me this 25 day of October, 2005.
 Notary Public [Signature]

Third Assignor: Dmitry NORAEV
 Address of Third Assignor: 16 Penwood Drive, New Providence, NJ 07934
[Signature]
 Third Assignor's Signature
 Date: Oct 25 - 2005

NEERAV SHAH
 Notary Public, State of New York
 No. 01SH6080901
 Qualified in New York County
 Commission Expires Sept. 23, 2006

County of: New York SS
 State of: New York
 Subscribed and sworn to before me this 25 day of October, 2005.
 Notary Public [Signature]

Fourth Assignor: Doug MCBETH
 Address of Fourth Assignor: 7004 Boulevard East, Apt. 37C, Guttenberg, NJ 07093
[Signature]
 Fourth Assignor's Signature
 Date: 10/25/05

NEERAV SHAH
 Notary Public, State of New York
 No. 01SH6080901
 Qualified in New York County
 Commission Expires Sept. 23, 2006

County of: _____ SS
 State of: _____
 Subscribed and sworn to before me this _____ day of _____, 2005.
 Notary Public _____

Fifth Assignor: Connolly LLEWELLYN
 Address of Fifth Assignor: _____

 Fifth Assignor's Signature
 Date: _____

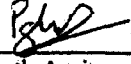
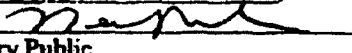
County of: New York SS
 State of: New York
 Subscribed and sworn to before me this 25 day of October, 2005.
 Notary Public [Signature]

Sixth Assignor: Martin KLEIN
 Address of Sixth Assignor: 2 Sherwood Farm Road, Far Hills, NJ 07931
[Signature]
 Sixth Assignor's Signature
 Date: 10/29/05

NEERAV SHAH
 Notary Public, State of New York
 No. 01SH6080901
 Qualified in New York County
 Commission Expires Sept. 23, 2006

NEERAV SHAH
Notary Public, State of New York
No. 01SH6080901
Qualified in New York County
Commission Expires Sept. 23, 2006

Attorney Docket No. 018638-04-5036 US

County of: <u>New York</u>	Seventh Assignor: Pradip GHOSH
State of: <u>New York</u>	Address of Seventh Assignor: 225 West 12th Street, Apt. 2C, New York, NY 10011
Subscribed and sworn to before me this <u>25</u> day of <u>October</u> , 2005.	 Seventh Assignor's Signature
 Notary Public	Date: <u>10/25/05</u>
County of: _____	Eighth Assignor: Russ HACKMANN
State of: _____	Address of Eighth Assignor: _____
Subscribed and sworn to before me this _____ day of _____, 2005.	_____ Eighth Assignor's Signature
_____ Notary Public	Date: _____

County of: _____ Second Assignor: Craig SABAL
 State of: _____ SS
 Subscribed and sworn to before me this _____ day of _____, 2005.
 Address of Second Assignor: 305 East 72nd Street, New York, NY 10021

 Second Assignor's Signature
 Date: _____
 Notary Public

County of: _____ Third Assignor: Dmitry NORAIEV
 State of: _____ SS
 Subscribed and sworn to before me this _____ day of _____, 2005.
 Address of Third Assignor: 16 Penwood Drive, New Providence, NJ 07974

 Third Assignor's Signature
 Date: _____
 Notary Public

County of: _____ Fourth Assignor: Doug MCBETH
 State of: _____ SS
 Subscribed and sworn to before me this _____ day of _____, 2005.
 Address of Fourth Assignor: 7004 Boulevard East, Apt. 37C, Guttenberg, NJ 07093

 Fourth Assignor's Signature
 Date: _____
 Notary Public

County of: New York Fifth Assignor: Connolly LLEWELLYN
 State of: New York SS New York
 Subscribed and sworn to before me this 25 day of January, 2005.
 Address of Fifth Assignor: _____

 Fifth Assignor's Signature
 Date: 1/25/05
 Notary Public Jeanne Marie Conley
JEANNE MARIE CONLEY
Notary Public, State of New York
No. 01CO6137394
Qualified in New York Courts
Commission Expires November 27, 2006

County of: _____ Sixth Assignor: Martin KLEIN
 State of: _____ SS
 Subscribed and sworn to before me this _____ day of _____, 2005.
 Address of Sixth Assignor: 2 Sherwood Farm Road, Far Hills, NJ 07931

 Sixth Assignor's Signature
 Date: _____
 Notary Public

County of: _____	Seventh Assignor: Pradip GHOSH
State of: _____	SS
Address of Seventh Assignor: 225 West 12th Street, Apt. 2C, New York, NY 10011	
Subscribed and sworn to before me this _____ day of _____, 2005.	_____ Seventh Assignor's Signature
Notary Public	Date: _____
County of: <u>New York</u>	Eighth Assignor: Russ HACKMANN
State of: <u>New York</u>	SS <u>New York</u>
Address of Eighth Assignor: _____	
Subscribed and sworn to before me this <u>25</u> day of <u>January</u> , 2006.	_____ Eighth Assignor's Signature
<u>Jeanne Marie Conley</u> Notary Public	Date: <u>1/25/06</u>

JEANNE MARIE CONLEY
 Notary Public, State of New York
 No. 01C08187204
 Qualified in New York County
 Commission Expires November 21, 2009