

Form PTO-1595 (Rev. 07/05)

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To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)

Citibank, N.A.

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

Internal Address: _____

Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ No**3. Nature of conveyance/Execution Date(s):**Execution Date(s) June 29, 2005☒ Assignment☐ Merger☐ Security Agreement☐ Change of Name☐ Joint Research Agreement☐ Government Interest Assignment☐ Executive Order 9424, Confirmatory License☐ Other _____Street Address: 27-01 Queens Plaza NorthCity: Long Island CityState: New YorkCountry: New YorkZip: 11101Additional name(s) & address(es) attached? ☐ Yes ☒ No**4. Application or patent number(s):**☐ This document is being filed together with a new application.

A. Patent Application No.(s)

U.S. Patent Application No. 09/381,243

(U.S. National Phase application of PCT/US98/03800)

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No**5. Name and address to whom correspondence concerning document should be mailed:**Name: Lekha GopalakrishnanInternal Address: Morgan, Lewis & Bockius, LLPCustomer No. 09629Street Address: 1111 Pennsylvania Ave., N.W.City: WashingtonState: D.C.Zip: 20004Phone Number: (214) 466-4116Fax Number: (214) 466-4001Email Address: lgopalakrishnan@morganlewis.com**6. Total number of applications and patents involved: 1****7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00**☐ Authorized to be charged by credit card☒ Authorized to be charged to deposit account☐ Enclosed☐ None required (government interest not affecting title)**8. Payment Information**

a. Credit Card Last 4 Numbers _____

Expiration Date _____

b. Deposit Account Number 50-0310Authorized User Name Morgan, Lewis & Bockius**9. Signature:**

Signature

July 16, 2007

Date

Lekha Gopalakrishnan (Reg. No. 46,733)

Name of Person Signing

Total number of pages including cover sheet, attachments, and documents:

3

Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O. Box 1450, Alexandria, V.A. 22313-1450

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QUITCLAIM

KNOW ALL MEN BY THESE PRESENTS, that Citibank, N.A., a national banking association having an address at 399 Park Ave., New York, NY 10043 ("Citibank"), in connection with that certain Acquisition Agreement dated as of January 31, 2005 by and between Citigroup Inc., a Delaware Corporation, and MetLife, Inc., a Delaware Corporation, having an address at 27-01 Queens Plaza North, Long Island City, New York 11101 ("MetLife") insofar as such Acquisition Agreement concerns the granting of interests in a patent application filed with the International Patent Office on March 17 1998, of the patent application, and the inventions claimed therein identified as "International Application No. PCT/US98/03800, entitled Method and System for Establishing, Monitoring, and Reserving a Guaranteed Minimum Value Return on Select Investments" (hereinafter, the "Application") for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Citibank does hereby release and quitclaim to MetLife, its successors and assigns, all of Citibank's right, title and interest, if any, in and to said Application and the inventions claimed therein, to resulting patents, to any reissues, continuations, continuations-in-part, and divisions thereof, together with the right to sue and recover for, and the right to profits or damages due or accrued (whether past, present or future) arising out of or in connection with, any and all infringements of patents issuing with respect to said Application or inventions.

To have and to hold the same unto Metlife, its successors and assigns forever.

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IN WITNESS WHEREOF, Citibank, by its duly authorized officer, has
executed this Quitclaim on this 27th day of June, 2005.

By: Name: DAVID SCHREIBERTitle: VICE-PRESIDENT

[SIGNATURE PAGE TO QUIT CLAIM AGREEMENT]