

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Jodi L. Kravitz</td><td>11/08/2007</td></tr><tr><td>John R. Meyer</td><td>11/08/2007</td></tr><tr><td>Michael J. Gordon</td><td>11/08/2007</td></tr></tbody></table>		Name	Execution Date	Jodi L. Kravitz	11/08/2007	John R. Meyer	11/08/2007	Michael J. Gordon	11/08/2007		
Name	Execution Date										
Jodi L. Kravitz	11/08/2007										
John R. Meyer	11/08/2007										
Michael J. Gordon	11/08/2007										
RECEIVING PARTY DATA											
<table border="1"><tr><td>Name:</td><td>New York Life Insurance Company</td></tr><tr><td>Street Address:</td><td>51 Madison Avenue</td></tr><tr><td>City:</td><td>New York</td></tr><tr><td>State/Country:</td><td>NEW YORK</td></tr><tr><td>Postal Code:</td><td>10010</td></tr></table>		Name:	New York Life Insurance Company	Street Address:	51 Madison Avenue	City:	New York	State/Country:	NEW YORK	Postal Code:	10010
Name:	New York Life Insurance Company										
Street Address:	51 Madison Avenue										
City:	New York										
State/Country:	NEW YORK										
Postal Code:	10010										
PROPERTY NUMBERS Total: 1											
<table border="1"><thead><tr><th>Property Type</th><th>Number</th></tr></thead><tbody><tr><td>Application Number:</td><td>11744522</td></tr></tbody></table>		Property Type	Number	Application Number:	11744522						
Property Type	Number										
Application Number:	11744522										
CORRESPONDENCE DATA											
Fax Number: (212)600-9499 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>											
Phone: 212 328 6100											
Email: sformicola@dreierllp.com											
Correspondent Name: DREIER LLP											
Address Line 1: 499 PARK AVE											
Address Line 4: NEW YORK, NEW YORK 10022											
ATTORNEY DOCKET NUMBER:	600181-021										
NAME OF SUBMITTER:	Timothy J. Bechen										
Total Attachments: 3 source=00305704#page1.tif source=00305704#page2.tif											

CH \$40.00 11744522

500397452

PATENT  
REEL: 020103 FRAME: 0979



## ASSIGNMENT

WHEREAS, we, Jodi L. Kravitz, a citizen of The United States of America, residing at 330 East 80<sup>th</sup> Street, Apt. # 6P, New York, NY 10021, John R. Meyer, a citizen of The United States of America, residing at 996 Stafford Avenue, Staten Island, NY 10309 and Michael J. Gordon, a citizen of The United States of America, residing at 5 East 22<sup>nd</sup> Street, Apt. 6S, New York, NY 10010, have invented one or more inventions (hereinafter referred to as "said invention(s)") disclosed in a nonprovisional application for Letters Patent of the United States titled **METHODS AND SYSTEMS FOR PROVIDING LONGEVITY INSURANCE WITH OR WITHOUT AN ASSET BASED PREMIUM**, (hereinafter referred to as "said application"), said application having been filed on May 4, 2007 and assigned Serial No. 11/744,522.

WHEREAS, New York Life Insurance Company (hereinafter together with its successors and assigns referred to as "the Assignee"), a Delaware corporation having offices and a place of business at 51 Madison Avenue, New York, NY 10010 is desirous of obtaining all rights, title and interest in, to and under said invention(s) and said application; and

NOW, THEREFORE, for good and valuable considerations, the receipt and sufficiency of which we hereby acknowledge, we have sold, assigned, transferred and set over, and by these presents hereby sell, assign, transfer and set over to the Assignee all right, title and interest in, to and under said invention(s) and said application, including the right to apply for any Letters Patent of the United States of America and in any and all foreign countries on said invention(s), and any and all other applications for Letters Patent on said invention(s), in whatsoever countries, including all divisional, renewal, substitute, continuation, continuation-in-part and convention applications based in whole or in part upon said invention(s) or upon said application, and any and all Letters Patent which may issue thereon in the United States and foreign countries, and any and all reissues, extensions, renewals, divisions, continuations or continuations-in-part of Letters Patent granted for said invention(s) or upon said applications, to the full term or terms for which said Letters Patent may be issued, and every priority right that is or may be predicated upon or arise from said invention(s), said application and said Letters Patent, the same to be held and enjoyed by the Assignee for its own use and benefit fully and entirely as if the same would have been held and enjoyed by us had this Assignment not been made. We hereby authorize the Assignee to file patent applications in any and all countries on any or all of said invention(s) in our names, or in its name, or otherwise as the Assignee may deem advisable, under the International Convention or otherwise.

We hereby authorize the Commissioner of Patents and Trademarks of the United States, and any official of any other country empowered to issue patents, to record this Assignment, and to issue or transfer all said Letters Patent on said invention(s) to the Assignee as owner of all right, title and interest therein, or otherwise as the Assignee may direct, in accordance with the terms of this Assignment.


We hereby represent and warrant that we have the full right to convey the entire right and interest herein assigned, that there are no rights or interests outstanding inconsistent

with the rights and interests granted herein, and that we will not execute any instrument or grant or transfer any rights or interests inconsistent with the rights and interests granted herein.

We hereby covenant and agree that we will, upon request of the Assignee, communicate to the Assignee any facts known to us relating to said invention(s) and the history thereof, testify in any legal proceeding, execute all lawful papers including without limitation all divisional, continuing and reissue applications and all rightful oaths and declarations, and generally do all further acts which may be deemed necessary by the Assignee to obtain and enforce proper patent protection for said invention(s) in all countries.

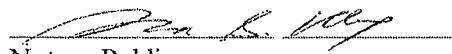
IN TESTIMONY WHEREOF, we have executed this document on the date indicated below.

Date: 11/8/07

  
(Signature) Jodi L. Kravitz

STATE OF NEW YORK )  
 ) ss.:  
COUNTY OF NEW YORK )

On this 8<sup>TH</sup> day of NOVEMBER, 2007, before me came Jodi L. Kravitz, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.

  
Notary Public

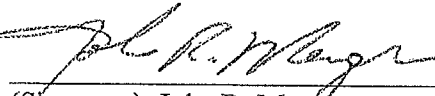
ANNA S. WONG  
Notary Public, State of New York  
No. 02WO6141393  
Qualified in Queens County  
Commission Expires February 21, 2010

Date: 11/8/07

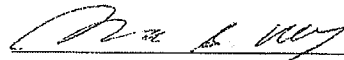
STATE OF NEW YORK )

COUNTY OF NEW YORK )

ss.:

  
(Signature) John R. Meyer

On this 8<sup>TH</sup> day of NOVEMBER, 2007, before me came John R. Meyer, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.

  
Notary Public

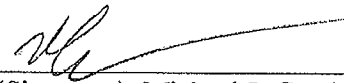
ANNA S. WONG  
Notary Public, State of New York  
No. 02WO6141393  
Qualified in Queens County  
Commission Expires February 21, 2010

Date: 11/8/07

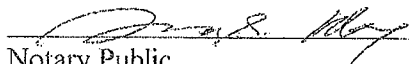
STATE OF NEW YORK )

COUNTY OF NEW YORK )

ss..

  
(Signature) Michael J. Gordon

On this 8<sup>TH</sup> day of NOVEMBER, 2007, before me came Michael J. Gordon, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.

  
Notary Public

ANNA S. WONG  
Notary Public, State of New York  
No. 02WO6141393  
Qualified in Queens County  
Commission Expires February 21, 2010