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RM COVER SHEET

PATENTS ONLY

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)

PHILIP W. MICHALOWSKI
JOSEPH M. WEISS

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)

Name: HARTFORD FIRE INSURANCE COMPANY

Internal Address: _____

Street Address: 1 HARTFORD PLAZA

City: HARTFORD

State: CONNECTICUT

Country: USA Zip: 06155

Additional name(s) & address(es) attached? Yes No

3. Nature of conveyance/Execution Date(s):

Execution Date(s) 11/20/2007

- Assignment Merger
- Security Agreement Change of Name
- Joint Research Agreement
- Government Interest Assignment
- Executive Order 9424, Confirmatory License
- Other _____

4. Application or patent number(s):

This document is being filed together with a new application.

A. Patent Application No.(s)

B. Patent No.(s)

11/26/2007 TNGUYEN2 00000016 11986437
05 FC:802 40.00 DP

Additional numbers attached? Yes No

5. Name and address to whom correspondence concerning document should be mailed:

Name: WARD & OLIVO

Internal Address: SUITE 300

Street Address: 382 SPRINGFIELD AVENUE

City: SUMMIT

State: NEW JERSEY Zip: 07901

Phone Number: 908-277-3333

Fax Number: 908-277-3963

Email Address: _____

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 23-0420

Authorized User Name Ward & Olivo

9. Signature:

Signature
Joe H. Shaltenburger
Name of Person Signing

11/21/07
Date

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

JOINT

ASSIGNMENT

WHEREAS, WE, Philip W. Michalowski and Joseph M. Weiss, ASSIGNORS, citizens of the United States, residing at 160 Farm Cliff Drive, Glastonbury, Connecticut 06033, and 52 Hollis Landing, Glastonbury, Connecticut 06033, respectively, are the inventors of the invention of METHOD AND SYSTEM FOR A DEFERRED VARIABLE ANNUITY WITH LIFETIME BENEFIT PAYMENTS AS A FUNCTION OF A PREDETERMINED TIME-BASED WITHDRAWAL PERCENT TABLE for which is identified by Ward & Olivo docket no. 392-060A and filed herewith;

and WHEREAS, Hartford Fire Insurance Company, ASSIGNEE, a Connecticut Corporation with an address of 1 Hartford Plaza, Hartford, Connecticut 06155, Hartford County, is desirous of obtaining the entire right, title and interest in, to and under the said invention and the said application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to us in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said ASSIGNORS, have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title and interest in, to and under the said invention, and the said United States application and all divisions, renewals and continuations thereof, and all Patents of the United States which may be granted thereon and all reissues and extensions thereof; and all application for industrial property protection, including, without limitation, all applications for patents, utility models, and designs which may hereafter be filed for said invention in any country or countries foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the Patent Laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and all forms of industrial property protection, including, without limitation, patents, utility models, inventors' certificates and designs which may be granted for said invention in any country or countries foreign to the United States 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 country or countries foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as aforesaid, to record ASSIGNEE as the owner of the application including any continuations, divisions, continuations-in-part, reissues, reexaminations or extensions thereof, and to issue the resulting patent to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we have full right to convey the entire interest herein assigned, and that we have not executed, and will not execute, any agreement in conflict herewith.

AND WE HEREBY further covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, reissue and foreign applications, make all rightful claims, and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper protection for said invention in all countries.

IN TESTIMONY WHEREOF, We hereunto set our hands the 20th day of Nov., 2007 set opposite my signature.

Signature [Handwritten Signature]
PHILIP W. MICHALOWSKI

Signature [Handwritten Signature]
JOSEPH M. WEISS

State of CT)
) SS.: Simobony
County of Hartford

On this 20th day of Nov, 2007, before me, a Notary Public in and for the State and County aforesaid, personally appeared Philip W. Michalowski, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and he acknowledged the same to be his free act and deed.

[Handwritten Signature]
Notary Public
DANIELA L. BUKOWSKI
NOTARY PUBLIC
MY COMMISSION EXPIRES NOV. 30, 2011

On this 20th day of Nov, 2007, before me, a Notary Public in and for the State and County aforesaid, personally appeared Joseph M. Weiss, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and he acknowledged the same to be his free act and deed.

[Handwritten Signature]
Notary Public

DANIELA L. BUKOWSKI
NOTARY PUBLIC
MY COMMISSION EXPIRES NOV. 30, 2011