

PATENT ASSIGNMENT

Electronic Version v1.1

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SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Ron Zarrella	07/02/2008
Elliot Melis	07/02/2008
William Morello	07/15/2008
Joseph A. Petrini	07/02/2008
Youri Matiounine	07/02/2008

RECEIVING PARTY DATA

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

Property Type	Number
Application Number:	12117382

CORRESPONDENCE DATA

Fax Number: (212)600-9499  
*Correspondence will be sent via US Mail when the fax attempt is unsuccessful.*  
Phone: 2123286100  
Email: sformicola@dreierllp.com  
Correspondent Name: Seth H. Ostrow  
Address Line 1: DREIER LLP  
Address Line 2: 499 Park Avenue  
Address Line 4: New York, NEW YORK 10022

ATTORNEY DOCKET NUMBER: 600181-040

NAME OF SUBMITTER: Susan Formicola

PATENT

500599756

REEL: 021273 FRAME: 0737

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**Total Attachments: 4**

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**PATENT**

**REEL: 021273 FRAME: 0738**

## ASSIGNMENT

WHEREAS, We, Ron Zarrella, a citizen of The United States of America, residing at 40 County Road, Woodcliff Lake, NJ 07677, Elliot Melis, a citizen of The United States of America, residing at 19 Birch Lane, Chappaqua, NY 10514, Joseph A. Petrini, a citizen of The United States of America, residing at 35 Spy Glass Hill, Hopewell Junction, NY 12533, William Morello, a citizen of The United States of America, residing at 27 Magellan Avenue, Kings Park, NY 11754-3801 and Youri Matiounine, a citizen of Russia, residing at 25 Bank Street, Apt. 215L, White Plains, NY 10606 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 **FAMILY PROTECTION INSURANCE METHOD AND SYSTEM**, (hereinafter referred to as "said application"), said application having been filed on May 8, 2008 and assigned Serial No. 12/117,382.

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.

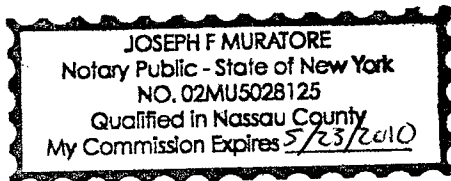
IN TESTIMONY WHEREOF, We have executed this document on the date indicated below.

Date: 7/2/08

  
(Signature) Ron Zarrella

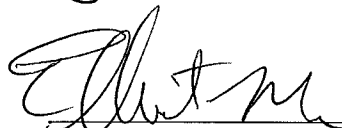
STATE OF New York )  
 ) ss.:  
COUNTY OF Westchester )

On this 2nd day of July, 2008, before me came Ron Zarrella, 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.



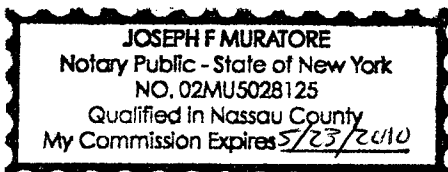
  
Notary Public

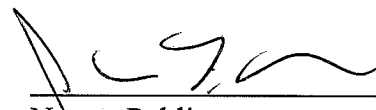
Date: 7/2/08

  
(Signature) Elliot Melis

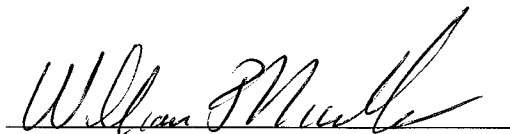
STATE OF New York )  
 ) ss.:  
COUNTY OF Westchester )

On this 2nd day of July, 2008, before me came Elliot Melis, 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

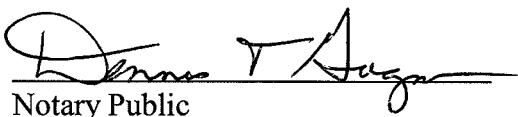
Date: 7/15/08

  
 (Signature) William Morello

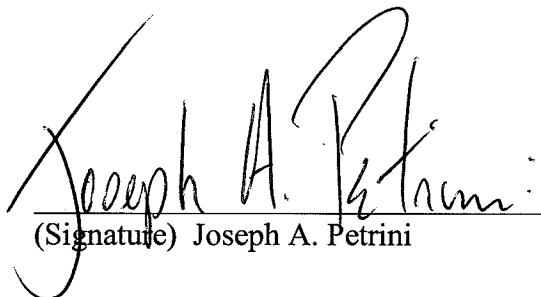
STATE OF New York )  
 ) ss.:  
 COUNTY OF New York )

On this 15<sup>th</sup> day of July, 2008, before me came William Morello, 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.

DENNIS T. GAGNON  
 Notary Public, State of New York  
 No. 02GA6113848  
 Qualified in New York County  
 Commission Expires August 9, 2012

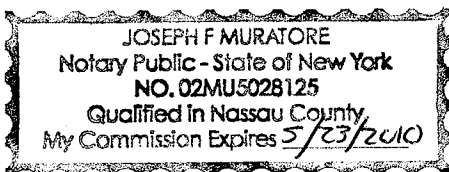
  
 Notary Public

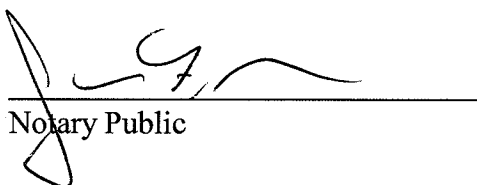
Date: 7/2/2008

  
 (Signature) Joseph A. Petrini

STATE OF New York )  
 ) ss.:  
 COUNTY OF Westchester )

On this 2<sup>nd</sup> day of July, 2008, before me came Joseph A. Petrini, 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

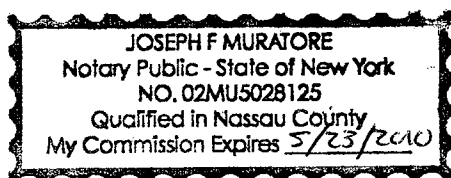
Date: 7/2/2008

Y. Matiounine  
(Signature) Youri Matiounine

STATE OF New York )  
 ) ss.:

COUNTY OF Westchester )

On this 2nd day of July, 2008, before me came Youri Matiounine, 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.



[Signature]  
Notary Public