PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Daniel R. Guilbert	11/07/2008
David P. Wiland	11/05/2008
Xiaobo Zhou	11/04/2008
Jennifer Lynn Healy	11/05/2008

RECEIVING PARTY DATA

Name:	Hartford Fire Insurance Company
Street Address:	Hartford Plaza HO1-1-11
City:	Hartford
State/Country:	CONNECTICUT
Postal Code:	06155

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12266821

CORRESPONDENCE DATA

Fax Number: (203)972-7627

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ATTORNEY DOCKET NUMBER:

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Correspondent Name: BUCKLEY, MASCHOFF & TALWALKAR LLC

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NAME OF SUBMITTER:	Nathaniel Levin

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Total Attachments: 5

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PATENT REEL: 021803 FRAME: 0106

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PATENT REEL: 021803 FRAME: 0107

ASSIGNMENT

WHEREAS, we, Daniel R. Guilbert, David P. Wiland, Xiaobo Zhou, Jennifer Lynn Healy have invented a certain improvement in APPARATUS, METHOD, PROGRAM AND COMPUTER-READABLE RECORDING MEDIUM FOR PROVIDING GUARANTEED MINIMUM ACCUMULATED BENEFIT CONTRACT FUNDED WITH MATCHING BOND INVESTMENTS described in an application for Letters Patent of the United States, the specification of which:

the Uni	-	-	is being executed on even dates Patent Office;	te herewith; and is abou	it to be filed ir
	[]	was filed on as	Application No	
	[]	was patented under U.S. Pate	ent No on _	·•

WHEREAS, Hartford Fire Insurance Company, (hereinafter "ASSIGNEE") a corporation organized and existing under the laws of the State of Connecticut, having principal offices at Hartford Plaza HO1-1-11, Hartford, Connecticut 06115 desires to acquire an interest therein in accordance with agreements duly entered into with us;

NOW, THEREFORE, to all whom it may concern be it known that for and in consideration of said agreements and of other good and valuable consideration, the receipt of which is hereby acknowledged, we have sold, assigned and transferred and by these presents do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America, its territories and all foreign countries, in and to said invention as described in said application, together with our entire right, title and interest in and to said application and such Letters Patent as may issue thereon, and any reissue, continuation, divisional and foreign counterparts thereof and including the right to claim priority under any applicable statute, treaty or convention based on said application; said invention, application and Letters Patent to be held and enjoyed by said ASSIGNEE for its own use and behalf and for its successors, assigns and legal representatives, to the full end of the term for which said Letters Patent may be granted as fully and entirely as the same would have been held by us had this assignment not been made; we hereby convey all rights arising under or pursuant to any and all international agreements, treaties or laws relating to the protection of industrial property by filing any such applications for Letters Patent, all choses in action pertaining to the applications or Letters Patent including the right to sue for and collect damages and other recoveries for past infringement thereof, all rights to initiate proceedings before government and administrative bodies, and all files, records and other materials arising from the prosecution, exploitation, or defense of rights and registrations pertaining to the applications or Letters Patent. We hereby acknowledge that this assignment, being of our entire right, title and interest in and to said invention, carries with it the right in ASSIGNEE to apply for and obtain from competent authorities in all countries of the world any and all Letters Patent by attorneys and agents of ASSIGNEE's selection and the right to procure

the grant of all such Letters Patent to ASSIGNEE for its own name as assignee of the entire right, title and interest therein;

AND, we hereby further agree for ourselves and our executors and administrators to execute upon request any other lawful documents and likewise to perform any other lawful acts which may be deemed necessary to secure fully the aforesaid invention to said ASSIGNEE, its successors, assigns and legal representatives, but at its or their expense and charges, including the execution of applications for patents in foreign countries, and the execution of substitution, reissue, divisional or continuation applications and preliminary or other statements, the giving of testimony in any interference or other proceeding in which said invention or any application or patent directed thereto may be involved, and the communication to said ASSIGNEE, its successors, assigns and legal representatives, of all facts known to us relating to said invention and the history thereof;

AND, we do hereby authorize and request the Commissioner of Patents of the United States to issue such Letters Patent as shall be granted upon said application or applications based thereon to said ASSIGNEE, its successors, assigns, and legal representatives.

IN TESTIMONY WHEREOF, we have hereunto set our hands and affixed our seal(s) the date set forth below.

11/7/2008 Date		Inventor's Signature: Daniel R. Guilbert
Date		Damoi I. Guibeit
State of)	
County of)	
On this		, 20, before me, the undersigned notary el R. Guilbert, proved to me through satisfactory evidence of
identification, which		, to be the person whose name is
		ed document in my presence.
(SEAL)		
Notary Pub	lic	where cednic DCLQ CN?
My commissi	on expires	

PATENT REEL: 021803 FRAME: 0109

1/5/2008	Inventor's Signature: David P. W.	14/2
Date	David P. Wiland	
State of County of))	
public, personally appear	y of, 20, before me, the uned David P. Wiland, proved to me through satisfactor, to be the person was attached document in my presence.	ry evidence of
(SEAL) Notary Public	WHADS CEDNIC DE	11-5
My commission expi	res	
	Inventor's Signature:	
	Xiaobo Zhou	
State of County of))	
identification, which was	ed Xiaobo Zhou, proved to me through satisfactory en to be the person vor attached document in my presence.	dersigned notary widence of whose name is
(SEAL) Notary Public	·	
My commission expi	res	

		Inventor's Signature:	
			David P. Wiland
State of)		•
County of)		
identification, which	h was		_, before me, the undersigned notary through satisfactory evidence of _, to be the person whose name is ace.
(SEAL)			
Notary Publ	ic		
My commissio	n expires	Inventor's Signature:	Wah 26
Date			Xiaobo Zhou
State of County of)	'	
public, personally a identification, which	ppeared Xiao h was	bo Zhou, proved to me th	, before me, the undersigned notary rough satisfactory evidence of , to be the person whose name is ce.
(SEAL) Notary Publ	ic		
My commissio	n expires		

11/5/2008 Date	Inventor's Signature: Jennifer Lynn Healy
State of)	
County of)	
On this day of	, 20, before me, the undersigned notary
public, personally appeared Jennife	er Lynn Healy, proved to me through satisfactory evidence of
identification, which was	to be the person whose name is
signed on the preceding or attached	document in my presence.
(SEAL) Notary Public	COOG A DOL
7.000	withers 11-5-08
My commission expires	

PATENT REEL: 021803 FRAME: 0112

RECORDED: 11/07/2008