PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Peter C. Carlson	09/12/2006
Mark J. Foley	09/08/2006
Brent W. Walder	09/11/2006

RECEIVING PARTY DATA

Name:	The Prudential Insurance Company of America
Street Address:	751 Broad Street
Internal Address:	21st Floor
City:	Newark
State/Country:	NEW JERSEY
Postal Code:	07102

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12713977

CORRESPONDENCE DATA

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Address Line 4: DALLAS, TEXAS 75201-2980

ATTORNEY DOCKET NUMBER: 002328.0807

NAME OF SUBMITTER: Linda Henretta

Total Attachments: 4

PATENT REEL: 024000 FRAME: 0025 H \$40 00 1271

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> PATENT REEL: 024000 FRAME: 0026

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ASSIGNMENT

WHEREAS, I, one of the undersigned joint inventors, of residence as listed, having invented certain new and useful improvements as below entitled, for which application for United States Letters Patent is made, said application having been executed on the date set forth below; and

WHEREAS, The Prudential Insurance Company of America, (hereinafter referred to as "Assignee"), a New Jersey Corporation, with an address of 751 Broad Street, 21st Floor, Newark, New Jersey, 07102-5096, desires to acquire our entire right, title and interest in and to the invention entitled "FINANCIAL INSTRUMENT UTILIZING AN OPTIONAL BENEFIT ELECTION," and in and to the said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we assign to Assignee, all right, title and interest in and to said invention and in and to said application and all patents which may be granted therefor, and all divisions, reissues, continuations, continuations-in-part and extensions thereof; and we hereby authorize and request the Commissioner of Patents and Trademarks to issue all patents for said invention, or patents resulting therefrom, insofar as our interest is concerned, to Assignee.

We also assign to Assignee, all right, title and interest to the invention disclosed in said application throughout the world, including the right to file applications and obtain patents, utility models, industrial models and designs for said invention in its own name throughout the world including all rights to publish cautionary notices reserving ownership of said invention and all rights to register said invention in appropriate registries; and we further agree to execute any and all powers of attorney, applications, assignments, declarations, affidavits, and any other papers in connection therewith necessary to perfect such right, title and interest in Assignee.

We will communicate to Assignee any facts known to us respecting any improvements; and, at the expense of Assignee, we will testify in any legal proceedings, sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and substitute applications, make lawful oaths and declarations, and generally do everything possible to vest title in Assignee and to aid Assignee to obtain and enforce proper protection for said invention in all countries.

This Assignment shall be binding on the parties' successors, assigns and legal representatives.

DAL01:922264.1

PATENT REEL: 024000 FRAME: 0027 2

Title of Invention:

FINANCIAL INSTRUMENT UTILIZING AN OPTIONAL

BENEFIT ELECTION

Signature of Inventor:

Inventor's Name:

Peter C. Carlson

Residence (City, County, State)

East Granby, Hartford County, Connecticut

Date:

12 Sept 2006

Date Application Executed:

2006

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Title of Invention: FINANCIAL INSTRUMENT UTILIZING AN OPTIONAL BENEFIT ELECTION

Signature of Inventor:
Inventor's Name:

Residence (City, County, State)

Date:

Simsbury, Hartford County, Connecticut

9/8/06

Pate Application Executed:

ATTORNEY DOCKET NO. 002328.0735

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Title of Invention:

FINANCIAL INSTRUMENT UTILIZING AN OPTIONAL

BENEFIT ELECTION

Signature of Inventor:	
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Inventor's Name:

Brent W. Walder

Residence (City, County, State)

Ellington, Tolland County, Connecticut

Date:

9/11/2006

Date Application Executed:

9/11/2006

DAL01:922264.1

PATENT REEL: 024000 FRAME: 0030