

PATENT ASSIGNMENT

Electronic Version v1.1  
Stylesheet Version v1.1

SUBMISSION TYPE:

NEW ASSIGNMENT

NATURE OF CONVEYANCE:

ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Matthew D. Karam	05/09/2011
Michael A. Belko	05/09/2011
Angela L. Fahrenthold	05/10/2011
Regina E. Hirner	05/11/2011
Kristin J. Kuhn	05/09/2011
Shawn T. Loftus	05/10/2011
Jiemin L. Math	06/09/2011
Jeremy S. May	05/09/2011
James G. Miranda	05/09/2011
Christopher C. Ogburn	05/09/2011
Richard E. Wintheiser	05/10/2011

RECEIVING PARTY DATA

Name:	United Services Automobile Association (USAA)
Street Address:	9800 Fredericksburg Road
City:	San Antonio
State/Country:	TEXAS
Postal Code:	78288

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13104718

CORRESPONDENCE DATA

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PATENT  
REEL: 026644 FRAME: 0136

CH \$40.00 13104718

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Address Line 4: Minneapolis, MINNESOTA 55403

ATTORNEY DOCKET NUMBER: US-0778.01

NAME OF SUBMITTER: Jeffery L. Cameron

Total Attachments: 5  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) .....Matthew D. Karam, et al.  
Applicant ..... United Services Automobile Association (USAA)  
USAA's Docket No. ....US-0778.01  
Title: **DETERMINING PREMIUMS FOR LIFE INSURANCE POLICIES**

**PATENT ASSIGNMENT**

**PARTIES TO THE ASSIGNMENT**

Assignor(s):

Matthew D. Karam  
100 Turkey Creek  
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Michael A. Belko  
402 Kendall Parkway  
Boerne, TX 78015

Angela L. Fahrenthold  
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**PATENT** Page 1 of 5

**REEL: 026644 FRAME: 0138**

Jeremy S. May  
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San Antonio, TX 78255

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San Antonio, TX 78251

Christopher C. Ogburn  
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Helotes, TX 78023

Richard E. Wintheiser  
16003 Socorro Falls  
Helotes, TX 78023

Assignee:

United Services Automobile Association (USAA)  
Reciprocal Interinsurance Exchange in the State of Texas  
9800 Fredericksburg Road  
San Antonio, Texas 78288


**AGREEMENT**


WHEREAS, ASSIGNOR(S) (listed above) is/are inventor(s) of an invention(s) entitled as described and claimed in the specification forming part of an application(s) for United States letters patent referenced above;

WHEREAS, United Services Automobile Association (USAA) (hereinafter referred to as ASSIGNEE), a reciprocal interinsurance exchange of the State of Texas having a place of business at 9800 Fredericksburg Road, San Antonio, Texas 78288, is desirous of acquiring the entire right, title and interest in and to the invention(s) and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR(S) hereby sell, assign, and transfer unto ASSIGNEE, the entire right, title, and interest in and to said invention(s), said application(s), and any and all letters patent which may be granted for said invention(s) in the United States of America and its territorial possessions and in any and all foreign countries, and in any and all divisions, reissues, and continuations thereof, including the right to file foreign applications directly in the name of ASSIGNEE and to claim priority rights deriving from said United States application(s) to which said foreign applications are entitled by virtue of international convention, treaty, or otherwise, said invention(s), application(s), and all letters patent on said invention(s) to be held and enjoyed by ASSIGNEE and its successors and assigns for their use and benefit and of their successors and assigns as fully and entirely as the same would have been held and enjoyed by ASSIGNOR(S) had this assignment, transfer, and sale not been made. ASSIGNOR(S) hereby authorize and request the Commissioner of Patents and Trademarks to issue all letters patent on said invention to ASSIGNEE. ASSIGNOR(S) agree to execute all instruments and documents required for the making and prosecution of applications for United States and foreign letters patent on said invention(s), for litigation regarding said letters patent, or for the purpose of protecting title to said invention(s) or letters patent therefor.

AND this Assignment may be executed in multiple counterparts, each of which shall be deemed to be an original of this Assignment. Additionally, we hereby authorize our attorneys to collect the signature pages of each executed counterpart and to attach those signature pages to a single copy of this instrument, which single copy and attached signature pages together shall constitute an original of this Assignment.

  
\_\_\_\_\_  
Matthew D. Karam

5/9/2011  
\_\_\_\_\_  
Date of Signature  
  
\_\_\_\_\_  
Michael A. Belko

May 9, 2011  
\_\_\_\_\_  
Date of Signature

  
\_\_\_\_\_  
Angela L. Fahrenthold

May 10, 2011  
\_\_\_\_\_  
Date of Signature

Regina E. Hirner  
Regina E. Hirner

5/11/2011  
Date of Signature

Kristen J. Kuhn  
Kristen J. Kuhn

9 May 2011  
Date of Signature

Shawn T. Loftus  
Shawn T. Loftus

5-10-2011  
Date of Signature

Jermin L. Math  
Jermin L. Math

6-9-2011  
Date of Signature

Jeremy E. May  
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5-9-2011  
Date of Signature

James G. Miranda  
James G. Miranda

5-9-11  
Date of Signature

Christopher C. Ogburn  
Christopher C. Ogburn

5-9-11  
Date of Signature

R. E. Wintheiser

Richard E. Wintheiser

5/10/2011

Date of Signature

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**RECORDED: 07/25/2011**

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