

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
American Skandia Life Assurance Corporation	04/27/2004
RECEIVING PARTY DATA	
Name:	The Prudential Insurance Company of America
Street Address:	213 Washington Street - Mezzanine
Internal Address:	Mailstop: NJ-02-01-56
City:	Newark
State/Country:	NEW JERSEY
Postal Code:	07102-2992
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12706507
CORRESPONDENCE DATA	
Fax Number:	(214)661-4559
Phone:	2214.953.6559
Email:	glenda.orrantia@bakerbotts.com
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>	
Correspondent Name:	David G. Wille
Address Line 1:	2001 Ross Avenue, 6th Floor
Address Line 2:	Baker Botts L.L.P.
Address Line 4:	Dallas, TEXAS 75201
ATTORNEY DOCKET NUMBER:	002328.0805
NAME OF SUBMITTER:	Glenda J. Orrantia
Total Attachments: 3 source=023280805ASG#page1.tif source=023280805ASG#page2.tif source=023280805ASG#page3.tif	

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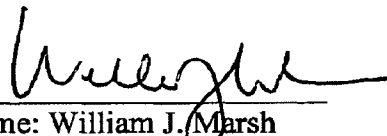
ASSIGNMENT OF PATENT APPLICATION

WHEREAS, American Skandia Life Assurance Corporation, a corporation organized under the laws of the State of Connecticut having a place of business at 1 Corporate Drive, P.O. Box 883, Shelton, Connecticut 06484 ("Assignor") is the owner of the patent applications identified on Schedule 1 (collectively, the "Patents");

WHEREAS, The Prudential Insurance Company of America, a corporation organized under the laws of the State of New Jersey having a place of business at 751 Broad Street, Newark, New Jersey 07102 ("Assignee"), desires to receive all of Assignor's right, title and interest in and to the Patents;

NOW THEREFORE, Assignor hereby assigns and transfers to Assignee, and Assignor hereby accepts the assignment and transfer from Assignor of, all its right, title and interest in and to the Patents for Assignee's own use and enjoyment, and for the use and enjoyment of Assignee's successors, assigns or other legal representatives, as fully and entirely as the same would have been held and enjoyed by the Assignor if this Assignment had not been made, together with all rights of priority and any foreign patents issuing thereon, all extensions, divisions, reissues, renewals, and continuations thereof and all income, royalties or payments due or payable as of the date hereof or thereafter, and all past, present and future claims, counterclaims, credits, causes of action, choses in action, rights of recovery and rights of setoff against third persons for infringement of the Patents, together with the right to sue for and collect any resulting recovery of damages, lost profits, legal fees and costs, including from acts which may have occurred prior to the date hereof for Assignee's own use and enjoyment and for the use and enjoyment of its successors, assigns or other legal representatives. Assignor hereby requests that the Commissioner of Patents and Trademarks record Assignee as the assignee and owner of the Patents.

American Skandia Life Assurance Corporation

By: 
Name: William J. Marsh
Title: Executive Vice President

Date: April 27, 2004

State of Connecticut)
)
County of Fairfield)

 ss. Shelton

On this 27th day of April, 2004, before me appeared William J. Marsh, the person who signed this instrument, who acknowledged that he signed it as a free act on behalf of the identified corporation with authority to do so.

KATHLEEN A. CHAPMAN
NOTARY PUBLIC
MY COMMISSION EXPIRES OCT. 31, 2006

Kathleen A. Chapman

Schedule 1: Patents

Summary of Invention	Application No.
System, method and computer program product for allocating assets among a plurality of investments to guarantee a predetermined value at the end of a predetermined period.	10/122,942
System, method and computer program product for cost effective dynamic allocation of assets among a plurality of investments.	10/076,739
System, method and computer program product for managing an investment to increase the after-tax death benefit of the investment.	10/121,908
System, method, and computer program product for providing stabilized annuity payments and control of investments in a variable annuity.	10/079,795