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PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
GARETH ROSS	12/23/2013
TRICIA WALKER	12/23/2013

RECEIVING PARTY DATA

Name:	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
Street Address:	1295 STATE STREET
City:	SPRINGFIELD
State/Country:	MASSACHUSETTS
Postal Code:	01111-0001

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	14576704

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:	MML-DATA-005-US
NAME OF SUBMITTER:	ERIC SOPHIR
SIGNATURE:	/Eric Sophir, Reg. No. 48,499/
DATE SIGNED:	12/24/2014

Total Attachments: 2

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PATENT 503115112 REEL: 034582 FRAME: 0109

ASSIGNMENT

WHEREAS, Gareth ROSS and Tricia WALKER (referred to as "ASSIGNORS") have invented certain new and useful improvements in an invention entitled <u>SYSTEMS AND METHODS FOR DEVELOPING CONVERTIBLE TERM PRODUCTS</u>.

for which a utility application for a United States Patent was filed with the United States Patent and Trademark Office on Application No.	j
for which an application for a United States Patent is being submitted to the United States Patent and Trademark Office herewith: and	

WHEREAS, <u>Massachusetts Mutual Life Insurance Company</u>, a company under the laws of the United States of America, doing business at <u>1295 State Street</u>, <u>Springfield</u>, <u>Massachusetts</u> <u>01111-0001</u> (hereinafter referred to as the "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to said invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNORS hereby sell and transfer to said ASSIGNEE, and to ASSIGNEE'S successors and assigns, ASSIGNORS' entire right, title and interest in and to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any patent application claiming priority to the application, or any continuation, division, continuation-in-part, reexamination, renewal, substitute, extension or reissue thereof or any legal equivalent thereof in a foreign country for the full term of terms for which the same may be granted; and authorize and request the Commissioner of Patents of the United States and any official of any foreign country whose duty it is to issue patents or legal equivalents thereto, to issue same for this invention to ASSIGNEE, its lawful successors and assigns.

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ASSIGNORS further covenant that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in forcign countries as may be known and accessible to ASSIGNORS and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

IN WITNESS WHEREOF, I/We have hereunto set hand and signed on the date indicated below:

SIGNATURE(S)

The signature(s) must correspond with the name(s) of the inventor(s) above.

INVENTOR(S)

DATE SIGNED

1)

Garctivittisk

j g

2)

Tricia Walker

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