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Koppes et al.

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(54) **SYSTEM FOR MANAGING A STABLE
VALUE PROTECTED INVESTMENT PLAN**

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(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 627 days.

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(57) **ABSTRACT**

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Method and system to track, reconcile and administer the
values of life insurance policies in separate accounts, includ-
ing Stable Value Protected funds. Accordingly, targeted
returns are translated into unit values on a daily basis for
each fund. Additionally the system tracks restrictions (e.g.,
timing, amount of withdrawal and amount of reallocations)
on a premium-by-premium basis, and tracks the book value,
market value, duration and targeted return on a client-by-
client basis. The system calculates and tracks the payments
and credits applicable to a withdrawal or reallocation
request, in addition to the liquidation schedules for each
fund based on the payment amounts and credits of specific
funds. Additionally, daily unit values are calculated given a
periodic targeted return (i.e., a quarterly targeted return).

(51) **Int. Cl.**
G06Q 10/00 (2006.01)

(52) **U.S. Cl.** **705/4; 705/705; 705/36 R**

(58) **Field of Classification Search** **705/2-4,**
705/7, 34, 35, 36, 40; 364/710.04; 713/189,
713/193, 200, 201

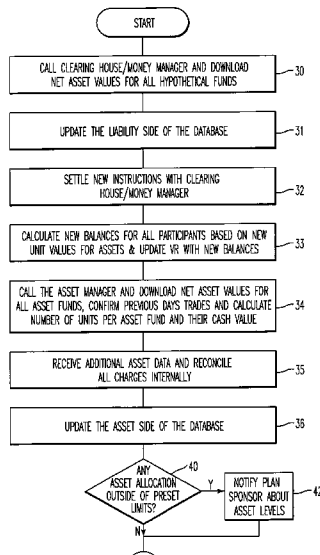
See application file for complete search history.

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111 Claims, 15 Drawing Sheets



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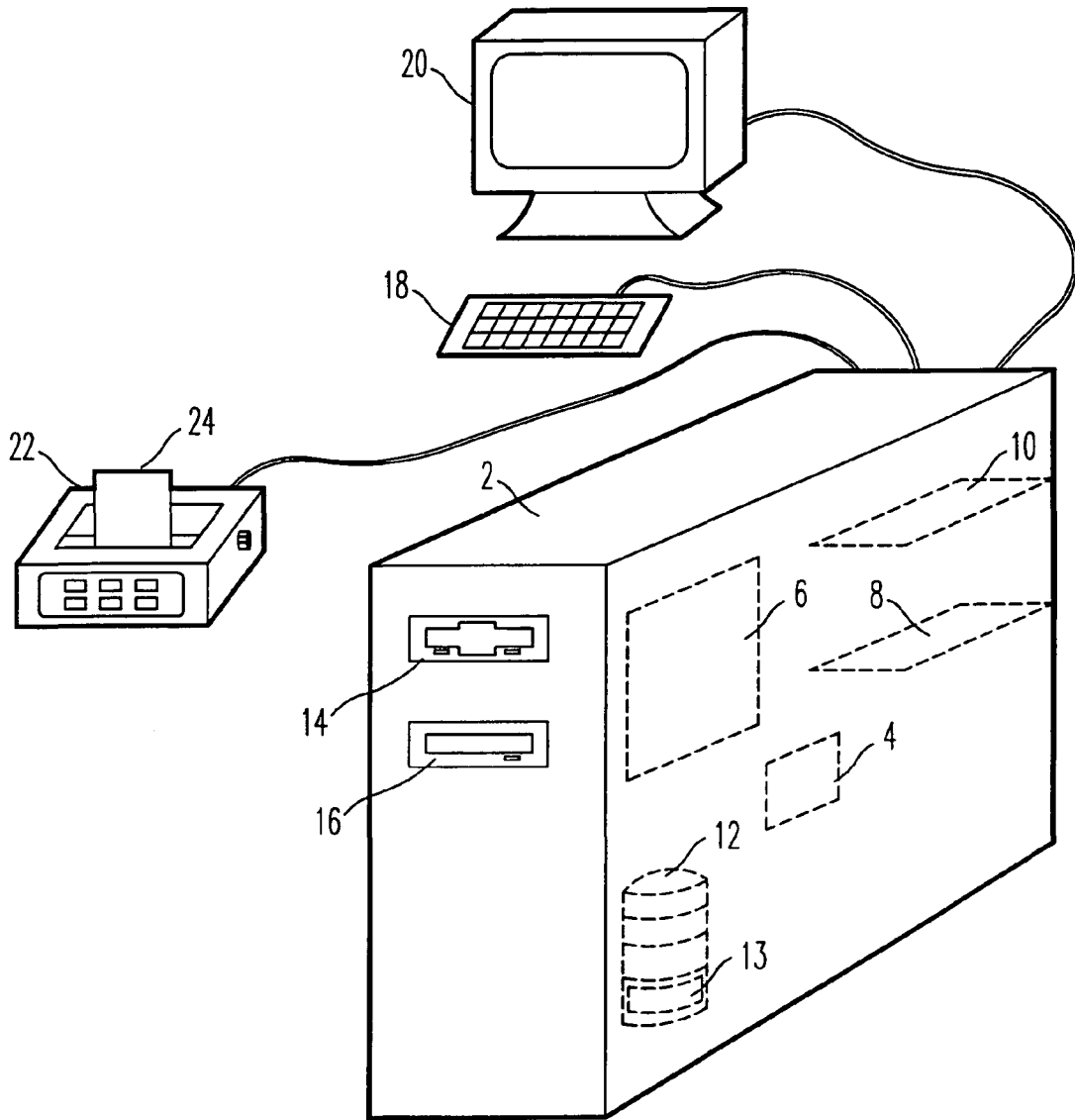


FIG. 1

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