



# United States Patent [19]

[11] Patent Number: **5,926,792**

**Koppes et al.**

[45] Date of Patent: **Jul. 20, 1999**

- [54] SYSTEM FOR MANAGING A STABLE VALUE PROTECTED INVESTMENT PLAN 4,933,842 6/1990 Durbin et al .  
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- [75] Inventors: Seth C. Koppes; Edward J. Lanigan; William A. Meier, all of St. Louis; Richard M. Hurwitz, Wildwood; Chris J. Garlich, Ballwin; Mark A. Gilje, Crystal Lake Park; Scott L. Fargo, Brentwood, all of Mo. 5,101,353 3/1992 Lupien et al .  
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- [73] Assignee: Bancorp Services, Inc., St. Louis, Mo. 5,806,042 9/1998 Kelly et al .  
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[21] Appl. No.: **09/157,096**

[22] Filed: **Sep. 18, 1998**

Primary Examiner—Thomas R. Peeso  
Attorney, Agent, or Firm—Oblon, Spivak, McClelland, Maier & Neustadt, P.C.

### Related U.S. Application Data

- [63] Continuation of application No. 08/709,882, Sep. 9, 1996.
- [51] Int. Cl.<sup>6</sup> ..... **G06F 17/00**
- [52] U.S. Cl. .... **705/4; 705/35**
- [58] Field of Search ..... 705/4, 35, 36

### [57] ABSTRACT

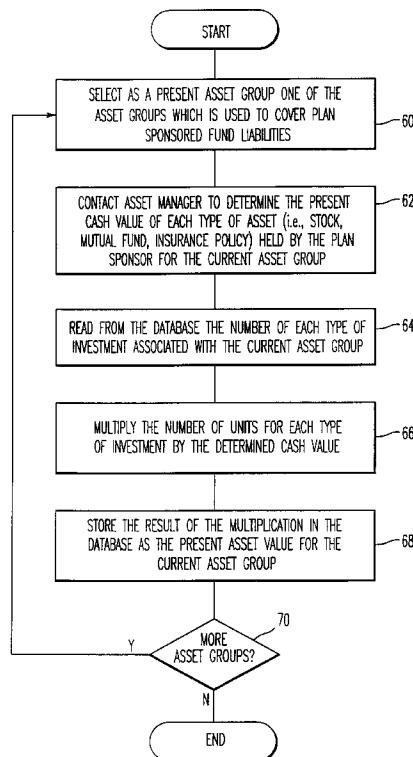
Method and system to track, reconcile and administer the values of life insurance policies in separate accounts, including Stable Value Protected funds. Accordingly, targeted returns are translated into unit values on a daily basis for each fund. Additionally the system tracks restrictions (e.g., timing, 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).

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**37 Claims, 15 Drawing Sheets**



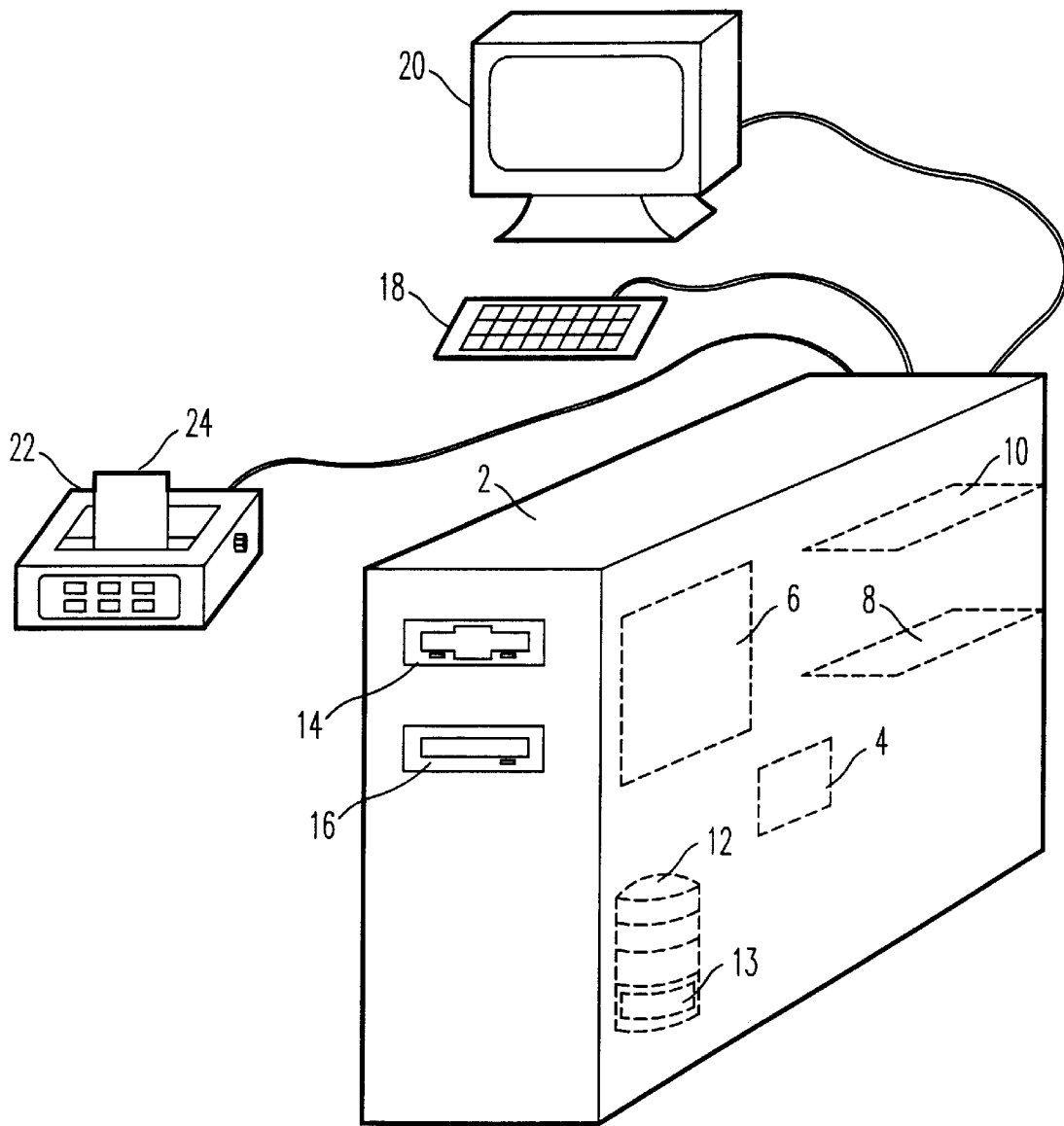


FIG. 1

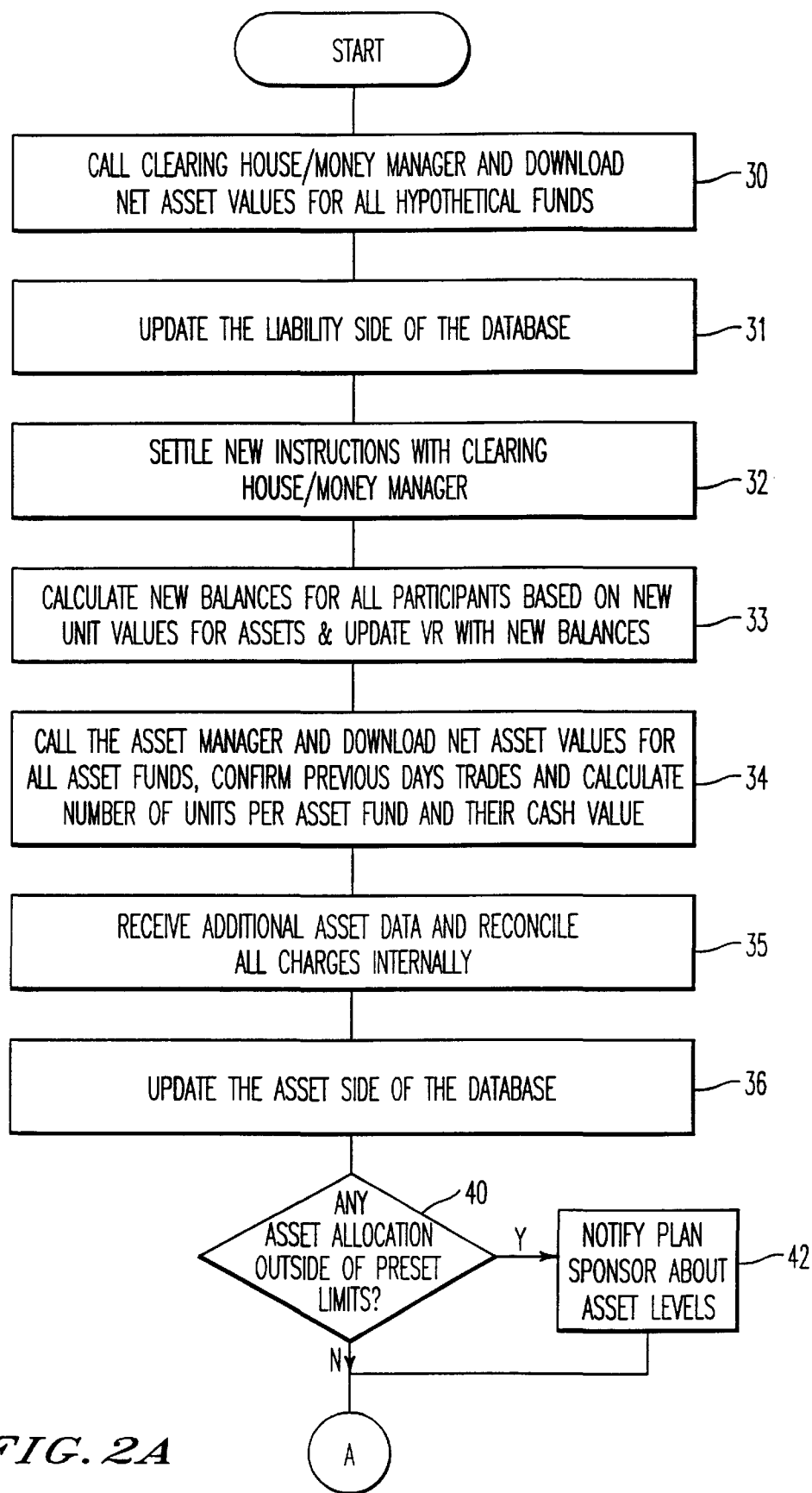


FIG. 2A

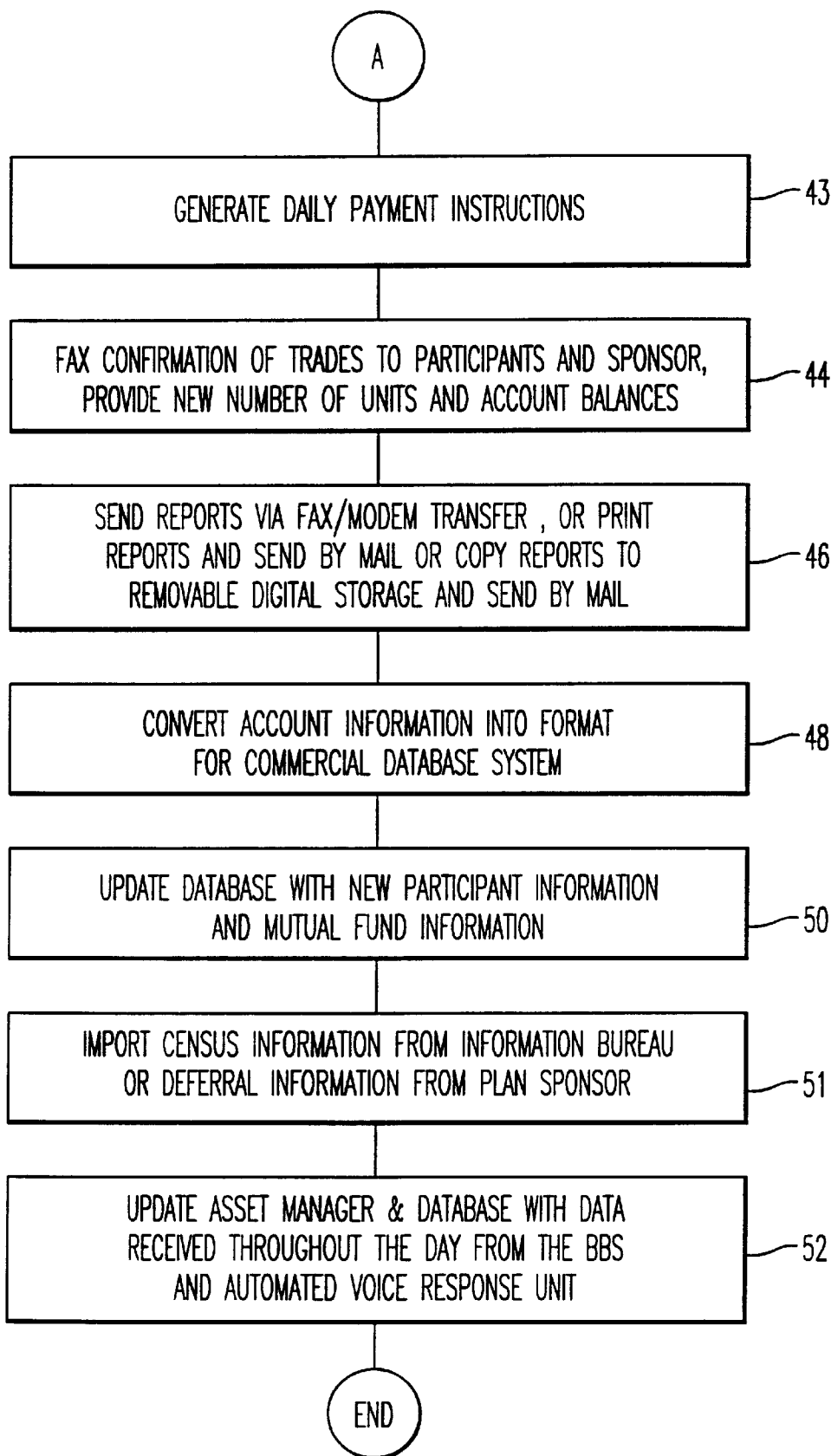


FIG. 2B

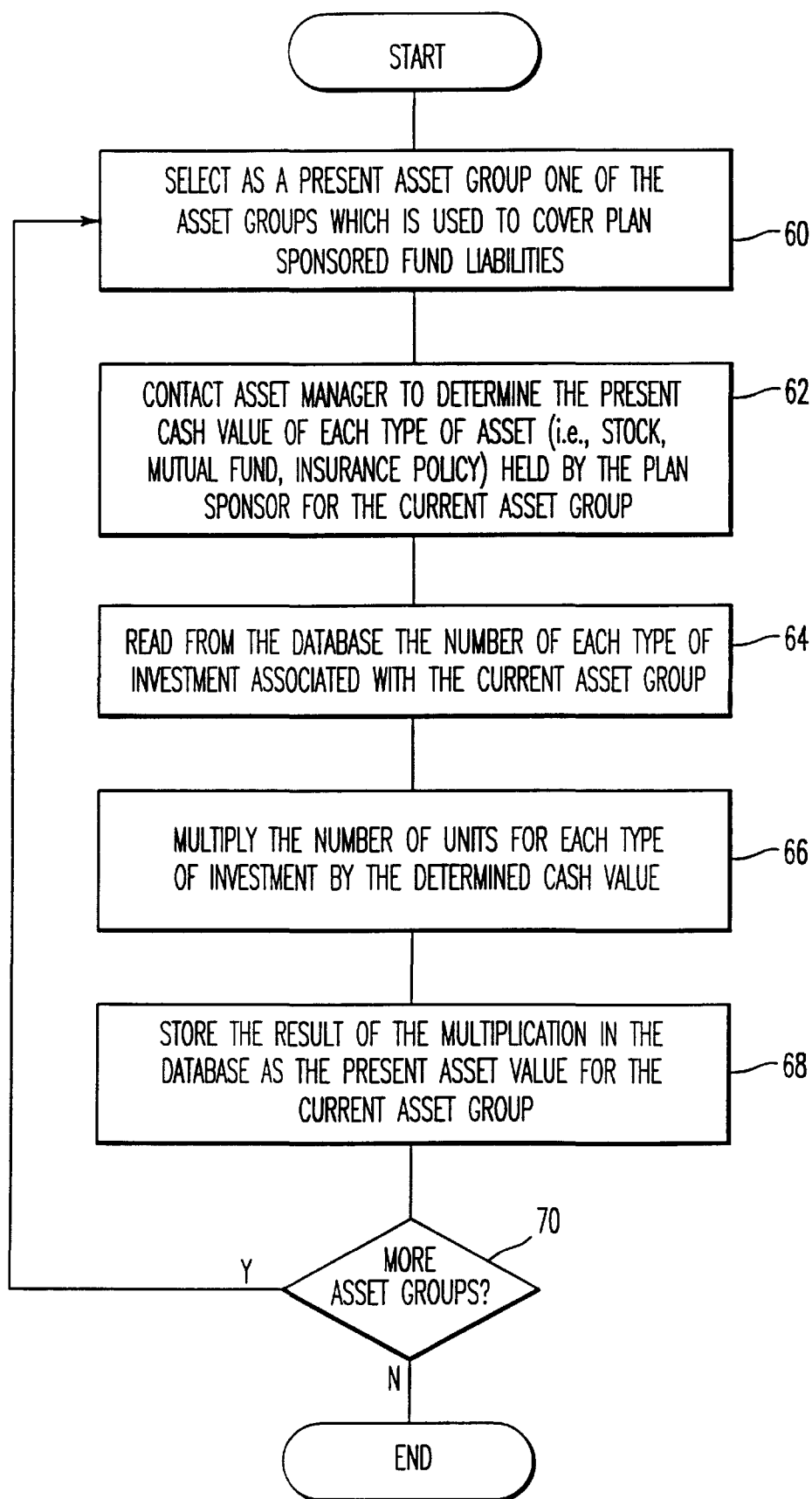


FIG. 3

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