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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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(75) Inventors: **Seth C. Koppes**, St. Louis, MO (US);  
**Edward J. Lanigan**, St. Louis, MO  
(US); **William A. Meier**, St. Louis, MO  
(US); **Richard M. Hurwitz**, Wildwood,  
MO (US); **Chris J. Garlich**, Ballwin,  
MO (US); **Mark A. Gilje**, Crystal Lake  
Park, MO (US); **Scott L. Fargo**,  
Brentwood, MO (US)

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(73) Assignee: **Bancorp Services L.L.P.**, St. Louis,  
MO (US)

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(\* ) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
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*Primary Examiner*—Alexander Kalinowski  
*Assistant Examiner*—Vivek Koppikar  
(74) *Attorney, Agent, or Firm*—Davidson Berquist Jackson  
& Gowdey LLP

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(57) **ABSTRACT**

(65) **Prior Publication Data**  
US 2004/0215493 A1 Oct. 28, 2004

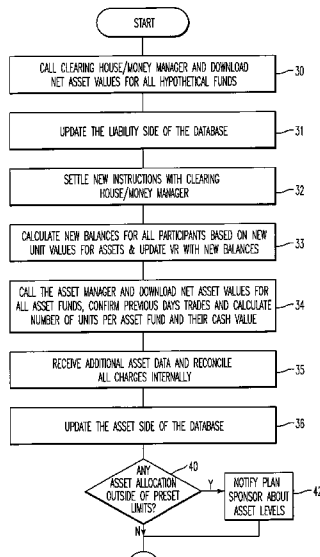
Method and system to track, reconcile and administer the  
values of life insurance policies in separate accounts, includ-  
ing Stable Value Protected funds. Accordingly, targeted  
returns are translated into unit values on a daily basis for  
each fund. Additionally the system tracks restrictions (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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**Callidus v. Versata**

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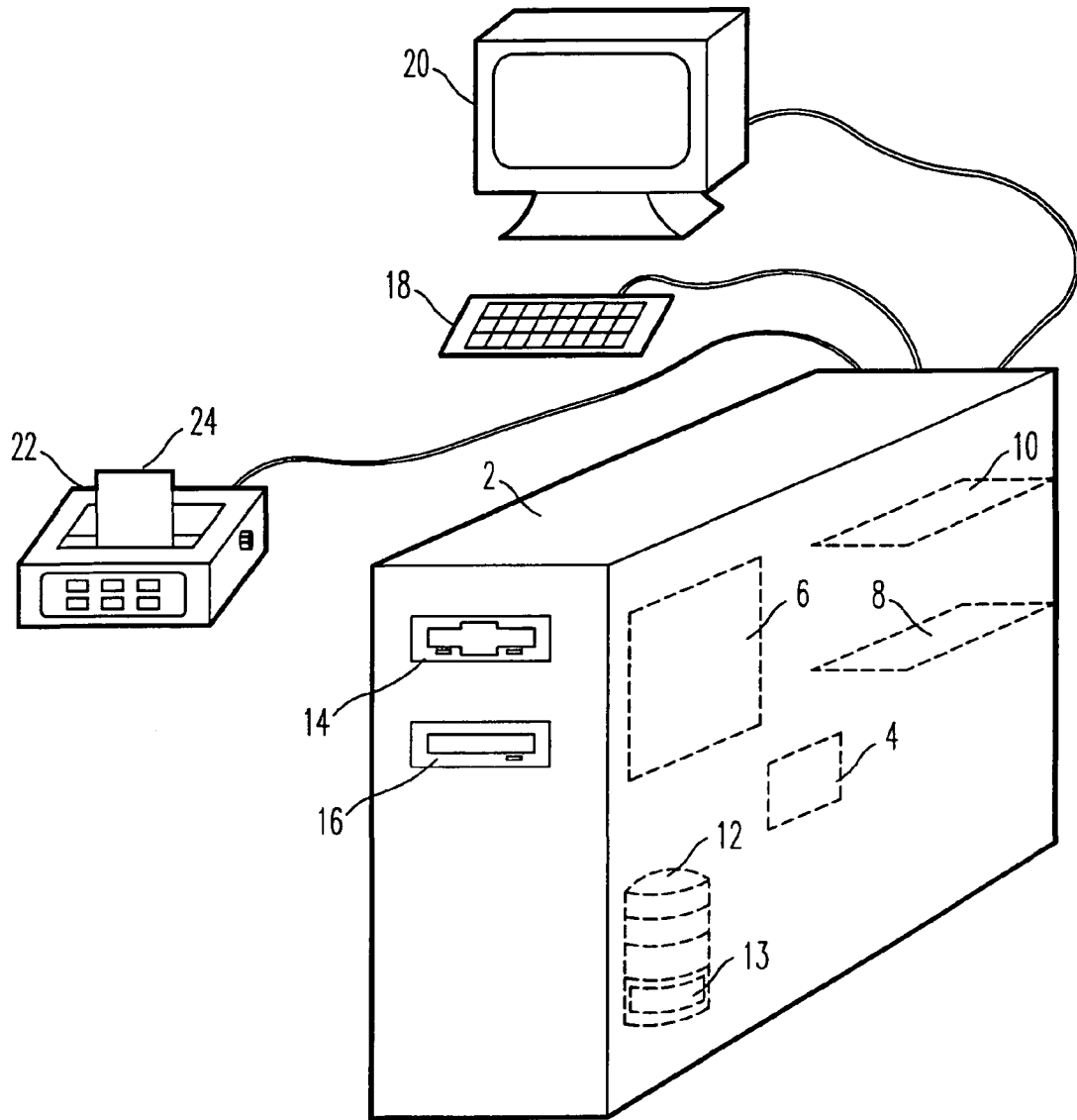


FIG. 1

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