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(54) Title: METHOD AND SYSTEM FOR IMPLEMENTING A COMBINED INVESTMENT

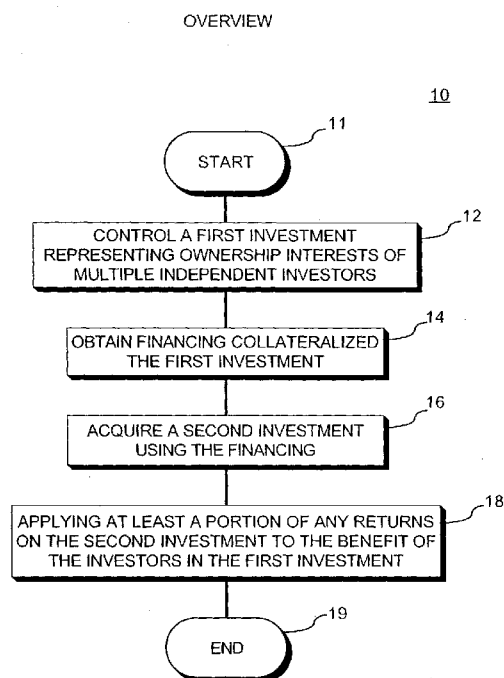


Figure 1

(57) Abstract: A method and apparatus for implementing a combined investment. Financing is obtained by collateralizing (14) a first investment representing ownership interests of a plurality of independent investors (12). The financing is used to acquire a second investment (16). At least a portion of any returns on the second investment is applied to the benefit of the independent investors (18). In this manner, investors effectively get the benefit of two investments for the cost of one. By differentiating the asset classes of the two investments, greater diversification is provided. Through pooling of investor capital and/or fractional share ownership, even greater diversification and better investment opportunities may be achieved. By selecting complementary investments, e.g. growth oriented securities and income-producing real estate, a beneficial synergistic effect may be obtained when the investments are cooperatively managed, e.g. by cross-utilizing returns, with a common objective of providing enhanced returns.



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A. CLASSIFICATION OF SUBJECT MATTER

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US CL : 705/36

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B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/35, 36

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,806,047 (HACKEL et al.) 8 September 1998 (08.09.1998), see entire document.	1-35
Y		36-42
Y	US 5,978,778 (O'SHAUGHNESSY) 2 November 1999 (02.11.1999), see entire document.	1-42
Y	US 5,987,436 (HALBROOK) 16 November 1999 (16.11.1999), see entire document.	1-42
X	US 6,021,397 (JONES et al.) 1 February 2000 (01.02.2000), see entire document.	36-42
Y	US 6,070,151 (FRANKEL) 30 May 2000 (30.05.2000), see entire document, especially column 1, lines 12-16; column 3, lines 40-45; and column 5, lines 53-56.	1-42
Y, E	US 6,338,047 B1 (WALLMAN) 8 January 2002 (08.01.2002), see entire document.	1-42
Y, E	WO 01/75739 A2 (UBS AG) 11 October 2001 (11.10.2001), see entire document.	1-42



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