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(54) Title: OBLIGATORY METHODS AND SYSTEMS FOR GENERATING FUNDS FOR RETIREMENT AND SPECIAL NEEDS

(57) Abstract: The present invention comprises an obligatory method and system for accumulating an amount of money for retirement or for special needs. Everyone repeatedly purchases goods and services. The invention comprises automatically placing an amount of money into an account, which amount of money is a percent of the amount of the purchase of a good or a service. The amount of money is paid by the purchaser and is placed in said account for the benefit and use of said purchaser and/or for any designated beneficiary. The main object of the invention is to generate funds which the purchaser or beneficiary may use upon retirement, and/or for special needs, and/or in a catastrophic situation such as a certified disability.

INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - G06Q30/06, G06Q40/02, G06Q40/06 (2015.01)
 CPC - G06Q30/06, G06Q40/02, G06Q40/06
 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED
 Minimum documentation searched (classification system followed by classification symbols)
 IPC(8) Classifications: G06Q20/08, G06Q20/22, G06Q30/04, G06Q30/06, G06Q40/00, G06Q40/02, G06Q40/04, G06Q40/06 (2015.01)
 CPC Classifications: G06Q30/06, G06Q40/02, G06Q40/06

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)
 PatSeer (US, EP, WO, JP, DE, GB, CN, FR, KR, ES, AU, IN, CA, Other Countries (INPADOC), RU, AT, CH, TH, BR, PH), EBSCO, Google/Google Scholar, IP.com; transfer, portion, percentage, fraction, purchase, sale, transaction, price, cost, retirement, account

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X — Y	US 2011/0125637 A1 (KALRA, S et al.) 26 May 2011; abstract; figures 8-10; paragraphs [0059], [0076], [0080], [0081], [0083], [0085], [0090], [0094]; claims 1, 7	1, 2, 5-7, 11 ----- 3, 4, 8-10
Y	US 6105865 A (HARDESTY, L) 22 August 2000; column 3, lines 47-51	3, 4
Y	US 2010/0191548 A1 (HERR, D et al.) 29 July 2010; paragraph [0017]	8, 9
Y	US 2012/0215682 A1 (LENT, J et al.) 23 August 2012; paragraph [0101]	9
Y	US 2013/0024368 A1 (SCAMMELL, T) 24 January 2013; paragraphs [0045], [0047], [0048], [0061], [0075]	10

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