(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization

International Bureau



THE REPORT OF THE PROPERTY OF

(10) International Publication Number WO 2009/024959 A3

(43) International Publication Date 26 February 2009 (26.02.2009)

- (51) International Patent Classification: *G06Q 30/00* (2006.01)
- (21) International Application Number:

PCT/IL2008/000852

(22) International Filing Date:

23 June 2008 (23.06.2008)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

60/956,934

21 August 2007 (21.08.2007)

US

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- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ,

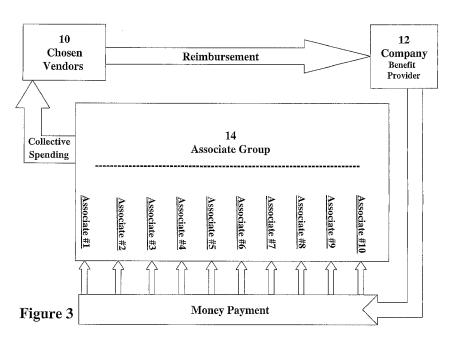
EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report (Art. 21(3))
- (88) Date of publication of the international search report: 4 March 2010

(54) Title: FINANCIAL BENEFITS PROGRAM



(57) Abstract: A method for providing financial benefits to Company associates buying at vendors chosen by the Company. The first benefit is a money payment to associates by the Company based on the collective spending of all associates at chosen vendors. The second benefit is a money payment by the Company to associate for each referral materializing into an additional association with the Company. The third benefit is an additional money payment to associates by the Company based on a combination of collective associate spending at all chosen vendors and payment recipient down line spending.





INTERNATIONAL SEARCH REPORT

International application No.
PCT/IL 08/00852

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 30/00 (2008.04) USPC - 705/14			
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)			
USPC: 705/14			
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC: 705/14 (keyword limited - see terms below)			
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PubWEST(USPT,PGPB,EPAB,JPAB); DialogPRO; WIPO, EPO, CITESEER, Google patents, Google scholar Search Terms Used: multilevel marketing, multi level marketing, group spending, collective spending, personal spending, individual spending, financial benefits program, pyramid, marketing, referral, multilevel			
C. DOCUMENTS CONSIDERED TO BE RELEVANT			
Category*	Citation of document, with indication, where appropriate, of the relevant passages		Relevant to claim No.
х	US 2006/0235749 A1 (MOC) 19 October 2006 (19.10.2		1-5
Υ	abstract, para [0008], para [0017]-[0019], para [0021], para [0023], para [0026].		6
Y	US 6,980,962 B1 (Arganbright et al.) 27 December 200 especially col 35, in 4-10	05 (27.12.2005) entire document	6
Α	US 2005/0203800 A1 (SWEENEY et al.) 15 September	r 2005 (15.09.2005) entire document	1-6
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Furthe	σ documents are listed in the continuation of Box C.		
"A" document defining the general state of the art which is not considered to be of particular relevance "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention			
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cited to special	ited to establish the publication date of another citation or other pecial reason (as specified) "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is		
means	means being obvious to a person skilled in the art		
the priority date claimed			
Date of the actual completion of the international search 07 November 2008 (07.11.2008)		21 NOV 2008	
Name and mailing address of the ISA/US		Authorized officer:	491111
		PCT Helpdesk: 571-272-4300	1000 T
racsimile N	0. 571-273-3201	PCT OSP: 571-272-7774	ν

Form PCT/ISA/210 (second sheet) (April 2007)