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(71) Applicant (for all designated States except US): GENWORTH FINANCIAL, INC. [US/US]; 6620 WEST BROAD STREET, Richmond, VA 23220 (US).


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(54) Title: SYSTEM AND METHOD FOR CONVERTING A PORTFOLIO INTO A GUARANTEED INCOME FLOW

(57) Abstract: A system and method for providing an investor the ability to purchase an option to exchange a future value of an asset or a portfolio of assets, regardless of future performance or value, for at least one non-cash settlement instrument outcome on a future date, where the outcome of such option is contingent on (1) a payment of an option fee, and/or (2) maintaining the portfolio of assets in accordance with at least one guideline or benchmark required for the delivery of the guarantee outcome other than cash. The method comprising the steps of determining delivery of a non-cash guaranteed outcome based on an assessment of an underwriting strategy associated with an asset or portfolio of assets; and determining an option payment amount and at least one guideline required for the delivery of the non-cash guaranteed outcome.
A. CLASSIFICATION OF SUBJECT MATTER
   IPC(8) G06Q 40/00 (2007.01)
   USPC 705/36R
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) G06Q 40/00 (2007.01)
   USPC 705/36R

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
   705/1, 35, 37
   700/1, 90

Electronic database consulted during the international search (name of database and, where practicable, search terms used)
   USPTO WEST (PGPB, USPT, EPAB, JPAB): DIALOG PRO; GOOGLE
   Search Terms Used: underwriting, purchase, non-cash, option, payment, assessment, assess, guideline, threshold

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y</td>
<td>US 2004/0088236 A1 (MANNING) 6 May 2004 (06.05.2004), entire document, especially para [0002]-[0026], [0032]-[0044], [0053]-[0056], [0061]</td>
<td>1-33</td>
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<tr>
<td>A</td>
<td>US 2002/0052818 A1 (LOVELAND) 2 May 2002 (02.05.2002)</td>
<td>1-33</td>
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Further documents are listed in the continuation of Box C.

* Special categories of cited documents:
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Authorized officer: Lee W. Young

Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No. 571-273-3201