

Press Release: 31 January, 2011

US Patent Issued to DCisions

LONDON, January 31, 2011 – DCisions announced today that the U.S. Patent & Trademark Office has issued patent no. 7,844,527, “Method and System for Measuring Investment Performance”. DCisions also has a patent pending in Australia.

According to the abstract released by the U.S. Patent & Trademark Office, the invention may be used for measuring investment performance of personal pension or investment portfolios, pooling data across employers and/or wealth management firms. Applications include simplified portfolio reporting and comparison of asset allocation strategies.

DCisions enables objective analysis of the investment performance experienced by individual consumers, providing a platform to better understand both the factors contributing to this performance and the impact performance has on consumer behaviour. This bottom-up perspective represents a valuable innovation to help platforms, intermediaries and asset managers improve the service they deliver in a large and growing marketplace.

Graham Mannion, Managing Director of DCisions said “We saw a need to bring transparency to the investment performance delivered to consumers, and have been working hard since then to deliver that vision to our partners and customers. We are very pleased that the USPTO has recognised our intellectual property”.

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About DCisions Limited

DCisions gathers and analyses individual consumer level data regarding savings and investments. The resulting insight improves transparency and enables platforms, intermediaries, asset managers, sponsors, trustees and consumers to make better decisions.

The company is also the leading provider of insight into DC default strategies and powers the FTSE DCisions DC Index Series.

The company’s independence from investment management, record keeping and investment advice is central to its value proposition.

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The
United
States
of
America



**The Director of the United States
Patent and Trademark Office**

Has received an application for a patent for a new and useful invention. The title and description of the invention are enclosed. The requirements of law have been complied with, and it has been determined that a patent on the invention shall be granted under the law.

Therefore, this

United States Patent

Grants to the person(s) having title to this patent the right to exclude others from making, using, offering for sale, or selling the invention throughout the United States of America or importing the invention into the United States of America, and if the invention is a process, of the right to exclude others from using, offering for sale or selling throughout the United States of America, or importing into the United States of America, products made by that process, for the term set forth in 35 U.S.C. 154(a)(2) or (c)(1), subject to the payment of maintenance fees as provided by 35 U.S.C. 41(b). See the Maintenance Fee Notice on the inside of the cover.

David J. Kaypos

Director of the United States Patent and Trademark Office



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(12) **United States Patent
Mannion**

(10) **Patent No.: US 7,844,527 B2**
(45) **Date of Patent: Nov. 30, 2010**

(54) **METHOD AND SYSTEM FOR MEASURING
INVESTMENT PERFORMANCE**

OTHER PUBLICATIONS

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Mahoney, Joe; Murphy, Jeanne; Keogh, Sean; "The internal rate of return and institutional performance measurement for real estate portfolios"; Summer 1998; Real Estate Finance; vol. 15, No. 2; pp. 63-72.*

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 326 days.

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(21) Appl. No.: **11/462,005**

(57) **ABSTRACT**

(22) Filed: **Aug. 2, 2006**

(65) **Prior Publication Data**
US 2007/0050276 A1 Mar. 1, 2007

The present invention relates to a method and system for measuring investment performance (e.g., total portfolio performance of individuals). In one example (which example is intended to be illustrative and not restrictive), the method and system may be used for measuring investment performance of personal pension portfolios. In another example (which example is intended to be illustrative and not restrictive), the method and system may provide for measuring performance of an investment portfolio held by an investor, comprising: providing first information indicating how the investment portfolio has performed over one or more predetermined periods of time; and providing second information indicating how investment portfolios of the investor's peer group have performed (e.g., on average) over the predetermined period(s) of time. In other examples (which examples are intended to be illustrative and not restrictive), the present invention may be used to pool data across employers in relation to pension funds and/or to pool data across wealth management firms or trust companies in relation to underlying client accounts. In another example (which example is intended to be illustrative and not restrictive), simplified portfolio level reporting and comparison of asset allocation strategies may be implemented by the present invention via the categorization of essentially all available financial products into a relatively small number of asset classes (e.g., between about 15 and 20 asset classes).

Related U.S. Application Data

(60) Provisional application No. 60/735,721, filed on Nov. 11, 2005.

Foreign Application Priority Data

(30) Aug. 30, 2005 (GB) 0517613.6

(51) **Int. Cl.**
G06Q 40/00 (2006.01)

(52) **U.S. Cl.** **705/36 R; 705/35**

(58) **Field of Classification Search** **705/36**
See application file for complete search history.

(56) **References Cited**

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26 Claims, 29 Drawing Sheets

PROCESS OVERVIEW

