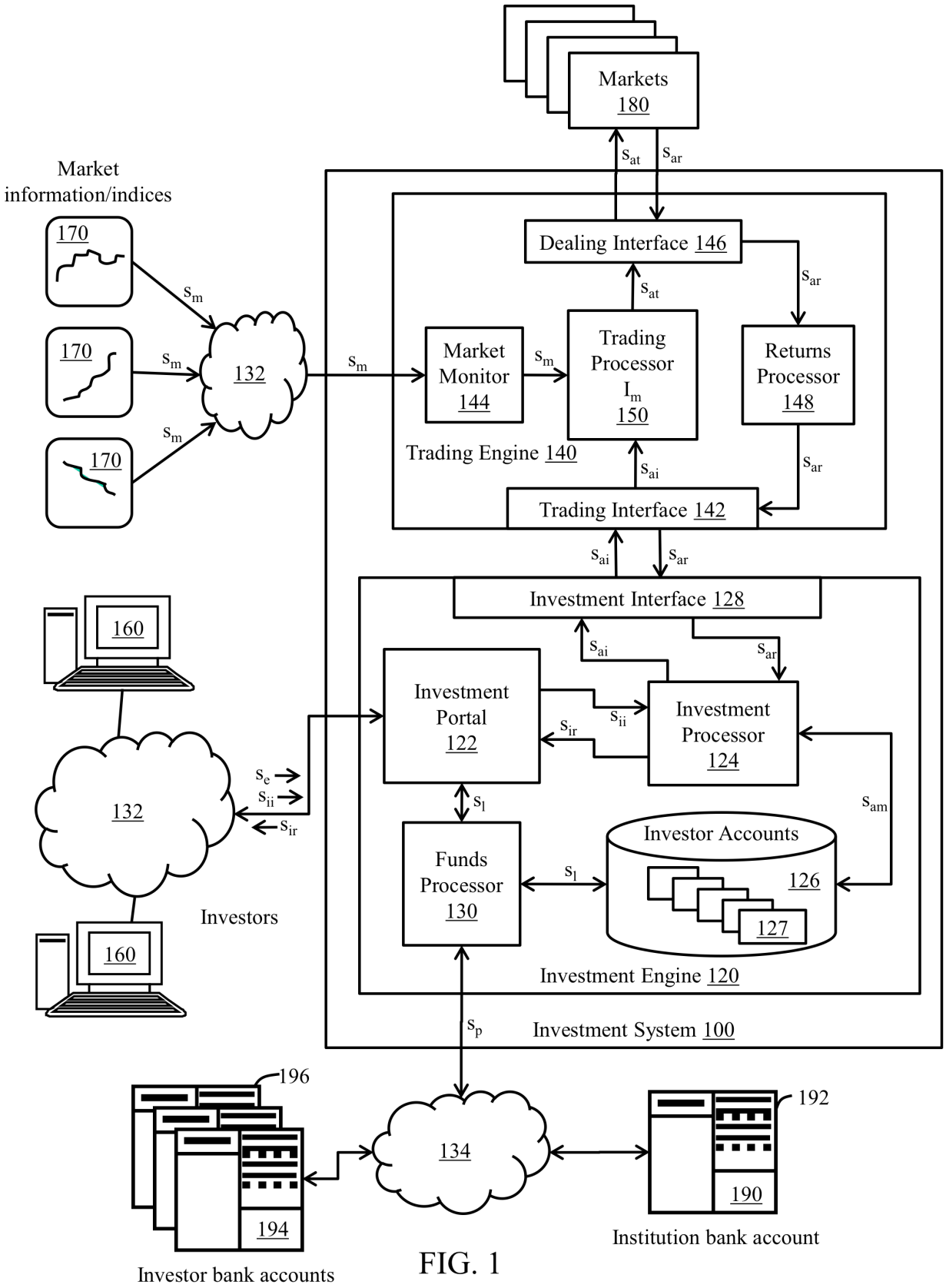

Markets
180
s_{at}
s_{ar}
Market
information/indices
170
170
170
s_m
s_m
s_m
132
s_m
Dealing Interface 146
s_{at}
s_{ar}
Market
Monitor
144
s_m
Trading
Processor
I_m
150
Returns
Processor
148
Trading Engine 140
s_{ai}
s_{ar}
Trading Interface 142
s_{ai}
s_{ar}
Investment Interface 128
s_{ai}
s_{ar}
160
Investment
Portal
122
s_{ii}
s_{ir}
Investment
Processor
124
s_e
s_{ii}
s_{ir}
132
s_l
s_{am}
Investor Accounts
Funds
Processor
130
s_l
126
127
Investors
160
Investment Engine 120
s_p
Investment System 100
196
134
192
190
194
Institution bank account
Investor bank accounts

FIG. 1

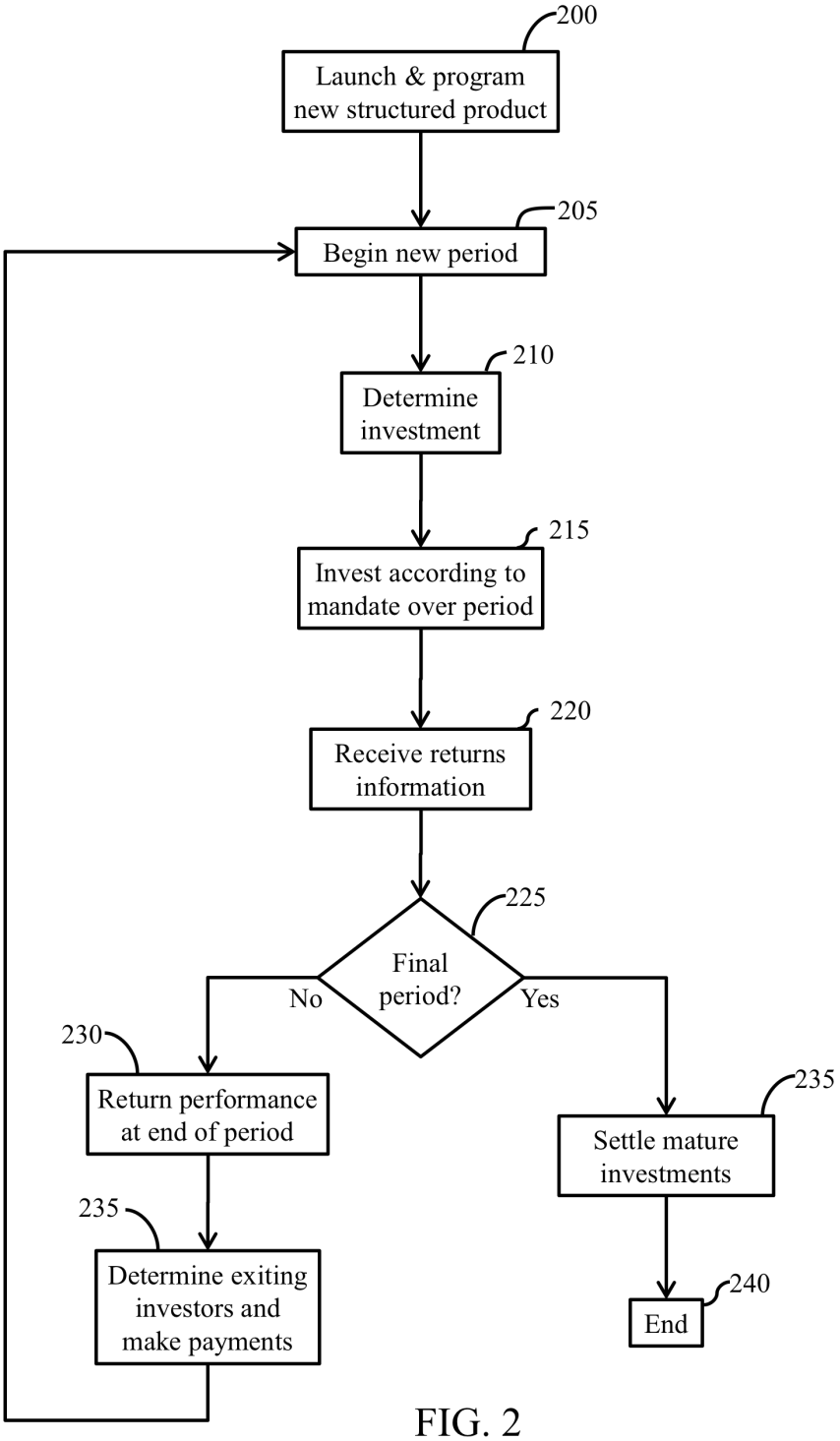

200
Launch & program new structured product
205
Begin new period
210
Determine investment
215
Invest according to mandate over period
220
Receive returns information
225
Final period?
No
Yes
230
Return performance at end of period
235
Determine exiting investors and make payments
235
Settle mature investments
240
End

FIG. 2

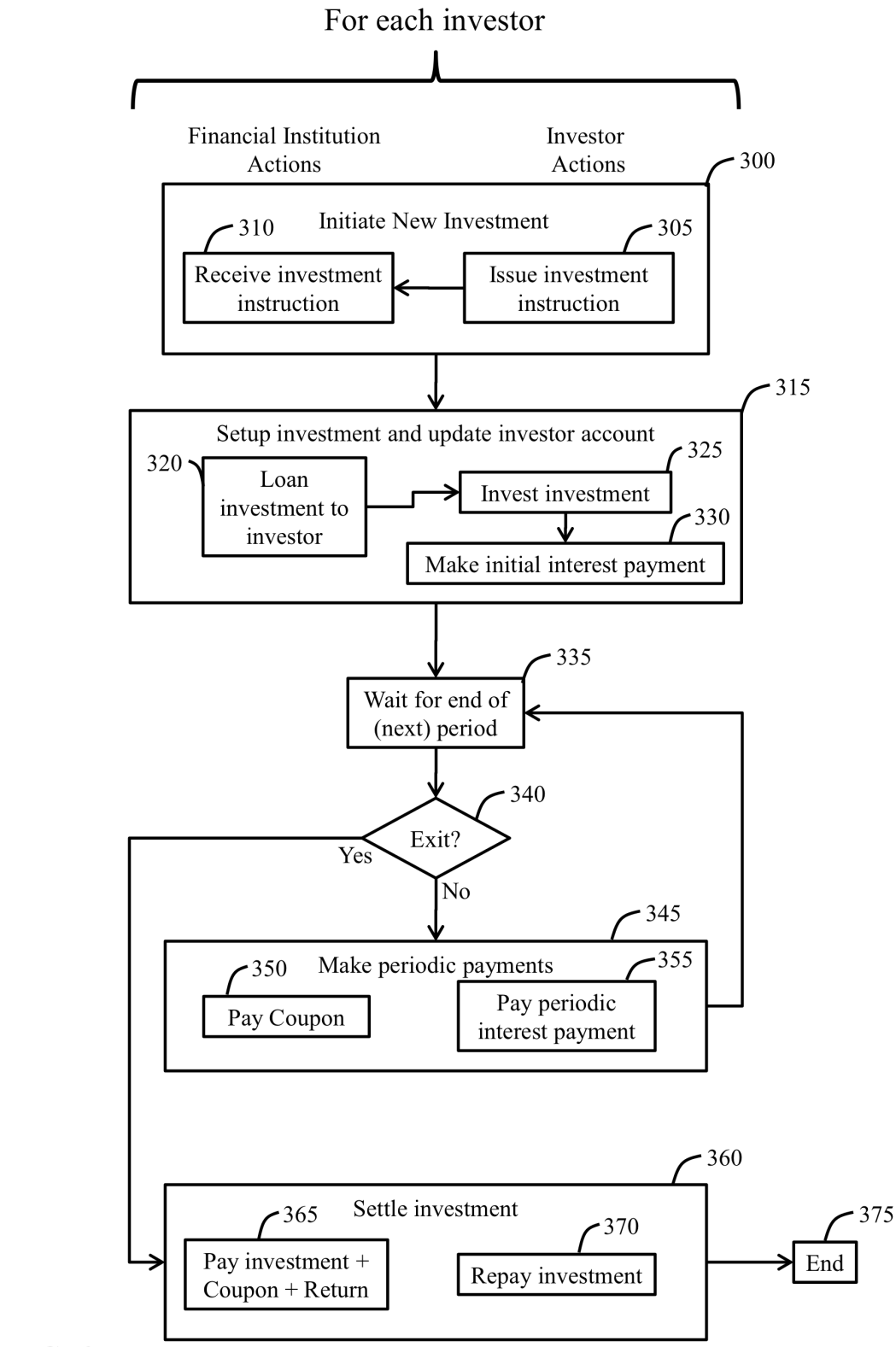

For each investor
Financial Institution Actions
Investor Actions
300
Initiate New Investment
310
Receive investment instruction
305
Issue investment instruction
315
Setup investment and update investor account
320
Loan investment to investor
325
Invest investment
330
Make initial interest payment
335
Wait for end of (next) period
340
Exit?
Yes
No
345
Make periodic payments
350
Pay Coupon
355
Pay periodic interest payment
360
Settle investment
365
Pay investment + Coupon + Return
370
Repay investment
375
End

FIG. 3

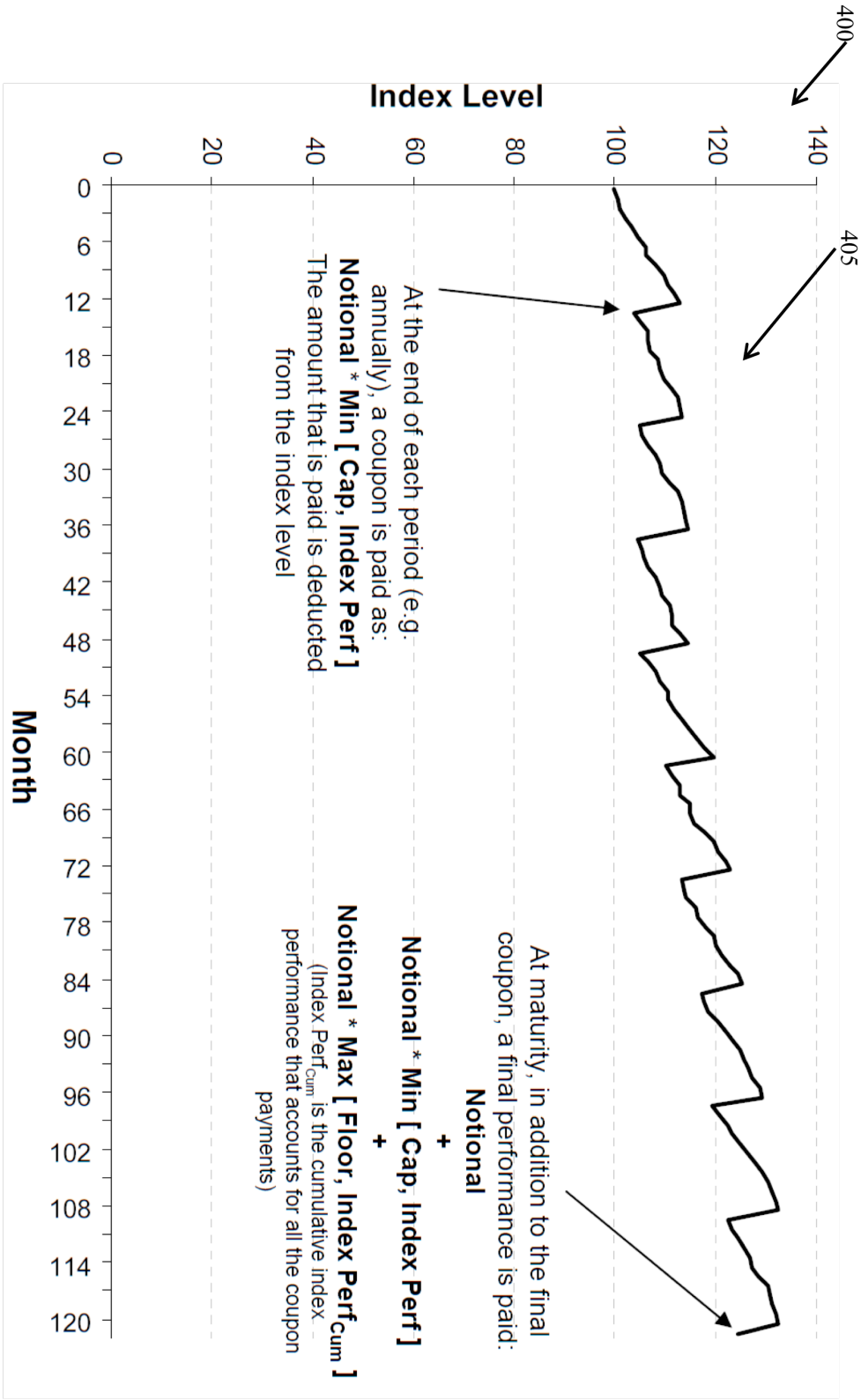

400
405
Index Level
140
120
100
80
60
40
20
0
0
6
12
18
24
30
36
42
48
54
60
66
72
78
84
90
96
102
108
114
120
Month
At the end of each period (e.g. annually), a coupon is paid as:
Notional * Min [Cap, Index Perf]
The amount that is paid is deducted from the index level
At maturity, in addition to the final coupon, a final performance is paid:
Notional
+
Notional * Min [Cap, Index Perf]
+
Notional * Max [Floor, Index Perf$_{Cum}$]
(Index Perf$_{Cum}$ is the cumulative index performance that accounts for all the coupon payments)

FIG. 4

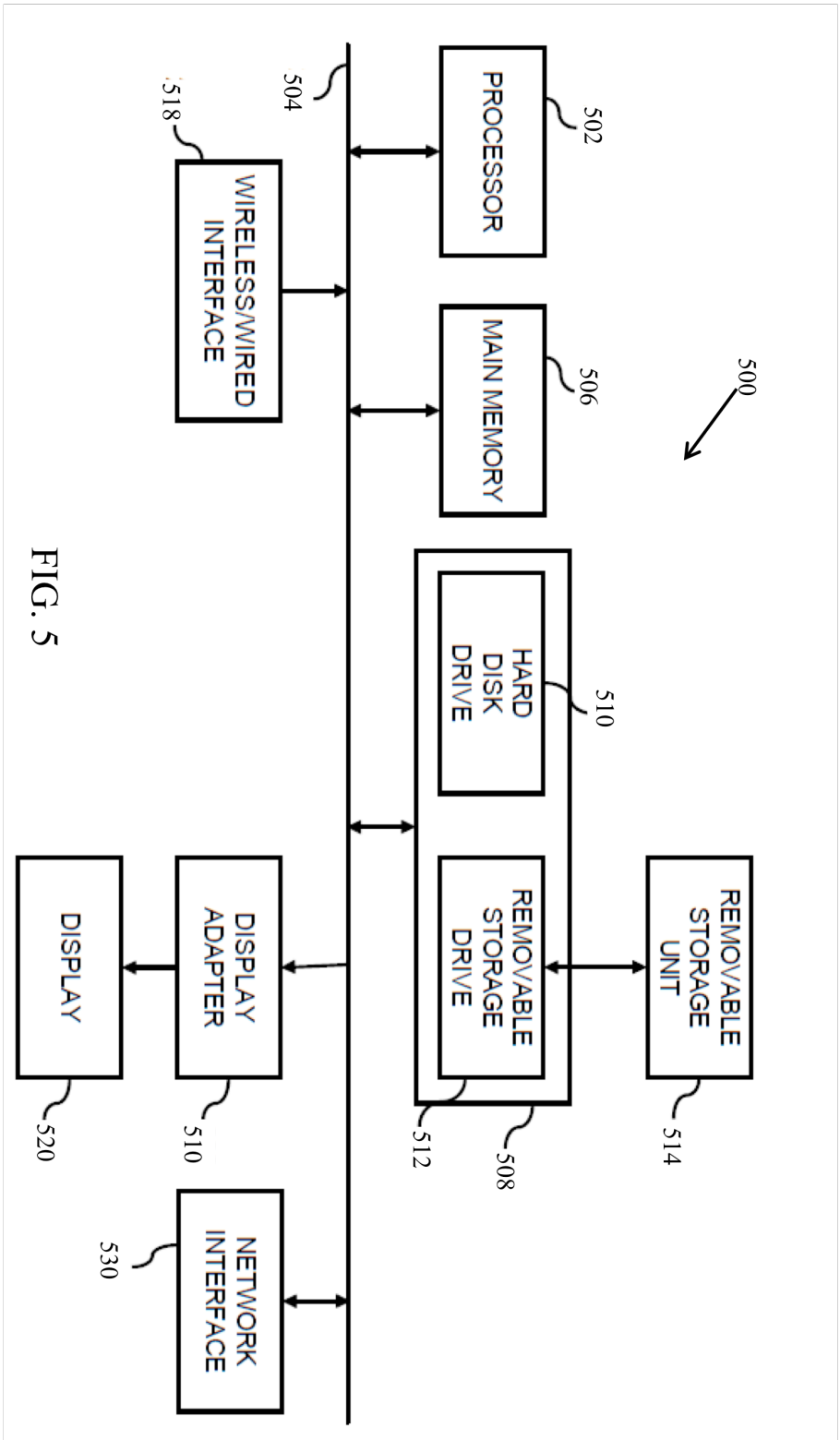

500
PROCESSOR
502
504
WIRELESS/WIRED INTERFACE
518
MAIN MEMORY
506
HARD DISK DRIVE
510
REMOVABLE STORAGE DRIVE
512
508
REMOVABLE STORAGE UNIT
514
DISPLAY ADAPTER
510
DISPLAY
520
NETWORK INTERFACE
530

FIG. 5