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(71) Applicant *(for all designated States except US)*: **HOLZHAUSEN PTY LTD** [AU/AU]; 32/189 Beaconsfield Parade, Middle Park, VIC 3206 (AU).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: **VAN DER BORCH, John Paul** [AU/AU]; 32/189 Beaconsfield Parade, Middle Park, VIC 3206 (AU).

(74) Agent: **MACAULEY, Colin Douglas**; Callinans, 1193-ToorakRoad, Camberwell, VIC 3124 (AU).

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(54) **Title**: FINANCIAL SYSTEM AND METHOD

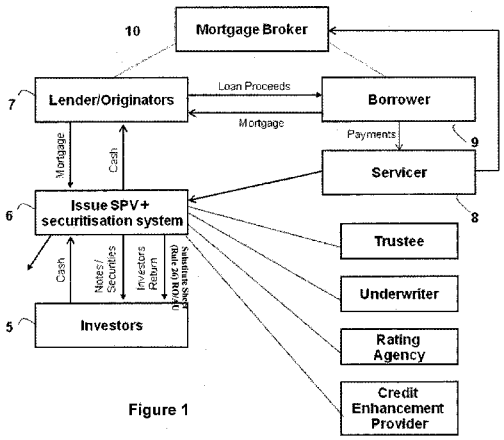


Figure 1

(57) **Abstract**: The present invention relates to a data processing method and system for predicting income derived from an anticipated future benefit (Horizon Gain), wherein the system comprises: (a) registration means for registering a borrower in a first database and for registering characteristics a lender in a second database; (b) first automated means for inputting values to a first database; (c) automated means for generating databases as necessary populated with values for one or more selected future time divisions for the borrower's asset over one or more AD's before optimisation, the values being calculated according to a predetermined formulae; (d) visual display means to represent predicted income derived from the anticipated future benefit; (e) automated means for responding to a redemption event by determining the value of a payment to the lender that is the greater of, (i) an agreed proportion of appreciation of the asset (HGAV), or (ii) qualifying outgoings (QO).

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