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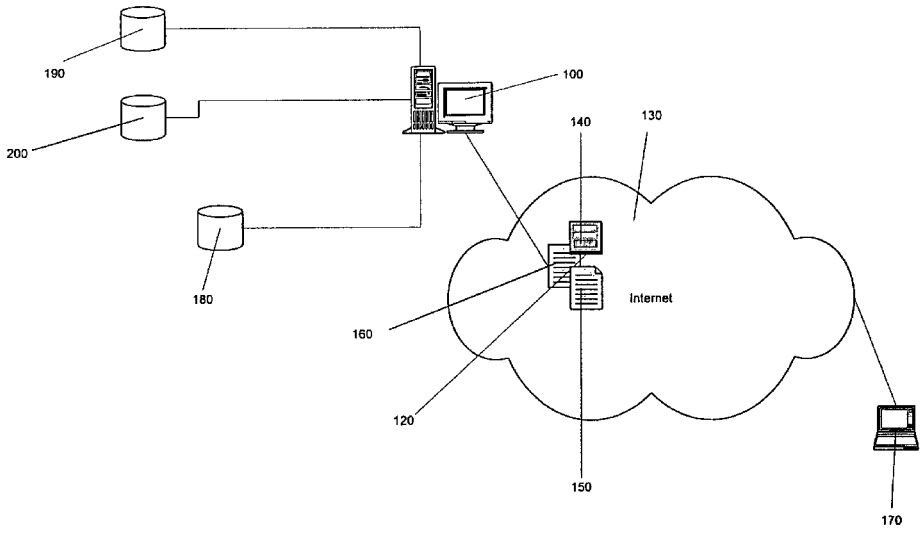
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(54) Title: PERSONALISED FINANCIAL PRODUCTS AND COMPUTER IMPLEMENTED MANAGEMENT SYSTEM




(57) Abstract: A method and system for offering a personalised financial product to a user is described. Data is obtained from a user and used to determine profitability characteristics for the user. From the profitability characteristics, a plurality of inter-related cost-benefit parameters for the financial product are determined. The parameter settings are changeable by the user, a change to one parameter setting having a corresponding effect on one or more of the other parameter settings determined by the inter-relationship. Once the user is happy with the settings for the cost-benefit parameters, a financial product can be created having characteristics based on the parameter settings. Subsequent management of the product and changes to the parameter settings is also discussed.

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