(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
2 March 2006 (02.03.2006)

PCT

(10) International Publication Number
WO 2006/021041 A1

(51) International Patent Classification[7]: G06F 17/60

(21) International Application Number:
PCT/AU2005/001274

(22) International Filing Date: 24 August 2005 (24.08.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

2004904830	24 August 2004 (24.08.2004)	AU
2004906176	26 October 2004 (26.10.2004)	AU
2004907385	31 December 2004 (31.12.2004)	AU
2005903656	8 July 2005 (08.07.2005)	AU

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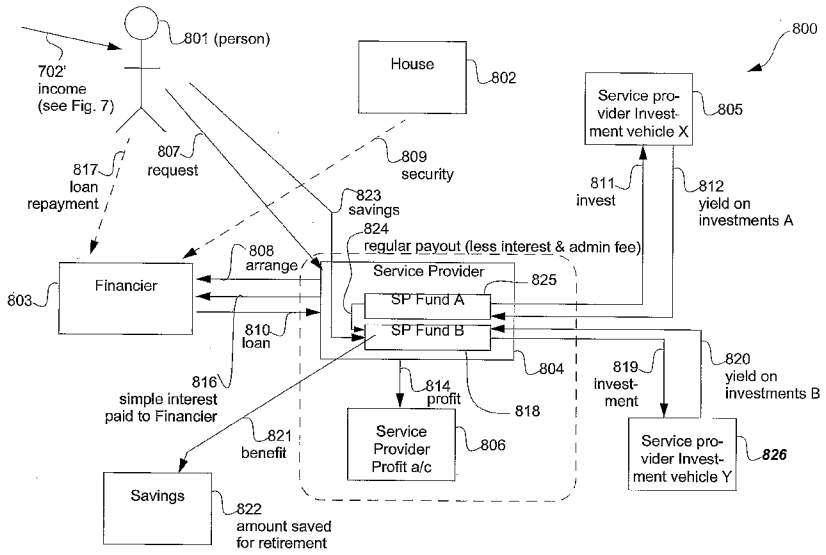
(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *with international search report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: ARRANGEMENTS FOR DERIVING FINANCIAL BENEFITS FROM EQUITY OWNED IN PROPERTY



(57) Abstract: A system and method for providing equity based benefits to a person dependent upon equity in property owned by the person is disclosed. The method (2200) is implemented on a computer based system (600) and comprises securing (810, 210) a loan secured by a proportion of the equity, the loan having a principal value for a defined term, repaying (816, 216) the loan by periodically paying a simple interest charge being a fixed proportion of the principal, investing (811, 211) a residual of the loan, if an equity-based retirement savings option is elected accumulating (824) earnings from the invested residual of the loan, and if a life-expectancy retirement annuity option is elected, making (213) a periodic payment from the residual of the loan; wherein the principal value of the loan becomes due for repayment at the end of the term.

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