CLAIMS

What is claimed is:

1. A goal optimization system comprising:

a participant database configured to store participant data from a plurality of participants;

a goal database configured to store a plurality of goal objects associated with the plurality of participants, and a plurality of goal templates corresponding to a plurality of goal channels;

a participant interface; and

a goal engine executed by a processor, coupled with the participant database, the participant interface, and the goal database, wherein the goal engine programs the processor to:

receive a first set of participant attributes and a second set of participant attributes from a target participant via the participant interface, wherein the first set of participant attributes includes a first goal channel attribute and the second set of participant attributes includes a second goal channel attribute;

instantiate a first goal object as a function of the first set of participant attributes and a first goal template from the plurality of goal templates selected according to the first goal channel attribute, the first goal object comprising a first set of goal attributes and having a first desired outcome and corresponding to a first goal channel;

instantiate a second goal object as a function of the second set of participant attributes and a second goal template from the plurality of goal templates selected according to the second goal channel attribute, the second goal object having a second set of goal attributes and having a second desired outcome and corresponding to a second goal channel different from the first goal channel;

generate a first goal outcome likelihood for the first goal object as a function of the first desired outcome by comparing the first set of goal attributes to corresponding attribute sets of goal objects associated with at least some of the plurality of participants;

generate a second goal outcome likelihood for the second goal object as a function of the second desired outcome by comparing the second set of

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goal attributes to corresponding attribute sets of goal objects associated with at least some of the plurality of participants;

generate a life score for the participant as a function of the first goal outcome likelihood of the first goal object and second goal outcome likelihood of the second goal object;

generate at least one goal recommendation based on the generated life score, at least one first goal attribute from the first set of goal attributes and at least one second goal attribute from the second set of goal attributes, wherein the at least one first goal attribute and the at least one second goal attribute are correlated attributes according to correlation rules and wherein the at least one goal recommendation includes a modification to the at least one first goal attribute such that the first goal outcome likelihood is increased, the life score is increased and the at least one second goal attribute is modified according to the correlation rules; and

configure the participant interface to present the goal recommendation.

2. (Cancelled)

3. (Cancelled)

4. The system of claim 1, wherein the at least one first goal attribute and the at least one second goal attribute comprise attributes of a same attribute type.

5. (Cancelled)

6. The system of claim 1, wherein the at least one first goal attribute comprises an output attribute corresponding to an output associated with the first goal object and wherein the at least one second goal attribute comprises an input attribute for the second goal object, the input attribute derived based on the output attribute.

7. The system of claim 1, wherein the first goal object further includes a first goal priority attribute representative of a priority of the first goal object, the second goal object further includes a second goal priority attribute representative of a priority of the second goal object, and wherein the first goal priority attribute and the second goal priority attribute are representative of different priority levels.

8. The system of claim 7, wherein the goal engine is configured to generate the life score as a function of at least one of the first goal attributes, the first goal priority attribute, at least one of the second goal attributes, and the second goal priority attribute.

9. The system of claim 8, wherein the first goal priority attribute comprises a first weighting factor applied to the at least one first goal attribute and the second goal priority attribute comprises a second weighting factor applied to the at least one second goal attribute.

10. The system of claim 1, wherein the first goal object and the second goal object each comprise a different one of at least one of the following: a benefit goal, a financial goal, a legacy goal, a societal goal, a health goal, a family goal, a personal goal, and a team goal.

11. The system of claim 1, wherein the participant attributes comprise at least one of demographic attributes, psychographic attributes, biometric attributes, financial attributes, personality attributes, relationship attributes, personal attributes, and family attributes.

12. The system of claim 1, wherein the participant data comprises psychographic attributes.

13. The system of claim 1, wherein the participant data comprises biometric data.

14. The system of claim 1, wherein the target participant comprises a client.

15. The system of claim 1, wherein the target participant comprises an employee.

16. The system of claim 1, wherein the participant interface comprises at least one of the following: a cell phone, a browser-enabled computing device, a workstation, and a server.

17. The system of claim 1, wherein the goal recommendation includes a suggested action to be taken by the target participant that results in the modification of the at least one first goal attribute.

18. The system of claim 1, wherein the goal recommendation includes a modification to at least one of the first goal attributes and second goal attributes that would increase the life score.

19. The system of claim 1, wherein the modification of the second goal attribute results in a temporary reduction of the second goal outcome likelihood.

20. The system of claim 1, wherein the first goal channel comprises a non-financial channel and the second goal channel comprises a financial channel.

CLAIMS

1. A goal optimization system comprising:

a participant database configured to store participant data from a plurality of participants;

a goal database configured to store a plurality of goal objects associated with the plurality of participants, and a plurality of goal templates corresponding to a plurality of goal channels;

a participant interface; and

a goal engine executed by a processor, coupled with the participant database, the participant interface, and the goal database, in which the goal engine programs the processor to:

receive a first set of participant attributes and a second set of participant attributes from a target participant via the participant interface, in which the first set of participant attributes includes a first goal channel attribute and the second set of participant attributes includes a second goal channel attribute;

instantiate a first goal object as a function of the first set of participant attributes and a first goal template from the plurality of goal templates selected according to the first goal channel attribute, the first goal object comprising a first set of goal attributes and having a first desired outcome and corresponding to a first goal channel;

instantiate a second goal object as a function of the second set of participant attributes and a second goal template from the plurality of goal templates selected according to the second goal channel attribute, the second goal object having a second set of goal attributes and having a second desired outcome and corresponding to a second goal channel different from the first goal channel;

generate a first goal outcome likelihood for the first goal object as a function of the first desired outcome by comparing the first set of goal attributes to corresponding attribute sets of goal objects associated with at least some of the plurality of participants;

generate a second goal outcome likelihood for the second goal object as a function of the second desired outcome by comparing the second set of goal attributes to corresponding attribute sets of goal objects associated with at least some of the plurality of participants;

generate a life score for the participant as a function of the first goal outcome likelihood of the first goal object and second goal outcome likelihood of the second goal object;

generate at least one goal recommendation based on the generated life score, at least one first goal attribute from the first set of goal attributes and at least one second goal attribute from the second set of goal attributes, in which the at least one first goal attribute and the at least one second goal attribute are correlated attributes according to correlation rules and in which the at least one goal recommendation includes a modification to the at least one first goal attribute such that the first goal outcome likelihood is increased, the life score is increased and the at least one second goal attribute is modified according to the correlation rules; and

configure the participant interface to present the goal recommendation.

2. A system according to Claim 1, in which the at least one first goal attribute and the at least one second goal attribute comprise attributes of a same attribute type.

3. A system according to Claim 1, in which the at least one first goal attribute comprises an output attribute corresponding to an output associated with the first goal object and in which the at least one second goal attribute comprises an input attribute for the second goal object, the input attribute derived based on the output attribute.

4. A system according to Claim 1, in which the first goal object further includes a first goal priority attribute representative of a priority of the first goal object, the second goal object further includes a second goal priority object representative of a priority of the second goal object, and in which the first goal priority attribute and the second goal priority attribute are representative of different priority levels.

5. A system according to Claim 4, in which the goal engine is configured to generate the life score as a function of at least one of the first goal attributes, the first goal priority attribute, at least one of the second goal attributes, and the second goal priority attribute.

6. A system according to Claim 5, in which the first goal priority attribute comprises a first weighting factor applied to the at least one first goal attribute and the second goal priority attribute comprises a second weighting factor applied to the at least one second goal attribute.

7. A system according to Claim 1, in which the first goal object and the second goal object each comprise a different one of at least one of the following: a benefit goal, a financial goal, a legacy goal, a societal goal, a health goal, a family goal, a personal goal, and a team goal.

8. A system according to Claim 1, in which the participant attributes comprise at least one of demographic attributes, psychographic attributes, biometric attributes, financial attributes, personality attributes, relationship attributes, personal attributes, and family attributes.

9. A system according to Claim 1, in which the participant data comprises psychographic attributes.

10. A system according to Claim 1, in which the participant data comprises biometric data.

11. A system according to Claim 1, in which the target participant comprises a client.

12. A system according to Claim 1, in which the target participant comprises an employee.

13. A system according to Claim 1, in which the participant interface comprises at least one of the following: a cell phone, a browser-enabled computing device, a workstation, and a server.

14. A system according to Claim 1, in which the goal recommendation includes a suggested action to be taken by the target participant that results in the modification of the at least one first goal attribute.

15. A system according to Claim 1, in which the goal recommendation includes a modification to at least one of the first goal attributes and second goal attributes that would increase the life score.

16. A system according to Claim 1, in which the modification of the second goal attribute results in a temporary reduction of the second goal outcome likelihood.

17. A system according to Claim 1, in which the first goal channel comprises a non-financial channel and the second goal channel comprises a financial channel.