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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
13 February 2003 (13.02.2003)

PCT

(10) International Publication Number
WO 03/012594 A3

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

(21) International Application Number: PCT/US02/24315

(22) International Filing Date: 31 July 2002 (31.07.2002)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/309,103 31 July 2001 (31.07.2001) US
10/210,827 31 July 2002 (31.07.2002) US

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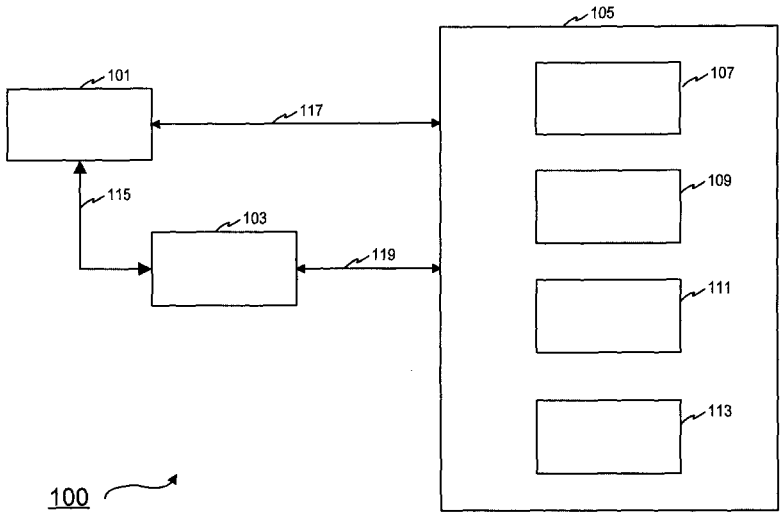
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(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA,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

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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(54) Title: SYSTEM AND METHOD FOR PROVIDING FINANCIAL PLANNING AND ADVICE



(57) Abstract: The present invention provides systems and methods for facilitating financial advising and planning for a user. According to an exemplary embodiment of the present invention, the system includes a portfolio integration module (107) for facilitating integration of a user's goals, assets, savings, and risk tolerance to facilitate analyzing and developing a customized strategy for financial portfolio planning. A portfolio reconciler module in communication with the portfolio integration module (107) facilitates comparison of the customized strategy to other strategies and projected user financial decisions in order to further facilitate the financial portfolio planning of the user. A stochastic modeling module (111) in communication with the portfolio integration module (107) and the portfolio reconciler module (109) for facilitating the use of data from the portfolio integration module (107) and the portfolio reconciler module (109) in a stochastic modeling analysis using a synchronous stationary bootstrap sampling method to facilitate creation of a proposed situation portfolio for the user.

WO 03/012594 A3

Published:
— *with international search report*

(88) Date of publication of the international search report:
24 July 2003

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.