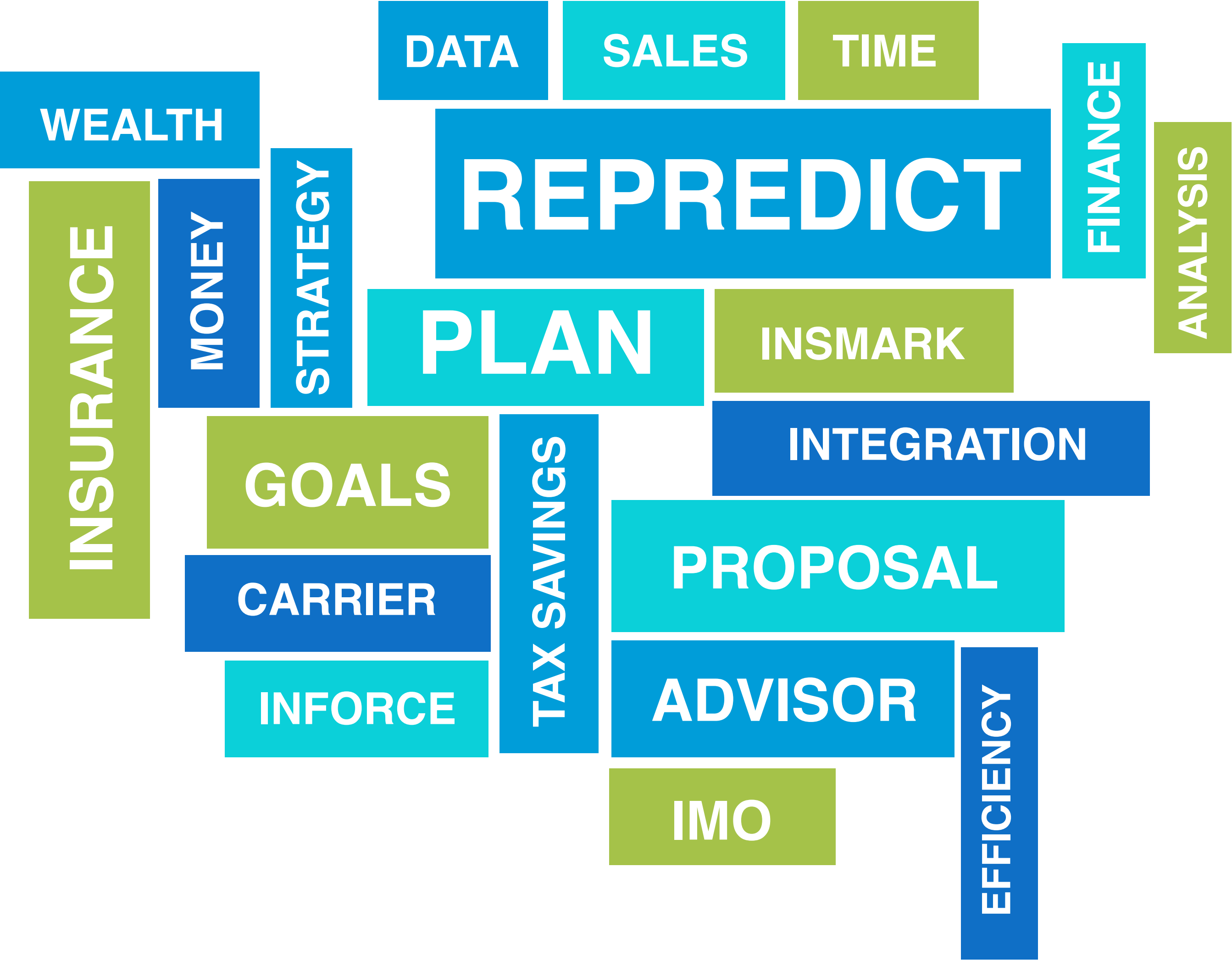The benefits and values shown in Repredict are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. Predictions and repredictions are not compliant insurance illustrations, but close approximations to assist in arriving at compliant illustrations. This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the full illustration for guaranteed values and other important information.

REPREDICT.AI

LIFE INSURANCE, ONLY FASTER

DATA SALES TIME

WEALTH

FINANCE

ANALYSIS

INSURANCE MONEY STRATEGY

REPREDICT

PLAN INSMARK

GOALS TAX SAVINGS

INTEGRATION

CARRIER

PROPOSAL

INFORCE
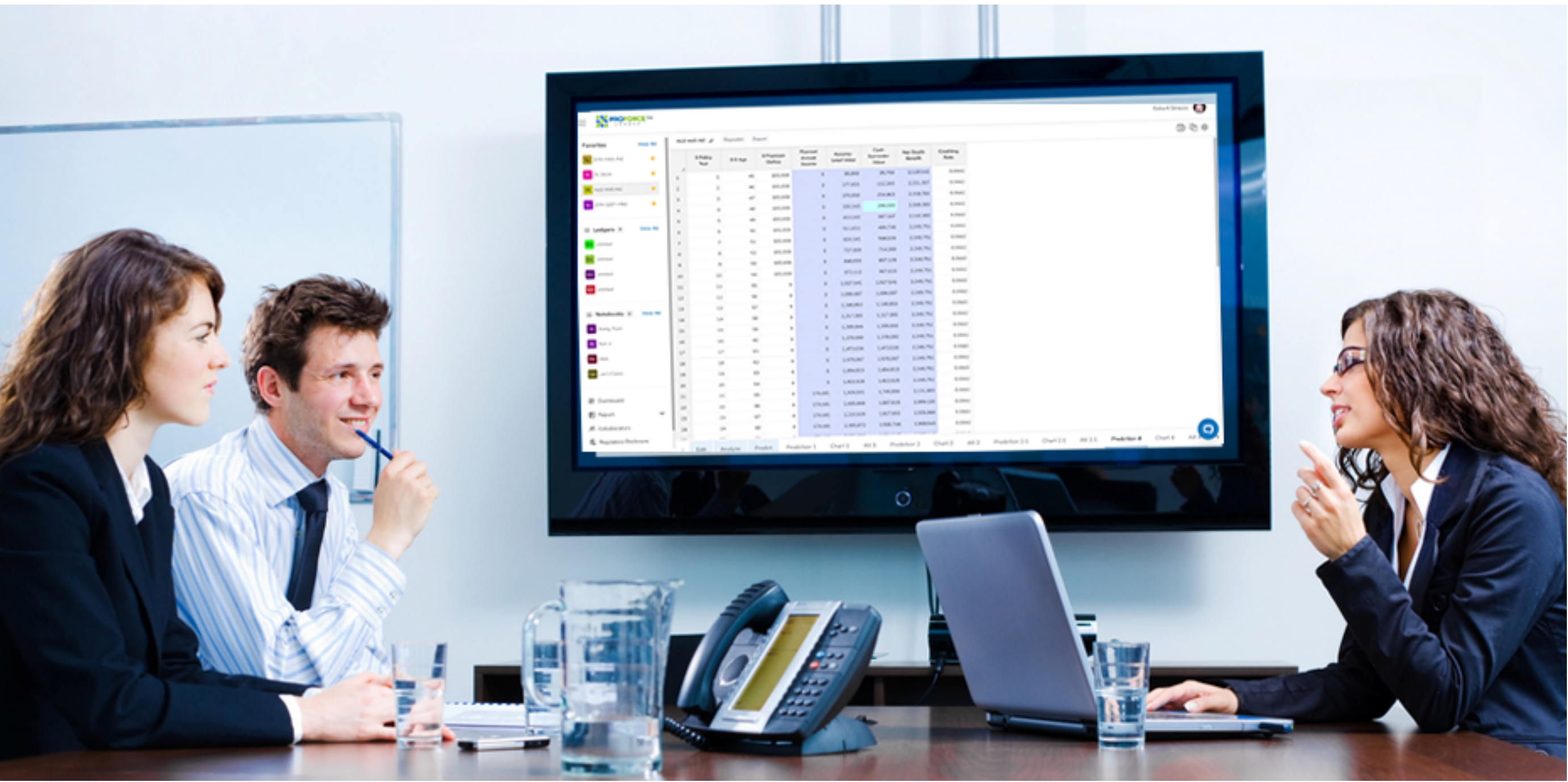
ADVISOR

EFFICIENCY

IMO

TIME IS MONEY

Repredict delivers the data you need when you need it. Change any policy value and all the other values change — instantly and accurately.

How much faster?

94% faster changing death benefit, cash values and policy loans.

88% faster skipping premiums or adding additional premiums.

82% faster stress testing by changing crediting rates.

78% faster transferring data to InsMark and other programs.

PREDICT AND REPREDICT IN SECONDS

Instant "what-if" scenarios from any original pdf illustration

1 IMPORT

Import any pdf, csv, xls or xlsx file into Repredict.

2 ANALYZE

Infer calculations from number patterns.

3 PREDICT

Select columns to change and modify any value.

4 REPREDICT

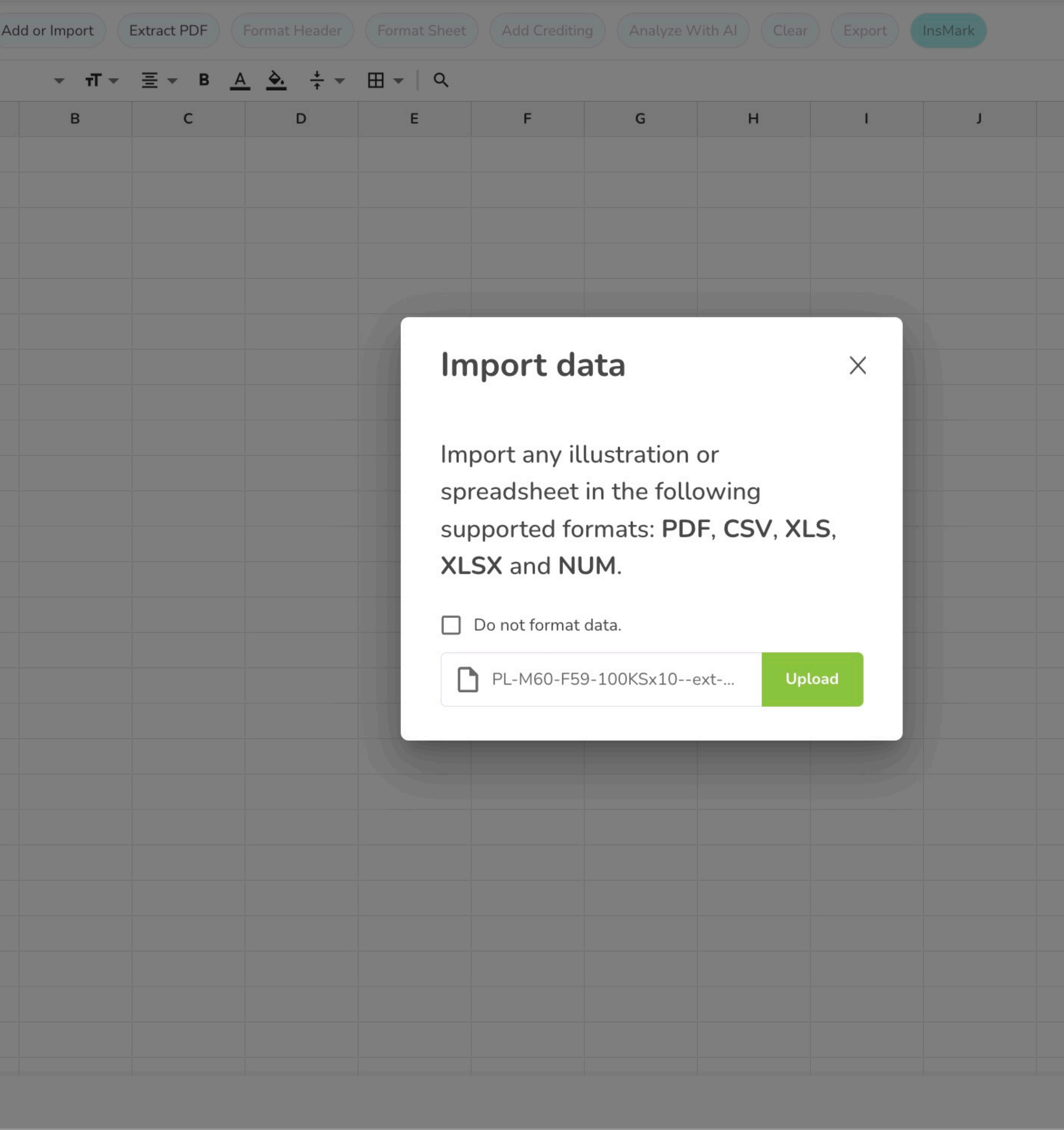Create new predictions from the results of existing ones.

5 COMPARE

Compare original data or predictions to one another.

6 SEND

Send data to another program or to illustration desk.

Import data

Import any illustration or spreadsheet in the following supported formats: **PDF, CSV, XLS, XLSX and NUM.**

☐ Do not format data.

📄 PL-M60-F59-100KSx10--ext-...   **Upload**

B | C | D | E | F | G | H | I | J

Add or Import | Extract PDF | Format Header | Format Sheet | Add Crediting | Analyze With AI | Clear | Export | InsMark

IMPORT SOURCE ILLUSTRATION

Import any illustration or spreadsheet in the following formats: PDF, CSV, XLS, XLSX and NUM. PDF values are automatically converted and formatted into Repredict ledgers.

✅ Select "Add or Import" button. Choose file from your local hard drive. Click "Upload" button.

✅ If PDF is 10 pages or longer, extract the relevant pages using the free extraction tool.

✅ Most imports will be perfect, but use "Format Header" and "Format Sheet" tools if needed.

Untitled ✏️ | Add or Import | Extract PDF | Format Header | Format Sheet | Add Crediting | **Analyze With AI** | Reset | Clear | Export | InsM

↱ | Default ▾ | ⊤T ▾ | ☰ ▾ | **B** | A | 🖌 | ÷ ▾ | ⊞ ▾ | 🔍

Year	Age	Premium Outlay*	Policy Loan	Accumulat... Value	Surrender Value	Death Benefit
1	45	100,000	0	70,313	30,297	2,001,458
2	46	100,000	0	144,833	105,513	2,075,978
3	47	100,000	0	223,787	190,370	2,154,932
4	48	100,000	0	307,507	278,026	2,238,652
5	49	100,000	0	396,356	372,777	2,327,501
6	50	100,000	0	519,636	499,975	2,450,781
7	51	100,000	0	650,537	636,779	2,581,682
8	52	100,000	0	789,618	781,765	2,581,682
9	53	100,000	0	937,403	933,484	2,581,682
10	54	100,000	0	1,094,499	1,094,499	2,581,682
11	55	0	0	1,161,363	1,161,363	2,581,682
12	56	0	0	1,232,312	1,232,312	2,581,682
13	57	0	0	1,307,612	1,307,612	2,581,682
14	58	0	0	1,387,561	1,387,561	2,581,682
15	59	0	0	1,478,757	1,478,757	2,581,682
16	60	0	0	1,575,999	1,575,999	2,581,682
17	61	0	0	1,679,758	1,679,758	2,581,682
18	62	0	0	1,790,750	1,790,750	2,581,682
19	63	0	0	1,909,807	1,909,807	2,581,682
20	64	0	0	2,037,415	2,037,415	2,581,682
21	65	0	175,790	1,988,699	1,988,699	2,423,636
22	66	0	175,790	1,939,944	1,939,944	2,381,258
23	67	0	175,790	1,890,598	1,890,598	2,337,275
24	68	0	175,790	1,841,025	1,841,025	2,291,904
25	69	0	175,790	1,791,456	1,791,456	2,245,168
26	70	0	175,790	1,742,525	1,742,525	2,197,522

dit | Analyze | Predict | ➕ Add

ANALYZE WITH AI

From the Edit page, click Analyze with AI to teach the AI engine to make accurate predictions. This will automatically create a graph on the Analyze tab. The patterns will be used to infer all calculations.

✅ Delete any unnecessary columns or rows from the Edit tab. You can also insert columns if desired.

✅ Select "Analyze with AI" button to instantly teach Repredict, and enable the Analyze and Predict tabs.

✅ Choose the "Predict" tab to begin making predictions and repredictions.

	Year	Age	Premium Outlay*	Policy Loan	Accumulat... Value	Surrender Value	Death Benefit
1	1	45	100,000	0	70,313	30,297	2,001,458
2	2	46	100,000	0	144,833	105,513	2,075,978
3	3	47	100,000	0	223,787	190,370	2,154,932
4	4	48	100,000	0	307,507	278,026	2,238,652
5	5	49	100,000	0	396,356	372,777	2,327,501
6	6	50	100,000	0	519,636	499,975	2,450,781
7	7	51	100,000	0	650,537	636,779	2,581,682
8	8	52	100,000	0	789,618	781,765	2,581,682
9	9	53	100,000	0	937,403	933,484	2,581,682
10	10	54	100,000	0	1,094,499	1,094,499	2,581,682
11	11	55	0	0	1,161,363	1,161,363	2,581,682
12	12	56	0	0	1,232,312	1,232,312	2,581,682
13	13	57	0	0	1,307,612	1,307,612	2,581,682
14	14	58	0	0	1,387,561	1,387,561	2,581,682
15	15	59	0	0	1,478,757	1,478,757	2,581,682
16	16	60	0	0	1,575,999	1,575,999	2,581,682
17	17	61	0	0	1,679,758	1,679,758	2,581,682
18	18	62	0	0	1,790,750	1,790,750	2,581,682
19	19	63	0	0	1,909,807	1,909,807	2,581,682
20	20	64	0	0	2,037,415	2,037,415	2,581,682
21	21	65	0	250,000	1,988,699	1,988,699	2,423,636
22	22	66	0	175,790	1,939,944	1,939,944	2,381,258
23	23	67	0	175,790	1,890,598	1,890,598	2,337,275
24	24	68	0	175,790	1,841,025	1,841,025	2,291,904
25	25	69	0	175,790	1,791,456	1,791,456	2,245,168

PREDICT IN SECONDS

Make your first prediction from the Predict tab. Return to the Predict tab whenever you wish to make additional predictions. Hit the Reset button to refresh the page and prepare for a new prediction.

✓ Drag in the header area to select the columns you want to change. Right click and select "Mark as Dependent" columns to color them blue.

✓ Change any value within the blue area to change all other values.

✓ Select "Predict All" or "Predict Forward" to change all other values.

Repredict All | Repredict Forward | Reset | Export | InsMark

↶ ↷ | Default ▼ | 🔠▼ | ☰▼ | **B** | A | 🖊️ | ÷▼ | ⊞▼ | 🔍

	Year	Age	Premium Outlay*	Policy Loan	Accumulat... Value	Surrender Value	Death Benefit
1	1	45	142,215	0	99,996	43,087	2,846,376
2	2	46	142,215	0	205,974	150,055	2,952,355
3	3	47	142,215	0	318,259	270,735	3,064,640
4	4	48	142,215	0	437,322	395,395	3,183,702
5	5	49	0	0	563,678	530,145	3,310,059
6	6	50	142,215	0	739,001	711,040	3,485,382
7	7	51	142,215	0	925,162	905,596	3,671,543
8	8	52	142,215	0	1,122,956	1,111,788	3,671,543
9	9	53	142,215	0	1,333,129	1,327,556	3,671,543
10	10	54	142,215	0	1,556,543	1,556,543	3,671,543
11	11	55	142,215	0	1,651,634	1,651,634	3,671,543
12	12	56	142,215	0	1,752,534	1,752,534	3,671,543
13	13	57	0	0	1,859,622	1,859,622	3,671,543
14	14	58	0	0	1,973,322	1,973,322	3,671,543
15	15	59	0	0	2,103,016	2,103,016	3,671,543
16	16	60	0	0	2,241,309	2,241,309	3,671,543
17	17	61	0	0	2,388,870	2,388,870	3,671,543
18	18	62	0	0	2,546,718	2,546,718	3,671,543
19	19	63	0	0	2,716,035	2,716,035	3,671,543
20	20	64	0	0	2,897,513	2,897,513	3,671,543
21	21	65	0	250,000	2,828,231	2,828,231	3,446,777
22	22	66	0	250,000	2,758,894	2,758,894	3,386,509
23	23	67	0	250,000	2,688,717	2,688,717	3,323,959

REPREDICT FROM A PREDICTION

To layer a new prediction on top of the results of an existing prediction, start on the prediction you wish to alter. Then click "Repredict" to refresh and start a reprediction based on the original prediction.

✅ Select the Prediction tab you wish to change. Click the "Repredict" button to refresh and prepare for a new prediction. Select the columns to change and mark them as Dependent or Input columns.

✅ Change any values within the blue dependent or green input areas.

✅ Select "Repredict All" or "Repredict Forward" to change all other values.

Year	Age	Premium Outlay*	Policy Loan	Accumulat... Value	Surrender Value	Death Benefit
1	45	142,215	0	99,996	43,087	2,846,376
2	46	142,215	0	205,974	150,055	2,952,355
3	47	142,215	0	318,259	270,735	3,064,640
4	48	142,215	0			
5	49	0	0			
6	50	142,215	0			
7	51	142,215	0			
8	52	142,215	0			
9	53	142,215	0			
10	54	142,215	0			
11	55	142,215	0			
12	56	142,215	0			
13	57	0	0			
14	58	0	0			
15	59	0	0			
16	60	0	0			
17	61	0	0			
18	62	0	0			
19	63	0	0	2,716,035	2,716,035	3,671,543
20	64	0	0	2,897,513	2,897,513	3,671,543
21	65	0	250,000	2,828,231	2,828,231	3,446,777
22	66	0	250,000	2,758,894	2,758,894	3,386,509
23	67	0	250,000	2,688,717	2,688,717	3,323,959
24	68	0	250,000	2,618,216	2,618,216	3,259,435

Toolbar: Repredict All | Repredict Forward | Reset | Export | InsMark

Default | B | Q

Compare Sheets ✕

You can select only 2 sheets

Choose any two ▲

☐ Analyzed Data

☐ Prediction 1

Choose columns for view

Select column ▼

Compare

COMPARE ANY TWO PAGES

It's easy to compare a prediction to the original data, a prediction to another prediction or reprediction, and even a prediction to an external ledger. Just add a comparison page.

✓ Select the "+ Add" tab and choose "Add a Comparison Page". Choose the pages you wish to compare from the first drop down.

✓ Choose the columns you wish to highlight and graph from the second drop down.

✓ Choose any additional columns you want included in the comparison table and click the "Compare" button.

	Year	Age	Premium Outlay*	Policy Loan	Accumulat... Value	Surrender Value	Death Benefit
1	1	45	142,215	0	99,996	43,087	2,846,376
2	2	46	142,215	0	205,974	150,055	2,952,355
3	3	47	142,215	0	318,259	270,735	3,064,640
4	4	48	142,215	0	437,322	395,395	3,183,702
5	5	49	142,215	0	563,678	530,145	3,310,059
6	6	50	142,215	0	739,001	711,040	3,485,382
7	7	51	142,215	0	925,162	905,596	3,671,543
8	8	52	142,215	0	1,122,956	1,111,788	3,671,543
9	9	53	142,215	0	1,333,129	1,327,556	3,671,543
10	10	54	142,215	0	1,556,543	1,556,543	3,671,543
11	11	55	0	0	1,651,634	1,651,634	3,671,543
12	12	56	0	0	1,752,534	1,752,534	3,671,543
13	13	57	0	0	1,859,622	1,859,622	3,671,543
14	14	58	0	0	1,973,322	1,973,322	3,671,543
15	15	59	0	0	2,103,016	2,103,016	3,671,543
16	16	60	0	0	2,241,309	2,241,309	3,671,543
17	17	61	0	0	2,388,870	2,388,870	3,671,543
18	18	62	0	0	2,546,718	2,546,718	3,671,543
19	19	63	0	0	2,716,035	2,716,035	3,671,543
20	20	64	0	0	2,897,513	2,897,513	3,671,543
21	21	65	0	250,000	2,828,231	2,828,231	3,446,777
22	22	66	0	250,000	2,758,894	2,758,894	3,386,509

ORDER A COMPLIANT ILLUSTRATION

Once you've analyzed several alternative scenarios, you may want to formalize a final prediction. Send the predicted data to an administrator or illustration desk to create a fully compliant illustration based on the desired prediction.

✓ Select the prediction tab you want to send and click the "Reset" button to refresh the data.

✓ Click the "Send" button to create a CSV file of the prediction data and attach it to an email.

✓ Choose the recipient from the built-in address book or add a new recipient. Then click "Send" or "Send and Save."

HELP IS ON THE WAY

Choose the support option that works for you

Having difficulty with an import? Want to explore making predictions from a custom designed spreadsheet? Looking to change the crediting rate or create your own S&P index? Need help transferring data to InsMark. You're not alone!
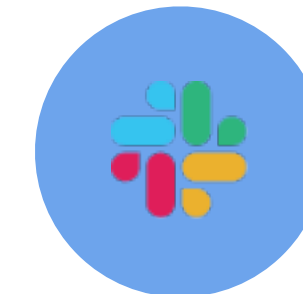
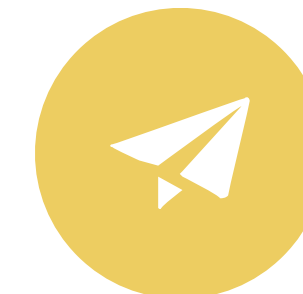**Email**
Email Repredict Support at
support@repredict.ai

AI Chat
Get quick answers to most questions using AI powered support.

Slack
Paid users invited automatically. Log in for free at re-predict.slack.com

Zoom
Schedule a one-on-one training session at: https://calendly.com/repredict/training

PATENTED

Patent No.: US 11,790,459 B1 granted Oct 17, 2023

✓ Robert Strauss, Inventor. Applicant Proforce Ledger, Inc. Assigned to Repredict Corporation.

✓ Covers AI-based ledger prediction primarily related to insurance and investments.

✓ Contact Repredict Corporation for integrations, white labels and volume licensing: sales@repredict.ai

---

US011790459B1

(12) **United States Patent**
Strauss

(10) **Patent No.:** **US 11,790,459 B1**
(45) **Date of Patent:** **Oct. 17, 2023**

(54) **METHODS AND APPARATUSES FOR AI-BASED LEDGER PREDICTION**

(71) Applicant: **Proforce Ledger, Inc.**, Ridgefield, CT (US)

(72) Inventor: **Robert Strauss**, South Salem, NY (US)

(73) Assignee: **Proforce Ledger, Inc.**, Ridgefield, CT (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **18/125,212**

(22) Filed: **Mar. 23, 2023**

(51) **Int. Cl.**
G06Q 40/08 (2012.01)
G06N 20/00 (2019.01)

(52) **U.S. Cl.**
CPC *G06Q 40/08* (2013.01); *G06N 20/00* (2019.01)

(58) **Field of Classification Search**
CPC G06Q 40/08; G06N 20/00

(56) **References Cited**

U.S. PATENT DOCUMENTS

10,963,786	B1 *	3/2021	Taylor	G06N 3/045
11,063,945	B2	7/2021	Anders	
11,081,219	B1 *	8/2021	Dods	G06N 20/00
2020/0364183	A1	11/2020	Zhou	
2021/0134095	A1 *	5/2021	Milt	A24F 40/65
2022/0027350	A1	1/2022	Chaudhry	

* cited by examiner

Primary Examiner — Edward Chang
(74) *Attorney, Agent, or Firm* — CALDWELL INTELLECTUAL PROPERTY LAW

(57) **ABSTRACT**

Apparatuses and methods for AI-based ledger prediction are provided. A processor is configured by instructions on a memory to receive and categorize a ledger file to a ledger type based on the data contained within the ledger file. The ledger data may contain information related to an insurance policy and investments made based on the payments into the policy over a period of time. The processor may be configured to utilize machine learning to generate a prediction of a value or values related to the ledger data, for example a retirement distribution amount.