

AMENDMENTS TO THE CLAIMS

1. (Currently Amended) An electronic platform residing at one or more servers that communicate with client devices associated with one or more users of the electronic platform, the electronic platform comprising:

a product generation system configured to generate ~~that generate~~ tradable investment products in response to product request information received from a user of the electronic platform, wherein to generate a tradable investment product, the product generation system is configured to:

decompose the tradable investment product into two or more priced components, each of the priced components having a different maturity,

generate pricing tables for each of the two or more priced components,

pre-fetch~~ing~~, from a third party market server before a user input by the user of the electronic platform, pricing information for the two or more priced components based on a variety of deal terms,

receive the user input, the user input identifying a set of the deal terms to be applied to the two or more priced components,

interpolate the pricing ~~information~~ tables based on the set of the deal terms,
and

determine a price for the tradable investment product based on the interpolated pricing tables;

a product education system configured to provide that provides online courses associated with the tradable investment products to the user of the electronic platform after determining that the user of the electronic platform is not certified to trade investment products generated by the product generation system, the product education system comprising a management dashboard configured to receive manager approval or selection of the online courses for the tradable investment products, the product education system further configured to display, in response to certification of the user to trade the tradable investment products, a control for user navigation to the product generation system, wherein the control when actuated causes the electronic platform to navigate the user from the product education system to the product generation system; and
a product exchange system configured to:

~~that establishes~~ establish an information exchange environment between the user of the electronic platform and other users of the electronic platform,

receive a selection of a first tradable investment product from the user of the electronic platform,

perform investment backtesting and scenario analysis on the first tradable investment product, and

display results of the investment backtesting to the user, the results showing how the first tradable investment product would have performed in a theoretical market scenario,

wherein the product education system is further configured to restrict the user from trading the first tradable investment product using the product exchange system when the user does not pass at least one online course associated with the first tradable investment product.

2. (Currently Amended) The electronic platform of claim 1, wherein the product generation system is configured to generate the ~~generates~~ tradable investment products for the user after the user of the electronic platform has completed at least one online course associated with the tradable investment products provided by the product education system.

3. (Canceled).

4. (Currently Amended) The electronic platform of claim 1, wherein the product generation system is configured to generate the tradable ~~builds~~ investment products using a decision tree analysis of information provided by the user the of the electronic platform, the information including:

information associated with a user's investment criteria,

information associated with a user's risk tolerance,

information associated with a user's investment horizon,

information associated with a user's desired investment market,

information associated with a user's level of investment protection,

and

information associated with real-time or near real-time conditions of the investment market.

5. (Currently Amended) The electronic platform of claim 1, wherein the product education system is configured to provide ~~provides~~ at least one online course to the user of the electronic platform that includes:

a first course section configured to present information to the user based on investment products of interest to the user and capable of being generated by the product generation system; and

a second course section configured to present a quiz to the user that is based on the information presented to the user.

6. (Previously Presented) The electronic platform of claim 1, wherein:

the product exchange system is configured to establish a social network service between the user of the electronic platform and other users of the electronic platform, and

the social network service is configured to facilitate a sharing of information between users, the information including information identifying one or more investment products generated for the user by the product generation system.

7. (Previously Presented) The electronic platform of claim 1, wherein:

the product exchange system is configured to establish a product trading marketplace between the user of the electronic platform and other users of the electronic platform, and

the product trading marketplace is configured to facilitate a trading of generated investment products between users of the electronic platform.

8. (Currently Amended) A method performed by an electronic platform of generating a tradable investment product, the method comprising:

receiving input from a user via a product generation interface of the electronic platform, the input including a selection of one or more investment product categories of interest to the user;

before generating an investment product for the user that is based on the selected one or more investment product categories of interest to the user, launching an online seminar via an education interface of the electronic platform for the user, wherein the online seminar is launched after determining that the user is not certified to trade the investment product, wherein the education interface comprises a management dashboard for receiving manager approval or selection of the online seminar for the investment product; [[and]]

upon receiving an indication that the user has not successfully completed the online seminar via the education interface of the electronic platform, restricting the user from trading the investment product;

upon receiving an indication that the user has successfully completed the online seminar via the education interface provided by of the electronic platform such that the user is certified to trade the investment product, displaying a control for user navigation to the product generation interface of the electronic platform;

in response to user actuation of the control, navigating the user from the education interface of the electronic platform to the product generation interface of the electronic platform;

generating the one or more investment product[[s]] within the selected one or more investment product categories via the product generation interface of the electronic platform, wherein generating an tradable investment product[[s]] comprises:

decomposing the tradable investment product into two or more priced components, each of the priced components having a different maturity,

generating pricing tables for each of the two or more priced components,

pre-fetching, from a third party market server before a user input by the user of the electronic platform, pricing information for the two or more priced components based on a variety of different deal terms,

receiving the user input, the user input identifying a set of the deal terms to be applied to the two or more priced components,

interpolating the pricing information tables based on the set of the deal terms,

and determining a price for the tradable investment product based on the interpolated

pricing information tables;

establishing an information exchange interface between the user and other users of the electronic platform;

receiving a selection of a first tradable investment product from the user;

performing investment backtesting and scenario analysis on the first tradable investment product; and

displaying results of the investment backtesting to the user, the results showing how the first tradable investment product would have performed in a theoretical market scenario.

9. (Currently Amended) The method of claim 8, further comprising, after generating one or more second investment products within the selected one or more investment product categories via the product generation interface of the electronic platform, establishing, via ~~[[an]]~~ the information exchange interface ~~provided by the electronic platform~~, a social network service between the user of the electronic platform and other users of the electronic platform,

wherein the social network service is configured to facilitate a sharing of information between users, the information including information identifying the one or more second investment products generated for the user by the product generation interface.

10. (Currently Amended) The method of claim 8, further comprising, after generating one or more second investment products within the selected one or more investment product categories via the product generation interface of the electronic platform, establishing, via ~~[[an]]~~ the information exchange interface ~~provided by the electronic platform~~, a product trading marketplace between the user of the electronic platform and other users of the electronic platform,

wherein the product trading marketplace is configured to facilitate a trading of generated investment products between users of the electronic platform.

11. (Currently Amended) A non-transitory computer-readable medium storing instructions that, when executed by a processor of an electronic platform, ~~provided by one or more servers,~~ cause the processor to perform operations ~~for providing a computing environment for trading structured investment products,~~ the operations comprising:

receiving input from a user via a product generation interface of the electronic platform, the input including a selection of one or more investment product categories of interest to the user;

before generating an investment product for the user that is based on the selected one or more investment product categories of interest to the user, launching an online seminar via an education interface of the electronic platform for the user, wherein the online seminar is launched after determining that the user is not certified to trade the investment product, wherein the education interface comprises a management dashboard for receiving manager approval or selection of the online seminar for the investment product;

upon receiving an indication that the user has successfully completed the online seminar via the education interface of the electronic platform such that the user is certified to trade the investment product, displaying a control for user navigation to the product generation interface of the electronic platform;

in response to user actuation of the control, navigating the user from the education interface of the electronic platform to the product generation interface of the electronic

platform;

~~generating tradable the investment products in response to product request~~
~~information received from a user of the electronic platform, within the selected one or more~~
~~investment product categories via the product categories via the product generation interface~~
~~of the electronic platform, wherein generating a tradable investment product[[s]] comprises:~~

~~decomposing the tradable investment product into two or more priced~~
~~components, each of the priced components having a different maturity,~~

~~generating pricing tables for each of the two or more priced components,~~
~~pre-fetching, from a third party market server before a user input by the user~~
~~of the electronic platform, pricing information for the two or more priced~~
~~components based on a variety of ~~different~~ deal terms,~~

~~receiving the user input, the user input identifying a set of the deal~~
~~terms to be applied to the two or more priced components,~~

~~interpolating the pricing ~~information~~ tables based on the set of the deal~~
~~terms, and determining a price for the tradable investment product based on~~
~~the interpolated~~

~~pricing ~~information~~ tables;~~

~~providing, at a product education system, online courses associated with the~~
~~tradable investment products to the user of the electronic platform based on credentials~~
~~assigned to after determining that the user of the electronic platform is not certified to trade~~
~~the tradable investment products, the product education system comprising a management~~
~~dashboard configured to receive manager approval or selection of the online courses for the~~

~~tradable investment products; upon receiving an indication that the user has not successfully completed the online courses via the product education system, restricting the user from trading the tradable investment products;~~

~~establishing information exchange events interface between the user ~~of the electronic platform~~ and other users of the electronic platform ~~that are associated with tradable investment products generated for the user of the electronic platform;~~~~

~~receiving a selection of a first tradable investment product from the user of the electronic platform;~~

~~performing investment backtesting and scenario analysis on the first tradable investment product; and~~

~~displaying results of the investment backtesting to the user, the results showing how the first tradable investment product would have performed in a theoretical market scenario.~~

12.-16. (Canceled).

17. (New) A method for dynamically generating data structures representing scenarios for an event linked to a plurality of macro factors and a plurality of outcomes, the method comprising: receiving responses to a set of poll questions, each poll question linked to a macro factor of the plurality of macro factors; generating a graph data storage structure representing scenarios for the plurality of macro factors and the plurality of outcomes, each node in the graph data storage structure including a descriptor and a data value, the graph data storage structure including a root node, outcome nodes connected to the root node, and macro factor nodes connected to the outcome nodes, the root node corresponding to the event, each outcome node corresponding to one of the plurality of outcomes, and each macro factor node corresponding to one of the macro factors and including a data value; filtering the responses for bias based on

sentiment factors; applying a set of rules to the filtered responses to generate values for the macro factors; populating the macro factor nodes in the graph data storage structure with the data values for the corresponding macro factors to generate scenarios for the outcome nodes; and providing for display a user interface including visual elements indicating the scenarios and a distribution of responses, wherein each scenario is a path from the root node to a leaf node of the generated graph data storage structure.

18. (New) A non-transitory machine-readable medium storing instructions which implement the method of Claim 17, wherein said instructions, when executed, cause one or more processors to perform operations comprising: receiving responses to a set of poll questions, each poll question linked to a macro factor of the plurality of macro factors, wherein the responses to the poll questions were generated by: processing a plurality of data feeds by applying a first set of rules; generating a plurality of events defined by the second set of rules based on the processing; selecting the event from the plurality of events; generating a set of macro factors by applying a second set of rules to the event; applying a third set of rules to identify the plurality of macro factors from among the set of macro factors and generate the set of poll questions; and providing for display a user interface with visual elements for the poll questions linked to macro factors and one or more controls for inputting responses to the poll questions; generating a graph data storage structure representing scenarios for the plurality of macro factors and the plurality of outcomes, each node in the graph data storage structure including a descriptor and a data value, the graph data storage structure including a root node, outcome nodes connected to the root node, and macro factor nodes connected to the outcome nodes, the root node corresponding to the event, each outcome node corresponding to one of the plurality of outcomes, and each macro factor node corresponding to one of the macro factors and including a data value; applying a fourth set of rules to at least some of the responses to generate values for the macro factors; populating the macro factor nodes in the graph data storage structure with the data values for the corresponding macro factors to generate scenarios for the outcome nodes; and providing for display a user interface including visual elements indicating the scenarios and a distribution of responses, wherein each scenario is a path from the root node to a leaf node of the generated graph data storage structure.

19. (New) A system for generating scenarios under the control of the non-transitory machine-readable medium recited in Claim 18, and which further comprises user interface elements representing valuations of instruments under the scenarios, the system comprising: at least one processor; and a machine-readable medium storing instructions that, when executed, cause the at least one processor to perform operations including: receiving responses to a set of poll questions, each poll question linked to a macro factor of the plurality of macro factors, wherein the responses to the poll questions were generated by: processing a plurality of data feeds by applying a first set of rules; generating a plurality of events defined by the second set of rules based on the processing; selecting the event from the plurality of events; generating a set of macro factors by applying a second set of rules to the event; applying a third set of rules to identify the plurality of macro factors from among the set of macro factors and generate the set of poll questions; and providing for display a user interface with visual elements for the poll questions linked to macro factors and one or more controls for inputting responses to the poll questions; generating a graph data storage structure representing scenarios for the plurality of macro factors and the plurality of outcomes, each node in the graph data storage structure including a descriptor and a data value, the graph data storage structure including a root node, outcome nodes connected to the root node, and macro factor nodes connected to the outcome nodes, the root node corresponding to the event, each outcome node corresponding to one of the plurality of outcomes, and each macro factor node corresponding to one of the macro factors and including a data value; filtering the responses for bias based on sentiment factors, the filtering including: applying natural language processing to at least a subset of the responses to identify sentiments of authors of the responses; and eliminating responses from authors for whom the identified sentiment indicates bias with regard to the event; applying a set of rules to the filtered responses to generate values for the macro factors; populating the macro factor nodes in the graph data storage structure with the data values for the corresponding macro factors to generate scenarios for the outcome nodes; and providing for display a user interface including visual elements indicating the scenarios and a distribution of responses, wherein each scenario is a path from the root node to a leaf node of the generated graph data storage structure.