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**Paul and Lynn Doe**

**Goal Planning**  
May 03, 2017

Sample

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## Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied

on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): \_\_\_\_\_  
Paul Doe

\_\_\_\_\_ Date

\_\_\_\_\_ Lynn Doe

\_\_\_\_\_ Date

Advisor: \_\_\_\_\_  
Michael George

\_\_\_\_\_ Date

Sample

 Profile

<b>Client Information</b>	<b>Paul Doe</b>	<b>Lynn Doe</b>
Date of Birth	1/1/1958 (Age 59)	1/1/1959 (Age 58)
Gender	Male	Male
Marital Status	Married	Married
Annual Before-Tax Income	\$450,000	\$100,000
Retirement Age	65	65
Life Expectancy	100	100
<b>Children</b>	<b>Relationship</b>	<b>Date of Birth</b>
Michael Price	Son	1/1/1988 (Age 29)
Stacy Price	Daughter	1/1/1990 (Age 27)
<b>Other Family &amp; Friends</b>	<b>Relationship</b>	<b>Date of Birth</b>
Daniel Grady	Business Partner	1/1/1980 (Age 37)

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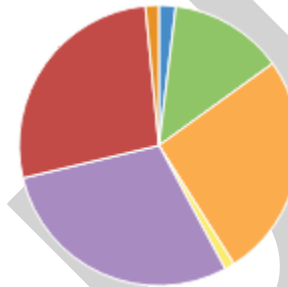
Sample

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## Net Worth Summary

Total Net Worth	<b>\$4,791,484</b>
Paul	<b>\$2,899,534</b>
Lynn	<b>\$15,000</b>
Joint - ROS	<b>\$1,876,950</b>

## Assets by Type



Cash Equivalents	1.94%
Taxable Investments	13.14%
Qualified Retirement	25.91%
Life Insurance	1.16%
Business Interests	29.12%
Real Estate	27.18%
Personal Property	1.55%

Assets	Paul	Lynn	Joint - ROS	Total
Lynn and Paul Savings	--	--	\$100,000	\$100,000
Paul and Lynn's Joint Investments	--	--	\$676,950	\$676,950
Inherited IRA from Paul's Dad	\$181,022	--	--	\$181,022
Paul's Price Wealth Advisors 401(k)	\$1,153,512	--	--	\$1,153,512
Lynn's Whole Life	--	\$5,000	--	\$5,000
Paul's Whole Life	\$55,000	--	--	\$55,000
Price Wealth Advisors, LLC	\$1,500,000	--	--	\$1,500,000

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<b>Assets</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Primary Residence	--	--	\$1,000,000	\$1,000,000
Shore House	--	--	\$400,000	\$400,000
Lynn's Car	--	\$30,000	--	\$30,000
Paul's Car	\$50,000	--	--	\$50,000
<b>Total Assets</b>	<b>\$2,939,534</b>	<b>\$35,000</b>	<b>\$2,176,950</b>	<b>\$5,151,484</b>
<b>Liabilities</b>	<b>Paul</b>	<b>Lynn</b>	<b>Joint - ROS</b>	<b>Total</b>
Home Mortgage	--	--	(\$200,000)	(\$200,000)
Vacation Home Mortgage	--	--	(\$100,000)	(\$100,000)
Lynn's Car Loan	--	(\$20,000)	--	(\$20,000)
Paul's Car Loan	(\$40,000)	--	--	(\$40,000)
<b>Total Liabilities</b>	<b>(\$40,000)</b>	<b>(\$20,000)</b>	<b>(\$300,000)</b>	<b>(\$360,000)</b>

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## Income, Salaries & Bonuses

### Lynn's School Principal Salary

Amount: \$100,000

Starts: Year 2014

Owner: Lynn Doe

Ends: Spouse's Retirement (age 65 in 2024)

### Paul's Salary from Business

Amount: \$450,000

Starts: Year 2014

Owner: Paul Doe

Ends: Client's Retirement (age 65 in 2023)

## Social Security

### Paul's Social Security

Full Retirement Age Amount

Start Collecting at: age 65 and 0 months

Retirement Benefit: \$22,669

Disability Benefit: \$0

Surviving Child Benefit: \$0

### Lynn's Social Security

Exempt Pension

### Benefit Options

Currently Filed & Suspended: No

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## Income, Deferred

### Lynn's School Pension

Amount: \$60,000

Starts: Spouse's Retirement (age 65 in 2024)

Owner: Lynn Doe

Ends: Spouse's Death (age 100 in 2059)

## Transfers

### Brokerage Savings- Paul

Starts: Year 2014

Amount: \$10,000

Ends: Client's Retirement (age 65 in 2023)

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# Liabilities and Expenses Summary

Base Facts

## Mortgages

### Home Mortgage

Type: Mortgage	Property: Primary Residence
Institution:	Original Loan Amount: \$200,000
Current Balance: \$200,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 4.000%	Term: 15 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$1,479	

### Vacation Home Mortgage

Type: Mortgage	Property: Shore House
Institution:	Original Loan Amount: \$100,000
Current Balance: \$100,000 as of 11/5/2014	Date of Loan: 1/1/2014
Interest Rate: 5.000%	Term: 30 years
Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$537	

## Loans

### Lynn's Car Loan

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Type: Automobile	Institution:
Original Loan Amount: \$20,000	Current Balance: \$20,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$377

### Paul's Car Loan

Type: Automobile	Institution:
Original Loan Amount: \$40,000	Current Balance: \$40,000 as of 11/5/2014
Date of Loan: 10/3/2014	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$755

### Living Expenses

Current Amount (today-64): \$300,000	Retirement Amount (age 65-100): \$250,000
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### Living Expense Details

No Expense Details have been defined

### Liquidation Strategy

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Current: By Type

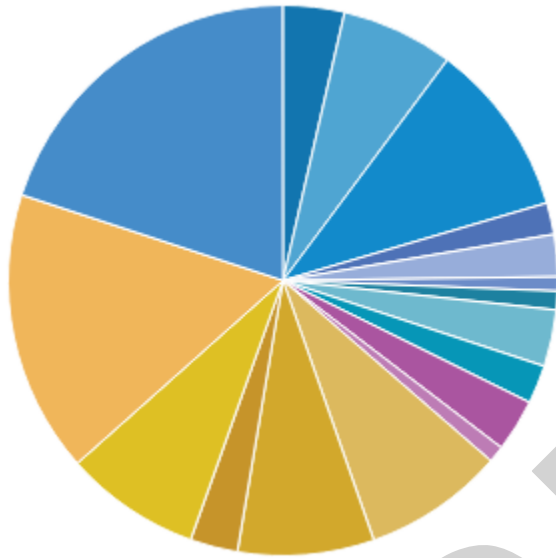
Retirement: By Type

Sample

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## All Assets - Current Allocation

(6.48% blended rate)



Large Growth	3.62%
Large Value	6.59%
Large Blend	10.26%
Mid Growth	1.86%
Mid Value	2.46%
Mid Blend	0.82%
Small Growth	1.11%
Small Value	3.33%
Small Blend	2.25%
International	3.10%
Emerg Mkts	0.96%
Sht Trm Mun	8.28%
Int Trm Mun	8.02%
Long Trm Mun	2.79%
Hgh Yld Bnd	7.98%
Inv Grd Bnd	16.59%
Other	19.96%

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	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
<b>All Assets - Current Allocation</b>																		
Inherited IRA from Paul's Dad	\$33,880	\$20,808	\$66,380	\$0	\$0	\$0	\$0	\$37,630	\$0	\$0	\$20,952	\$0	\$0	\$0	\$0	\$0	\$1,373	\$181,023
Lynn and Paul Savings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,000	100,000
Lynn's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000
Paul and Lynn's Joint Investments	0	3,114	60,790	30,530	7,920	0	5,213	10,696	68	21,730	0	177,090	173,028	56,525	76,021	27,213	27,010	676,948
Paul's Price Wealth Advisors 401(k)	44,641	119,273	95,626	9,920	45,564	17,879	18,802	23,878	48,794	45,564	0	2,768	1,154	4,153	97,356	333,019	245,121	1,153,512
Paul's Whole Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,000	55,000
<b>Totals</b>	<b>78,521</b>	<b>143,195</b>	<b>222,796</b>	<b>40,450</b>	<b>53,484</b>	<b>17,879</b>	<b>24,015</b>	<b>72,204</b>	<b>48,862</b>	<b>67,294</b>	<b>20,952</b>	<b>179,858</b>	<b>174,182</b>	<b>60,678</b>	<b>173,377</b>	<b>360,232</b>	<b>433,504</b>	<b>2,171,483</b>

	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Int Trm Mun	Long Trm Mun	Hgh Yld Bnd	Inv Grd Bnd	Other	Total
All Assets	3.62%	6.59%	10.26%	1.86%	2.46%	0.82%	1.11%	3.33%	2.25%	3.10%	0.96%	8.28%	8.02%	2.79%	7.98%	16.59%	19.96%	100.00%

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

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All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

**International investing:** There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.

**Small/Mid-Capitalization investing:** Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

**High-Yield investing:** Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.

**Inflation Protected Bond investing:** Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.

**Interest Rate Risk:** This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.

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## Retirement

- Paul and Lynn would both like to retire at 65. They estimated that they would need \$250,000 in today's terms.


## Leave to Heirs

- Paul and Lynn would like to leave \$0 to their heirs.

Sample

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# Goal Analysis

YOUR GOALS	Current Situation
<p><b>Probability of Success</b></p> <ul style="list-style-type: none"> <li><span style="color: green;">■</span> 82% - 100%</li> <li><span style="color: yellow;">■</span> 70% - 81%</li> <li><span style="color: red;">■</span> 0% - 69%</li> </ul>	 <p style="text-align: center;"><b>1%</b></p> <p style="text-align: center;">Probability of Success</p>
<p><b>LIFESTYLE</b></p> <p>Income</p> <p>Expenses</p> <p>Savings</p>	<p style="text-align: right;"><b>\$550,000</b></p> <p style="text-align: right;"><b>\$523,044</b></p> <p style="text-align: right;"><b>\$34,000</b></p>
<p><b>RETIREMENT</b></p> <p>Retirement Ages</p> <p>Living Expenses</p>	<p style="text-align: right;">1%</p> <p style="text-align: right;">65/65</p> <p style="text-align: right;">\$250,000 / year</p>
<p><b>LEAVE TO HEIRS</b></p> <p>Amount</p>	<p style="text-align: right;">\$0</p>

*This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.*

*IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.*

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Sample

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All Education Goals

No Data Available

Needs Summary

\$0

	Cost	Funding
■ Total Needs		\$0
■ Total Funding		\$0

Details

Education Years

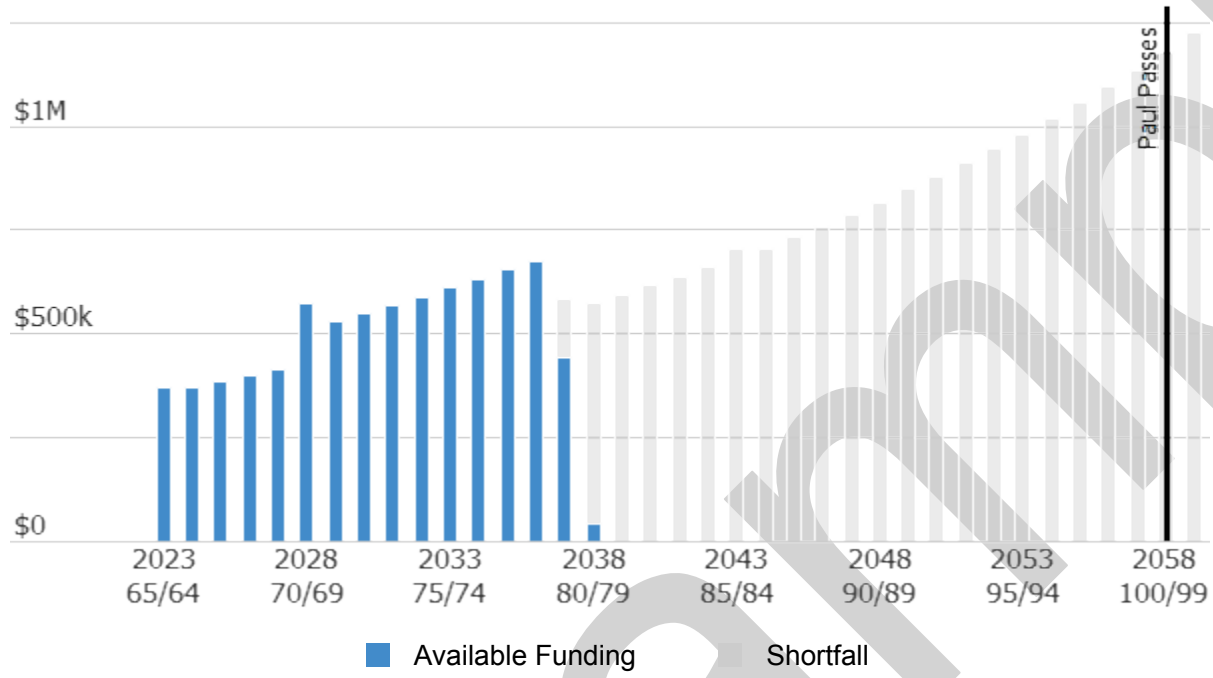
Annual Cost (Today's Value)

Annual Cost (Future Value)

Total Cost

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## Your Retirement Funding



## Cost

Retirement Years	2023-2059
Annual Living Expenses	\$250,000
Grows At	3.76%

## Portfolio Assets

At Start of Retirement	\$3,424,625
At End of Retirement	(\$12,179,989)

## Funding

Social Security Income	\$2,088,782
Required Minimum Distributions	\$914,786
Withdrawals from Portfolio Assets	\$4,811,404

### Options for Meeting Retirement Needs

Increase your savings by **\$64,766** each month

### Retirement Summary

Total Cost **\$26,754,521**

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Retire at ages **79** and **78**

---

Reduce your living expenses in retirement to **\$167,000** per year

---

Total Funding

---

**\$7,814,972**

**Total Shortfall**

**(23 years) \$18,939,549**

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# Retirement Analysis

Base Facts

Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
<b>2023</b>	<b>65/64</b>	<b>\$28,288</b>	<b>\$12,396</b>	<b>\$124,789</b>	<b>\$165,473</b>	<b>\$311,975</b>	<b>\$61,282</b>	<b>\$373,257</b>	<b>(\$207,784)</b>	<b>\$3,414,222</b>
2024	66/65	29,352	13,079	77,689	120,120	323,705	49,457	373,162	(253,042)	3,363,795
2025	67/66	30,456	13,801	80,610	124,867	335,876	49,573	385,449	(260,582)	3,303,251
2026	68/67	31,601	14,566	83,641	129,808	348,505	49,687	398,192	(268,384)	3,231,770
2027	69/68	32,789	15,377	86,786	134,952	361,609	50,450	412,059	(277,107)	3,147,829
2028	70/69	34,022	116,404	90,049	240,475	375,205	199,113	574,318	(333,843)	2,902,558
2029	71/70	35,301	114,287	93,435	243,023	389,313	140,953	530,266	(287,243)	2,690,072
2030	72/71	36,628	110,422	96,948	243,998	403,951	145,398	549,349	(305,351)	2,449,010
2031	73/72	38,005	105,152	100,593	243,750	419,140	150,046	569,186	(325,436)	2,176,893
2032	74/73	39,434	98,219	104,375	242,028	434,900	154,839	589,739	(347,711)	1,871,120
2033	75/74	40,917	89,317	108,300	238,534	451,252	159,838	611,090	(372,556)	1,528,843
2034	76/75	42,455	78,080	112,372	232,907	468,219	165,010	633,229	(400,322)	1,147,038
2035	77/76	44,051	63,883	116,597	224,531	485,824	170,373	656,197	(431,666)	722,450
2036	78/77	45,707	46,668	120,981	213,356	504,091	170,123	674,214	(460,858)	257,396
2037	79/78	47,426	23,135	125,530	196,091	523,045	59,984	583,029	(386,938)	(141,060)
2038	80/79	49,209	0	130,250	179,459	542,711	30,091	572,802	(393,343)	(529,506)
2039	81/80	51,059	0	135,147	186,206	563,117	30,684	593,801	(407,595)	(932,020)

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2040	82/81	52,979	0	140,229	193,208	584,290	31,326	615,616	(422,408)	(1,349,156)
2041	83/82	54,971	0	145,502	200,473	606,259	31,961	638,220	(437,747)	(1,781,432)
2042	84/83	57,038	0	150,973	208,011	629,054	32,658	661,712	(453,701)	(2,229,456)
2043	85/84	59,183	0	156,650	215,833	652,706	51,266	703,972	(488,139)	(2,711,705)
2044	86/85	61,408	0	162,540	223,948	677,248	27,638	704,886	(480,938)	(3,186,532)
2045	87/86	63,717	0	168,652	232,369	702,713	28,394	731,107	(498,738)	(3,678,929)
2046	88/87	66,113	0	174,993	241,106	729,135	29,193	758,328	(517,222)	(4,189,572)
2047	89/88	68,599	0	181,573	250,172	756,550	30,005	786,555	(536,383)	(4,719,128)
2048	90/89	71,178	0	188,400	259,578	784,996	30,830	815,826	(556,248)	(5,268,293)
2049	91/90	73,854	0	195,484	269,338	814,512	31,719	846,231	(576,893)	(5,837,836)
2050	92/91	76,631	0	202,834	279,465	845,138	32,626	877,764	(598,299)	(6,428,509)
2051	93/92	79,512	0	210,461	289,973	876,915	33,569	910,484	(620,511)	(7,041,107)
2052	94/93	82,502	0	218,374	300,876	909,887	34,548	944,435	(643,559)	(7,676,455)
2053	95/94	85,604	0	226,585	312,189	944,099	35,567	979,666	(667,477)	(8,335,412)
2054	96/95	88,823	0	235,105	323,928	979,597	36,613	1,016,210	(692,282)	(9,018,855)
2055	97/96	92,163	0	243,945	336,108	1,016,430	37,718	1,054,148	(718,040)	(9,727,723)
2056	98/97	95,628	0	253,117	348,745	1,054,648	38,853	1,093,501	(744,756)	(10,462,962)
2057	99/98	99,224	0	262,634	361,858	1,094,303	40,036	1,134,339	(772,481)	(11,225,568)
<b>2058</b>	<b>100/99</b>	<b>102,955</b>	<b>0</b>	<b>1,272,509</b>	<b>1,375,464</b>	<b>1,135,449</b>	<b>41,253</b>	<b>1,176,702</b>	<b>198,762</b>	<b>(11,275,750)</b>

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflows	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2059	101/100	0	0	282,755	282,755	1,178,142	47,338	1,225,480	(942,725)	(12,179,989)

Sample

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Sample

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## Next Steps

Action Items

Due

Completed

Sample

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