

Company	Product	A.M Best Rating	Guarantee Period (years)	Rate 1st Year	Rate*	Surrender Years	Guarantee Period - Average Yield*	Approved in all states except:
Genworth Life companies	SmartRate w/o ROP 250K+	A	1	5.55%	1.00%	7	5.55%	NY
Genworth Life companies	SmartRate w/o ROP 100K-249,999	A	1	5.30%	1.00%	7	5.30%	NY
Genworth Life companies	SmartRate w/o ROP 50k-99,999	A	1	4.80%	1.00%	7	4.80%	NY
Genworth Life companies	Liberty (250K +)	A	1	4.35%	1.00%	6b*	4.35%	NY
Genworth Life companies	SmartRate w/ROP 250K+	A	1	4.30%	1.00%	7	4.30%	NY
Genworth Life companies	SmartRate w/ROP 100K-249,999	A	1	4.05%	1.00%	7	4.05%	NY
Genworth Life companies	Liberty (100K - 249,999)	A	1	3.60%	1.00%	6b*	3.60%	NY
Genworth Life companies	SmartRate w/ROP 50k-99,999	A	1	3.55%	1.00%	7	3.55%	NY
Genworth Life companies	SmartRate w/o ROP 15K-49,999	A	1	3.55%	1.00%	7	3.55%	NY
Genworth Life companies	Liberty (15K -99,999)	A	1	2.60%	1.00%	6b*	2.60%	NY
Genworth Life companies	SmartRate w/ROP 15K-49,999	A	1	2.30%	1.00%	7	2.30%	NY
Genworth Life companies	Independence - 100K+	A	2	6.15%	3.65%	6	4.89%	NY
Genworth Life companies	Independence 50-99,999	A	2	5.65%	3.65%	6	4.65%	NY
Genworth Life companies	Independence 15-49,999	A	2	5.15%	3.65%	6	4.40%	NY
Protective Life	ProSaver Secure II 50K+	A+	2	3.00%	3.00%	7	3.00%	Available in ALL states
Protective Life	ProSaver Secure II <50K	A+	2	2.50%	2.50%	7	2.50%	Available in ALL states
Protective Life	ProSaver Secure II 50K+ (ROP)	A+	2	2.50%	2.50%	7	2.50%	Available in ALL states
Protective Life	ProSaver Secure II <50K (ROP)	A+	2	2.00%	2.00%	7	2.00%	Available in ALL states
Genworth Life companies	SmartRate w/o ROP 250K+	A	3	4.30%	4.30%	7	4.30%	NY
Genworth Life companies	SmartRate w/o ROP 100K-249,999	A	3	4.10%	4.10%	7	4.10%	NY
Genworth Life companies	SmartRate w/o ROP 50k-99,999	A	3	3.85%	3.85%	7	3.85%	NY
Genworth Life companies	SmartRate w/ROP 250K+	A	3	3.60%	3.60%	7	3.60%	NY
Genworth Life companies	SmartRate w/ROP 100K-249,999	A	3	3.40%	3.40%	7	3.40%	NY
Genworth Life companies	Liberty (250K +)	A	3	3.20%	3.20%	6b*	3.20%	NY
Genworth Life companies	SmartRate w/ROP 50k-99,999	A	3	3.15%	3.15%	7	3.15%	NY
Genworth Life companies	SmartRate w/o ROP 15K-49,999	A	3	3.10%	3.10%	7	3.10%	NY
Genworth Life companies	Liberty (100K - 249,999)	A	3	3.00%	3.00%	6b*	3.00%	NY
Genworth Life companies	Liberty (15K-99,999)	A	3	2.40%	2.40%	6b*	2.40%	NY
Genworth Life companies	SmartRate w/ROP 15K-49,999	A	3	2.40%	2.40%	7	2.40%	NY
North American	Guarantee Choice 3 200K+	A+	3	1.80%	1.80%	3w	1.80%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 3 200K+	A+	3	1.75%	1.75%	3w	1.75%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice 3	A+	3	1.50%	1.50%	3w	1.50%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 3	A+	3	1.45%	1.45%	3w	1.45%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
Symetra	Custom 7-250K+	A	3	4.00%	3.50%	7	3.67%	NY
Symetra	Custom 7-100K-249,999	A	3	3.75%	3.25%	7	3.42%	NY
Symetra	Custom 7-50K-99,999	A	3	3.00%	2.50%	7	2.67%	NY
Symetra	Custom 5-250K+	A	3	2.50%	2.50%	5	2.50%	NY
Symetra	Custom 5-100K - 249,999	A	3	2.50%	2.50%	5	2.50%	NY
Symetra	Custom 5 w/ ROP-250K+	A	3	2.25%	2.25%	5	2.25%	NY
Symetra	Custom 5 w/ ROP-100K - 249,999	A	3	2.25%	2.25%	5	2.25%	NY
Symetra	Custom 5-50K-99,999	A	3	2.10%	2.10%	5	2.10%	NY
Symetra	Custom 7-10K-49,999	A	3	2.40%	1.90%	7	2.07%	NY
Symetra	Custom 5-25K-49,999	A	3	2.00%	2.00%	5	2.00%	NY
Symetra	Custom 5 w/ ROP-50K-99,999	A	3	2.00%	2.00%	5	2.00%	NY
Symetra	Custom 5 w/ ROP-25K-49,999	A	3	1.80%	1.80%	5	1.80%	NY
Symetra	Custom 7 w/ ROP-250K+	A	3	3.25%	2.75%	7	2.92%	NY
Symetra	Custom 7 w/ ROP-50K-99,999	A	3	2.60%	2.10%	7	2.27%	NY
Symetra	Custom 7 w/ ROP-10K-49,999	A	3	2.00%	1.50%	7	1.67%	NY
Symetra	Custom 7 w/ ROP-100K - 249,999	A	3	3.00%	2.50%	7	2.67%	NY
North American	Guarantee Choice 4 200K+	A+	4	2.00%	2.00%	4w	2.00%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 4 200K+	A+	4	1.95%	1.95%	4w	1.95%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA

Notes: "b" stands for Bailout Rate for Genworth Life companies Liberty Annuity - 1 Year = 1.60% - 3 year = 1.80% - 5 year = 1.80%

Notes: "W" indicates a surrender charge "window" at the end of the guarantee period *Rate - rate beyond guarantee period unknown

Notes: **Rates vary in some states, see rate approvals section AIG/WNL: For Fixed 5 & 7 year products see rate sheet for rates

Notes: *Guarantee differs from surrender period. Average yield listed is for guarantee period only

Notes: Rates are effective as of 10/20/2015 and are subject to change at anytime without notice

Notes: Some average yields could be slightly different than carrier rate sheet due to rounding variance

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Company	Product	A.M Best Rating	Guarantee Period (years)	Rate 1st Year	Rate*	Surrender Years	Guarantee Period - Average Yield*	Approved in all states except:
North American	Guarantee Choice 4	A+	4	1.75%	1.75%	4w	1.75%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 4	A+	4	1.70%	1.70%	4w	1.70%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
Protective Life	ProSaver Secure II 50K+	A+	4	2.10%	2.10%	7	2.10%	Available in ALL states
Protective Life	ProSaver Secure II <50K	A+	4	1.85%	1.85%	7	1.85%	Available in ALL states
Protective Life	ProSaver Secure II 50K+ (ROP)	A+	4	1.75%	1.75%	7	1.75%	Available in ALL states
Protective Life	ProSaver Secure II <50K (ROP)	A+	4	1.50%	1.50%	7	1.50%	Available in ALL states
AIG/WNL	AP SolutionsMYG 100K+	A	5	2.35%	2.35%	5w	2.35%	IA,MN,MO,SC
AIG/WNL	AP SolutionsMYG <100K	A	5	2.20%	2.20%	5w	2.20%	IA,MN,MO,SC
American National	Palladium MYG 5	A	5	3.15%	2.15%	5w	2.35%	NY,UT
Genworth Life companies	SmartRate w/o ROP 250K+	A	5	3.25%	3.25%	7	3.25%	NY
Genworth Life companies	SmartRate w/o ROP 100K-249,999	A	5	3.15%	3.15%	7	3.15%	NY
Genworth Life companies	SmartRate w/o ROP 50K-99,999	A	5	2.95%	2.95%	7	2.95%	NY
Genworth Life companies	SmartRate w/ROP 250K+	A	5	2.80%	2.80%	7	2.80%	NY
Genworth Life companies	Liberty (250K +)	A	5	2.75%	2.75%	6b*	2.75%	NY
Genworth Life companies	SmartRate w/ROP 100K-249,999	A	5	2.70%	2.70%	7	2.70%	NY
Genworth Life companies	RateSaver (250K+)	A	5	2.65%	2.65%	5w	2.65%	DE,NY
Genworth Life companies	Liberty (100K - 249,999)	A	5	2.60%	2.60%	6b*	2.60%	NY
Genworth Life companies	RateSaver (100K-249,999K)	A	5	2.55%	2.55%	5w	2.55%	DE,NY
Genworth Life companies	SmartRate w/ROP 50K-99,999	A	5	2.50%	2.50%	7	2.50%	NY
Genworth Life companies	SmartRate w/o ROP 15K-49,999	A	5	2.45%	2.45%	7	2.45%	NY
Genworth Life companies	RateSaver (25K-99,999K)	A	5	2.35%	2.35%	5w	2.35%	DE,NY
Genworth Life companies	Liberty (15K-99,999)	A	5	2.20%	2.20%	6b*	2.20%	NY
Genworth Life companies	SmartRate w/ROP 15K-49,999	A	5	2.00%	2.00%	7	2.00%	NY
Lincoln National	MYGuarantee Plus 5 100K+	A+	5	1.90%	1.90%	5	1.90%	MN,MO
Lincoln National	MYGuarantee Plus 5 <100K	A+	5	1.75%	1.75%	5	1.75%	MN,MO
North American	Guarantee Choice 5 200K+	A+	5	2.80%	2.80%	5w	2.80%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 5 200K+	A+	5	2.75%	2.75%	5w	2.75%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice 5	A+	5	2.55%	2.55%	5w	2.55%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 5	A+	5	2.50%	2.50%	5w	2.50%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
Protective Life	FutureSaver II 100K+	A+	5	2.16%	1.15%	5w	1.35%	DE,MN,NY,VT
Protective Life	FutureSaver II	A+	5	1.15%	1.15%	5w	1.15%	DE,MN,NY,VT
Symetra	Custom 7-250K+	A	5	3.20%	2.70%	7	2.80%	NY
Symetra	Custom 7-100K-249,999	A	5	3.10%	2.60%	7	2.70%	NY
Symetra	Custom 7 w/ ROP-250K+	A	5	2.80%	2.30%	7	2.40%	NY
Symetra	Custom 7 w/ ROP-100K - 249,999	A	5	2.75%	2.25%	7	2.35%	NY
Symetra	Custom 7-50K-99,999	A	5	2.70%	2.20%	7	2.30%	NY
Symetra	Custom 5-250K+	A	5	2.25%	2.25%	5	2.25%	NY
Symetra	Custom 5-100K - 249,999	A	5	2.25%	2.25%	5	2.25%	NY
Symetra	Custom 7 w/ ROP-50K-99,999	A	5	2.55%	2.05%	7	2.15%	NY
Symetra	Custom 7-10K-49,999	A	5	2.40%	1.90%	7	2.00%	NY
Symetra	Custom 5-50K-99,999	A	5	1.85%	1.85%	5	1.85%	NY
Symetra	Custom 5 w/ ROP-250K+	A	5	1.75%	1.75%	5	1.75%	NY
Symetra	Custom 5 w/ ROP-100K - 249,999	A	5	1.75%	1.75%	5	1.75%	NY
Symetra	Custom 5-25K-49,999	A	5	1.60%	1.60%	5	1.60%	NY
Symetra	Custom 7 w/ ROP-10K-49,999	A	5	2.00%	1.50%	7	1.60%	NY
Symetra	Custom 5 w/ ROP-50K-99,999	A	5	1.50%	1.50%	5	1.50%	NY
Symetra	Custom 5 w/ ROP-25K-49,999	A	5	1.40%	1.40%	5	1.40%	NY
United of Omaha	Ultra Secure Plus 5	A+	5	1.50%	1.50%	5w	1.50%	NY
AIG/WNL	AP SolutionsMYG 100K+	A	6	2.55%	2.55%	6w	2.55%	IA,MN,MO,SC
AIG/WNL	AP SolutionsMYG <100K	A	6	2.40%	2.40%	6w	2.40%	IA,MN,MO,SC
American National	Palladium MYG 6 (100K+)	A	6	2.70%	2.70%	6w	2.70%	NY,UT
American National	Palladium MYG 6	A	6	2.60%	2.60%	6w	2.60%	NY,UT

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Notes: **Rates vary in some states, see rate approvals section AIG/WNL: For Fixed 5 & 7 year products see rate sheet for rates

Notes: *Guarantee differs from surrender period. Average yield listed is for guarantee period only

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Lincoln National	MYGuarantee Plus 6 100K+	A+	6	2.20%	2.20%	6	2.20%	MN, MO
Lincoln National	MYGuarantee Plus 6 <100K	A+	6	2.05%	2.05%	6	2.05%	MN, MO
North American	Guarantee Choice 6 200K+	A+	6	2.60%	2.60%	6w	2.60%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 6 200K+	A+	6	2.55%	2.55%	6w	2.55%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice 6	A+	6	2.35%	2.35%	6w	2.35%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 6	A+	6	2.30%	2.30%	6w	2.30%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
Protective Life	ProSaver Secure II 50K+	A+	6	1.85%	1.85%	7	1.85%	Available in ALL states
Protective Life	ProSaver Secure II <50K	A+	6	1.60%	1.60%	7	1.60%	Available in ALL states
Protective Life	ProSaver Secure II 50K+ (ROP)	A+	6	1.60%	1.60%	7	1.60%	Available in ALL states
Protective Life	FutureSaver II 100K+	A+	6	2.36%	1.35%	6w	1.52%	DE, MN, NY, VT
Protective Life	FutureSaver II	A+	6	1.35%	1.35%	6w	1.35%	DE, MN, NY, VT
Protective Life	ProSaver Secure II <50K (ROP)	A+	6	1.35%	1.35%	7	1.35%	Available in ALL states
AIG/WNL	AP SolutionsMYG 100K+	A	7	2.80%	2.80%	7w	2.80%	IA, MN, MO, SC
AIG/WNL	AP SolutionsMYG <100K	A	7	2.65%	2.65%	7w	2.65%	IA, MN, MO, SC
American National	Palladium MYG 7	A	7	3.60%	2.60%	7w	2.74%	NY, UT
Genworth Life companies	RateSaver (250K+)	A	7	2.80%	2.80%	7w	2.80%	DE, NY
Genworth Life companies	RateSaver (100K-249,999K)	A	7	2.70%	2.70%	7w	2.70%	DE, NY
Genworth Life companies	RateSaver (25K-99,999K)	A	7	2.50%	2.50%	7w	2.50%	DE, NY
Lincoln National	MYGuarantee Plus 7 100K+	A+	7	2.30%	2.30%	7	2.30%	MN, MO
Lincoln National	MYGuarantee Plus 7 <100K	A+	7	2.15%	2.15%	7	2.15%	MN, MO
North American	Guarantee Choice 7 200K+	A+	7	2.85%	2.85%	7w	2.85%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 7 200K+	A+	7	2.80%	2.80%	7w	2.80%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice 7	A+	7	2.60%	2.60%	7w	2.60%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 7	A+	7	2.55%	2.55%	7w	2.55%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
Protective Life	FutureSaver II 100K+	A+	7	2.57%	1.55%	7w	1.70%	DE, MN, NY, VT
Protective Life	FutureSaver II	A+	7	1.55%	1.55%	7w	1.55%	DE, MN, NY, VT
Symetra	Custom 7-250K+	A	7	3.05%	2.55%	7	2.62%	NY
Symetra	Custom 7-100K-249,999	A	7	3.00%	2.50%	7	2.57%	NY
Symetra	Custom 7 w/ ROP-250K+	A	7	2.75%	2.25%	7	2.32%	NY
Symetra	Custom 7 w/ ROP-100K - 249,999	A	7	2.70%	2.20%	7	2.27%	NY
Symetra	Custom 7-50K-99,999	A	7	2.65%	2.15%	7	2.22%	NY
Symetra	Custom 7 w/ ROP-50K-99,999	A	7	2.50%	2.00%	7	2.07%	NY
Symetra	Custom 7-10K-49,999	A	7	2.35%	1.85%	7	1.92%	NY
Symetra	Custom 7 w/ ROP-10K-49,999	A	7	2.00%	1.50%	7	1.57%	NY
United of Omaha	Ultra Secure Plus 7	A+	7	1.95%	1.95%	7w	1.95%	NY
AIG/WNL	AP SolutionsMYG 100K+	A	8	2.75%	2.75%	8w	2.75%	IA, MN, MO, NY, SC
AIG/WNL	AP SolutionsMYG <100K	A	8	2.60%	2.60%	8w	2.60%	IA, MN, MO, NY, SC
American National	Palladium MYG 8 (100K+)	A	8	2.85%	2.85%	8w	2.85%	NY, UT
American National	Palladium MYG 8	A	8	2.75%	2.75%	8w	2.75%	NY, UT
Lincoln National	MYGuarantee Plus 8 100K+	A+	8	2.35%	2.35%	8	2.35%	MN, MO
Lincoln National	MYGuarantee Plus 8 <100K	A+	8	2.20%	2.20%	8	2.20%	MN, MO
North American	Guarantee Choice 8 200K+	A+	8	3.05%	3.05%	8w	3.05%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 8 200K+	A+	8	3.00%	3.00%	8w	3.00%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice 8	A+	8	2.85%	2.85%	8w	2.85%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA
North American	Guarantee Choice II 8	A+	8	2.80%	2.80%	8w	2.80%	Only available in: AK, MN, MO, NV, OH, OK, OR, UT, VA, WA
Protective Life	FutureSaver II 100K+	A+	8	2.82%	1.80%	8w	1.93%	DE, MN, NY, VT
Protective Life	FutureSaver II	A+	8	1.80%	1.80%	8w	1.80%	DE, MN, NY, VT
AIG/WNL	AP SolutionsMYG 100K+	A	9	2.90%	2.90%	9w	2.90%	IA, MN, MO, NY, SC
AIG/WNL	AP SolutionsMYG <100K	A	9	2.75%	2.75%	9w	2.75%	IA, MN, MO, NY, SC
American National	Palladium MYG 9	A	9	4.50%	2.50%	9w	2.72%	NY, UT
Lincoln National	MYGuarantee Plus 9 100K+	A+	9	2.45%	2.45%	9	2.45%	MN, MO
Lincoln National	MYGuarantee Plus 9 <100K	A+	9	2.30%	2.30%	9	2.30%	MN, MO
North American	Guarantee Choice 9 200K+	A+	9	3.20%	3.20%	9w	3.20%	AK, DE, MN, MO, NV, OH, OK, OR, UT, VA, WA

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North American	Guarantee Choice II 9 200K+	A+	9	3.15%	3.15%	9w	3.15%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice 9	A+	9	3.00%	3.00%	9w	3.00%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 9	A+	9	2.95%	2.95%	9w	2.95%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
Protective Life	FutureSaver II 100k+	A+	9	2.97%	1.95%	9w	2.06%	DE,MN,NY,VT
Protective Life	FutureSaver II	A+	9	1.95%	1.95%	9w	1.95%	DE,MN,NY,VT
AIG/WNL	AP SolutionsMYG 100K+	A	10	3.00%	3.00%	10w	3.00%	IA,MN,MO,NY,SC
AIG/WNL	AP SolutionsMYG <100K	A	10	2.85%	2.85%	10w	2.85%	IA,MN,MO,NY,SC
American National	Palladium MYG 10	A	10	3.55%	2.55%	10	2.65%	NY,UT
Lincoln National	MYGuarantee Plus 10 100K+	A+	10	2.50%	2.50%	10	2.50%	MN,MO
Lincoln National	MYGuarantee Plus 10 <100K	A+	10	2.35%	2.35%	10	2.35%	MN,MO
North American	Guarantee Choice 10 200K+	A+	10	3.30%	3.30%	10w	3.30%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 10 200K+	A+	10	3.25%	3.25%	10w	3.25%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice 10	A+	10	3.10%	3.10%	10w	3.10%	AK,DE,MN,MO,NV,OH,OK,OR,UT,VA,WA
North American	Guarantee Choice II 10	A+	10	3.05%	3.05%	10w	3.05%	Only available in: AK,MN,MO,NV,OH,OK,OR,UT,VA,WA
Protective Life	FutureSaver II 100k+	A+	10	3.07%	2.05%	10w	2.15%	DE,MN,NY,VT
Protective Life	FutureSaver II	A+	10	2.05%	2.05%	10w	2.05%	DE,MN,NY,VT
Voya Financial	Guarantee Choice 10 - 75K+	A	10	1.50%	1.50%	10	1.50%	NY
Voya Financial	Guarantee Choice 10 <75K	A	10	1.50%	1.50%	10	1.50%	NY
Notes: "b" stands for Bailout Rate for Genworth Life companies Liberty Annuity - 1 Year = 1.60% - 3 year = 1.80% - 5 year = 1.80%								
Notes: "W" indicates a surrender charge "window" at the end of the guarantee period *Rate - rate beyond guarantee period unknown								
Notes: **Rates vary in some states, see rate approvals section AIG/WNL; For Fixed 5 & 7 year products see rate sheet for rates								
Notes: *Guarantee differs from surrender period. Average yield listed is for guarantee period only								
Notes: Rates are effective as of 10/20/2015 and are subject to change at anytime without notice								
Notes: Some average yields could be slightly different than carrier rate sheet due to rounding variance								
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