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360 WEALTH MGT. - RISK ADV. PORTFOLIO
December 03, 2012

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Sample

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): _____

John Winters

_____ Date

_____ Katie Winters

_____ Date

Advisor: _____

William Wilkinson, CFP ChFC, CLU, CASL, AIF

_____ Date

Investment Disclosure

Investment Performance

The performance of any investment in this report is hypothetical and was based upon data for the given time periods listed. Results do not reflect the performance of any actual portfolio and may not represent the performance of your portfolio given actual economic and market conditions and/or actual fees and expenses for the listed portfolio. No attempt has been made to predict how these investments will actually perform in the future. Rather, this report attempts to compare historical performance of investments to provide an understanding of asset allocation and diversification.

There is no specific claim or warranty being implied regarding future performance. Past performance does not guarantee future results.

Not Tax or Legal Advice

Nothing in this document should be construed as tax or legal advice. If there are tax or legal implications to your investments, you should review them with your tax or legal advisor prior to taking any action.

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.

International Investing

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

Real Estate/REITs

Investing in real estate/REITs involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives will be attained.

Mutual Funds

Investing in mutual funds involves risk, including possible loss of principal. Investments in specialized industry sectors have additional risks, which are outlined in the prospectus. You should carefully consider the investment objectives, risks, charges and expenses of mutual funds before purchasing shares or investing money. This information is only a summary. Additional information about these and other subjects can be found in the mutual fund prospectus. You may obtain copies of the prospectus from your financial representative. Please read the prospectus carefully before purchasing shares or sending money.

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.

Single Premium Immediate Annuity (SPIA)

A Single Premium Immediate Annuity is a contract where the client makes a one-time payment in exchange for receiving periodic payments for the duration of the contract. The contract typically is for the lifetime of an individual or a survivorship, but can also have a term that guarantees payments for a specified number of years. The guaranteed rates of return and guaranteed income are contingent upon the claims paying ability of the issuing company.

Variable Annuities

Variable annuities are long-term, tax deferred investment vehicles designed for retirement purposes and contain both an investment and insurance component. They are sold only by prospectus. Guarantees are based on claims paying ability of the issuer. Withdrawals of taxable amounts made prior to age 59 ½ are subject to 10% federal penalty tax in addition to income tax and surrender charges. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

Variable Universal Life Insurance

Variable universal life insurance products are long-term investments designed to provide life insurance protection and flexibility in connection with premium payments and death benefits. You should carefully consider the investment objectives, risks, and expenses before purchasing a policy or investing money. Variable life insurance and variable universal life insurance policies have limitations and are sold by prospectus only. The prospectus contains details on the investment alternatives, policy features, the underlying investment portfolios, fees, charges expenses and other pertinent information. You may obtain copies of these prospectuses from your financial representative. You should read the prospectus carefully before purchasing a policy or sending money.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Review of Prospectus

Securities products such as mutual funds, variable annuities and variable universal life insurance are sold by registered representatives only and must be accompanied by a prospectus. Read the prospectus carefully prior to investing or sending money. The prospectus contains information about the investment company, the objectives and strategies of the investment, as well as fees, charges and expenses of the investments. The prospectus may also provide historical annual returns for the investment. Information provided in this report is not a substitute for the prospectus.

You can obtain a prospectus from your financial representative. Please read the prospectus carefully before investing. Illustrations, including any reports and charts, must be accompanied by a current prospectus for each security included. The prospectus contains full details about the fees and expenses and should be read carefully before investing or sending money.

Investors should consider the investment objectives, risks, charges and expenses of the variable annuity contract and sub-accounts carefully before investing. The prospectus contains this and other information about the variable annuity contract and sub-accounts. You can obtain contract and sub-account prospectuses from your financial representative. Read prospectuses carefully before investing.

Sample

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Risk Advantaged Portfolios

Traditional investing involves risk. In today's volatile markets, investors are looking for ways to have a stable investment plan and minimize risk, but still be able to take advantage of market gains. For investors that wish to reduce their exposure to market risk, a "risk-advantaged" investment strategy can offer many benefits. A risk-advantaged portfolio incorporates guaranteed income through the use of annuities to provide benefits that augment other more traditional asset classes that offer no such guarantees. A risk-advantaged portfolio can:

- Provide a lower level of market risk compared to a traditional portfolio with the same expected return.
- Create a guaranteed income stream for a period of years or for life.
- Provide cash flow that is partially tax-free.

How do risk-advantaged portfolios work?

A risk-advantaged portfolio combines a traditional investment portfolio with an annuity. The annuity provides income that is free from market risk, as well as tax advantages that can increase the after-tax return of the portfolio.

Using a portion of the portfolio to create income which is unaffected by down-side market risk allows the remainder of the portfolio to be rebalanced to take advantage of the up-side of the traditional investments. In this way a portfolio can be constructed to yield the same level of return in the future.

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Abstract

This module analyzes trade-offs between the risk and the expected returns for a traditional vs. risk-advantaged investment portfolio. The data entered below will be contained within the concept illustration.

The following data will be used to determine the asset allocation of the risk-advantaged portfolio and project the success of the investment strategies throughout the illustration:

Initial Investment: **\$100,000**
Desired Annual Income: **\$5,000** for **25** years
Expected Rate of Return: **Asset Preservation (5.22%)**
Annuity Payout Rate: **4.00%**



IMPORTANT: The projections generated 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 for the selected model portfolio. The guaranteed rates of return and guaranteed income for the annuity portfolio are contingent upon the claims paying ability of the issuing company. There is no guarantee that the proposed risk advantaged portfolio will meet its objective or outperform a traditional portfolio.

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Risk Advantaged vs Traditional Portfolio

The asset allocation of the risk-advantaged and the traditional portfolios are compared below. The Traditional Portfolio was invested in the **Asset Preservation (5.22%)** model portfolio, while the risk-advantaged portfolio places a portion of the investment in an annuity that provides a guaranteed payout of **4.00%**. The remaining portion was invested in the most efficient portfolio with the same given after tax rate of return as the traditional portfolio.

The risk of the combined portfolio is reduced due to the fact that there is no income risk with the annuity. With the risk score of **1.46%** vs. **2.14%**, the risk-advantaged portfolio provides less risk, while still generating the same expected return on investment.

Risk Advantaged Portfolio

Traditional Portfolio

Return: **5.22%**

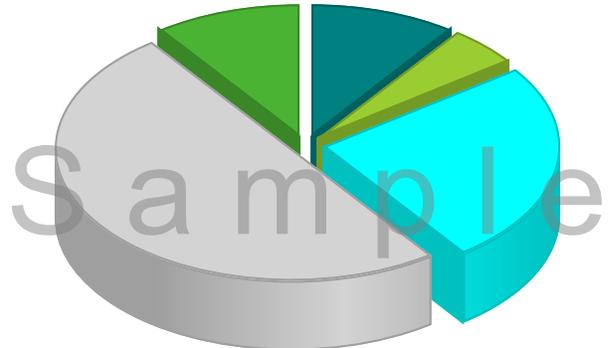
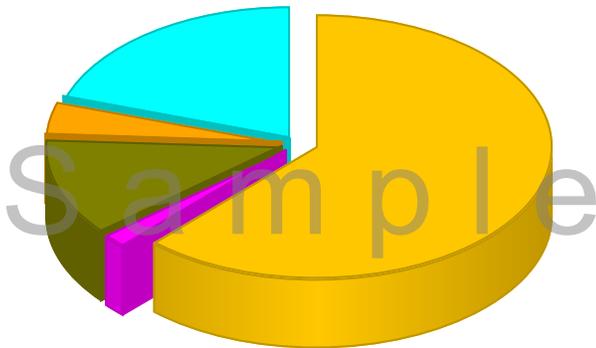
Return: **5.22%**

Avg. Return: **5.32%**

Avg. Return: **5.51%**

Risk: **1.46%**

Risk: **2.14%**



- Annuity (61.99%)
- International (1.80%)
- Hedge Funds (12.06%)
- IPS (4.17%)
- Inv Grd Bnd (19.98%)

- Large Growth (10.00%)
- Large Value (5.00%)
- Inv Grd Bnd (25.00%)
- Sht Trm Bnd (50.00%)
- Cash (10.00%)

The Return is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio. 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. The guaranteed rates of return and guaranteed income for the annuity portfolio are contingent upon the claims

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paying ability of the issuing company. **IMPORTANT:** The projections generated 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 for the selected model portfolio. There is no guarantee that the proposed risk advantaged portfolio will meet its objective or outperform a traditional portfolio.

Sample

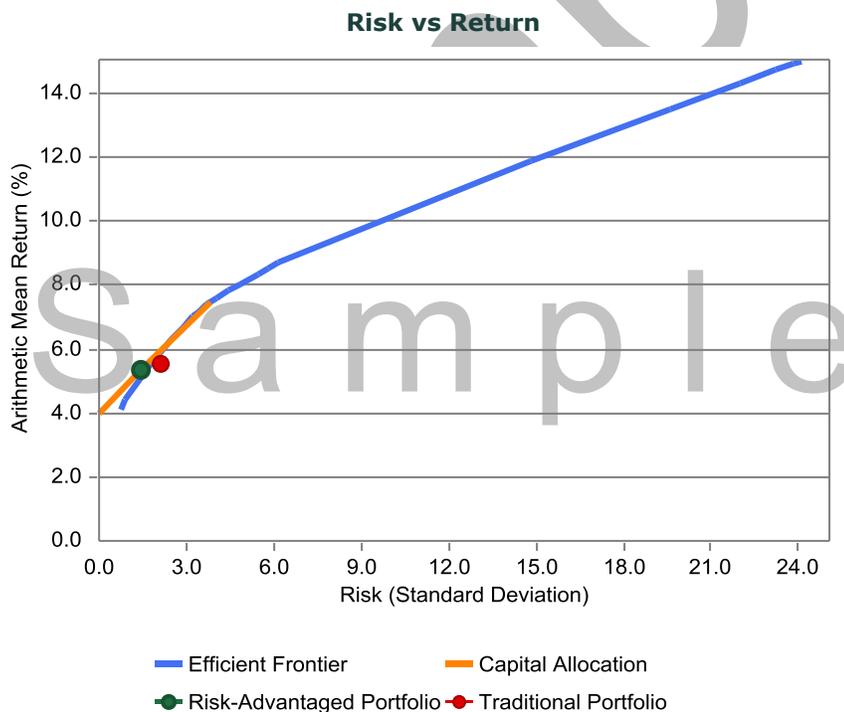
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The Efficient Frontier: Risk vs Return

The hypothetical portfolios analyzed within this concept are plotted on the risk vs. return graph below. The efficient frontier line in the graph represents the highest possible return with the least amount of risk for a traditional investment. The capital allocation line represents the highest expected return for a traditional investment when it's combined with a guaranteed income asset. The line comprises all possible risk-advantaged allocations possible along the curve.

The traditional portfolio is invested in the **Asset Preservation (5.22%)** model portfolio. The risk-advantaged portfolio places a portion of the investment in an annuity that generates a guaranteed annual payout of **4.00%**. To determine how the remainder of the portfolio is invested, the efficient frontier looks at all possible asset class combinations to find one that offers the same expected total return as the traditional portfolio with the least amount of risk.

When the two portfolios are compared, the risk-advantaged portfolio has less risk, but generates the same expected return on investment.



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. The guaranteed rates of return and guaranteed income for the annuity portfolio are contingent upon the claims paying ability of the issuing company.

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Monte Carlo: Income Success

This Monte Carlo analysis shows the potential results of the hypothetical portfolios by running 150 simulations with randomized data. In each trial run, the mean and standard deviation of the benchmark indices tied to each portfolio are used for a randomly chosen year.

The chart shows the combined results of all the simulations when investing **\$100,000** in each portfolio over a period of **25 years** with a target annual income of **\$5,000**.

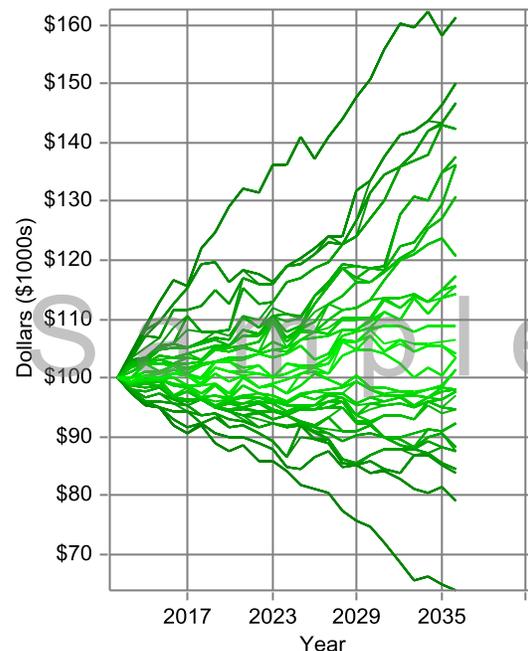
When we factor in market volatility, we can see that the risk-advantaged portfolio performs better in a larger number of potential scenarios. With the risk-advantaged portfolio, you are able to maintain your desired income in **100%** of the cases, vs. **100%** with a traditional portfolio.

Risk Advantaged Portfolio

Traditional Portfolio

100% Successful

100% Successful



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Assumption Details

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indices are unmanaged, are not available for direct investment, and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change.

Model Portfolio Asset Class Market Index	Percent	Rate of Return	Arithmetic Mean Return	Standard Deviation	Time Period (years)	Period Ending
Asset Preservation						
Large-Cap Growth <i>Russell 1000 Growth Index (100%)</i>	10.00%	7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value <i>Russell 1000 Value Index (100%)</i>	5.00%	9.07%	10.39%	15.24%	25	9/30/2012
Investment Grade Bonds <i>Barclays Capital U.S. Aggregate Bon... (100%)</i>	25.00%	6.12%	6.22%	3.48%	15	9/30/2012
Short Term Bonds <i>Barclays Capital U.S. 1-3 Year Trea... (100%)</i>	50.00%	4.13%	4.17%	1.56%	15	9/30/2012
Cash & Money Market Funds <i>30 Day T-Bill Rate (100%)</i>	10.00%	3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	5.22%	5.51%	2.14%		
Income						
Large-Cap Growth <i>Russell 1000 Growth Index (100%)</i>	20.00%	7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value <i>Russell 1000 Value Index (100%)</i>	10.00%	9.07%	10.39%	15.24%	25	9/30/2012
Investment Grade Bonds <i>Barclays Capital U.S. Aggregate Bon... (100%)</i>	30.00%	6.12%	6.22%	3.48%	15	9/30/2012
Short Term Bonds <i>Barclays Capital U.S. 1-3 Year Trea... (100%)</i>	35.00%	4.13%	4.17%	1.56%	15	9/30/2012
Cash & Money Market Funds <i>30 Day T-Bill Rate (100%)</i>	5.00%	3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	5.97%	6.50%	4.43%		

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Enhanced Income

Large-Cap Growth	15.00%					
<i>Russell 1000 Growth Index (100%)</i>		7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value	20.00%					
<i>Russell 1000 Value Index (100%)</i>		9.07%	10.39%	15.24%	25	9/30/2012
Mid-Cap Growth	5.00%					
<i>Russell Midcap Growth Index (100%)</i>		8.97%	11.62%	21.59%	25	9/30/2012
Mid-Cap Value	5.00%					
<i>Russell Midcap Value Index (100%)</i>		10.65%	12.25%	16.60%	25	9/30/2012
International	5.00%					
<i>MSCI EAFE Index (100%)</i>		9.66%	11.34%	17.36%	42	9/30/2012
Investment Grade Bonds	20.00%					
<i>Barclays Capital U.S. Aggregate</i>		6.12%	6.22%	3.48%	15	9/30/2012
Bon... (100%)						
Short Term Bonds	25.00%					
<i>Barclays Capital U.S. 1-3 Year Trea...</i>		4.13%	4.17%	1.56%	15	9/30/2012
(100%)						
Cash & Money Market Funds	5.00%					
<i>30 Day T-Bill Rate (100%)</i>		3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	6.92%	7.78%	7.70%		

Growth And Income

Large-Cap Growth	23.00%					
<i>Russell 1000 Growth Index (100%)</i>		7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value	17.00%					
<i>Russell 1000 Value Index (100%)</i>		9.07%	10.39%	15.24%	25	9/30/2012
Mid-Cap Growth	5.00%					
<i>Russell Midcap Growth Index (100%)</i>		8.97%	11.62%	21.59%	25	9/30/2012
Mid-Cap Value	5.00%					
<i>Russell Midcap Value Index (100%)</i>		10.65%	12.25%	16.60%	25	9/30/2012
Small-Cap Growth	3.00%					
<i>Russell 2000 Growth Index (100%)</i>		6.10%	9.20%	23.58%	25	9/30/2012
Small-Cap Value	2.00%					
<i>Russell 2000 Value Index (100%)</i>		9.70%	11.59%	18.07%	25	9/30/2012
International	5.00%					
<i>MSCI EAFE Index (100%)</i>		9.66%	11.34%	17.36%	42	9/30/2012
Investment Grade Bonds	20.00%					
<i>Barclays Capital U.S. Aggregate</i>		6.12%	6.22%	3.48%	15	9/30/2012
Bon... (100%)						
Short Term Bonds	10.00%					

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<i>Barclays Capital U.S. 1-3 Year Trea...</i> (100%)	4.13%	4.17%	1.56%	15	9/30/2012
Inflation Protected Securities	6.00%				
<i>Barclays Capital U.S. TIPS Index</i> (100%)	7.31%	7.54%	5.90%	15	9/30/2012
Cash & Money Market Funds	4.00%				
<i>30 Day T-Bill Rate (100%)</i>	3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	7.44%	8.54%	9.73%	

Growth

Large-Cap Growth	25.00%				
<i>Russell 1000 Growth Index (100%)</i>	7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value	15.00%				
<i>Russell 1000 Value Index (100%)</i>	9.07%	10.39%	15.24%	25	9/30/2012
Mid-Cap Growth	7.00%				
<i>Russell Midcap Growth Index (100%)</i>	8.97%	11.62%	21.59%	25	9/30/2012
Mid-Cap Value	13.00%				
<i>Russell Midcap Value Index (100%)</i>	10.65%	12.25%	16.60%	25	9/30/2012
Small-Cap Growth	2.00%				
<i>Russell 2000 Growth Index (100%)</i>	6.10%	9.20%	23.58%	25	9/30/2012
Small-Cap Value	8.00%				
<i>Russell 2000 Value Index (100%)</i>	9.70%	11.59%	18.07%	25	9/30/2012
International	10.00%				
<i>MSCI EAFE Index (100%)</i>	9.66%	11.34%	17.36%	42	9/30/2012
High Yield Bonds	5.00%				
<i>Ibbotson HY Corp Bond Index (100%)</i>	7.04%	7.63%	10.12%	15	9/30/2012
Investment Grade Bonds	6.00%				
<i>Barclays Capital U.S. Aggregate</i> <i>Bon... (100%)</i>	6.12%	6.22%	3.48%	15	9/30/2012
Inflation Protected Securities	6.00%				
<i>Barclays Capital U.S. TIPS Index</i> (100%)	7.31%	7.54%	5.90%	15	9/30/2012
Cash & Money Market Funds	3.00%				
<i>30 Day T-Bill Rate (100%)</i>	3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	8.50%	9.97%	13.48%	

Aggressive Growth

Large-Cap Growth	27.00%				
<i>Russell 1000 Growth Index (100%)</i>	7.98%	9.75%	17.78%	25	9/30/2012
Large-Cap Value	15.00%				

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<i>Russell 1000 Value Index (100%)</i>		9.07%	10.39%	15.24%	25	9/30/2012
Mid-Cap Growth	7.00%					
<i>Russell Midcap Growth Index (100%)</i>		8.97%	11.62%	21.59%	25	9/30/2012
Mid-Cap Value	15.00%					
<i>Russell Midcap Value Index (100%)</i>		10.65%	12.25%	16.60%	25	9/30/2012
Small-Cap Growth	2.00%					
<i>Russell 2000 Growth Index (100%)</i>		6.10%	9.20%	23.58%	25	9/30/2012
Small-Cap Value	9.00%					
<i>Russell 2000 Value Index (100%)</i>		9.70%	11.59%	18.07%	25	9/30/2012
International	10.00%					
<i>MSCI EAFE Index (100%)</i>		9.66%	11.34%	17.36%	42	9/30/2012
Emerging Markets	10.00%					
<i>Dow Jones World Emerging Index (100%)</i>		11.59%	15.13%	24.42%	9	9/30/2012
High Yield Bonds	3.00%					
<i>Ibbotson HY Corp Bond Index (100%)</i>		7.04%	7.63%	10.12%	15	9/30/2012
Cash & Money Market Funds	2.00%					
<i>30 Day T-Bill Rate (100%)</i>		3.74%	3.75%	0.90%	77	9/30/2012
Total	100.00%	9.15%	11.02%	15.93%		

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