

Retirement instruction for company pension, buy out bond and PRSA AVC

Application

OPSBRET V19 0718

Filling in this form

Complete this form if the member is taking their retirement benefits now. This will confirm how their pension is paid. Before completing this form, you should talk to your financial adviser about the member's options.

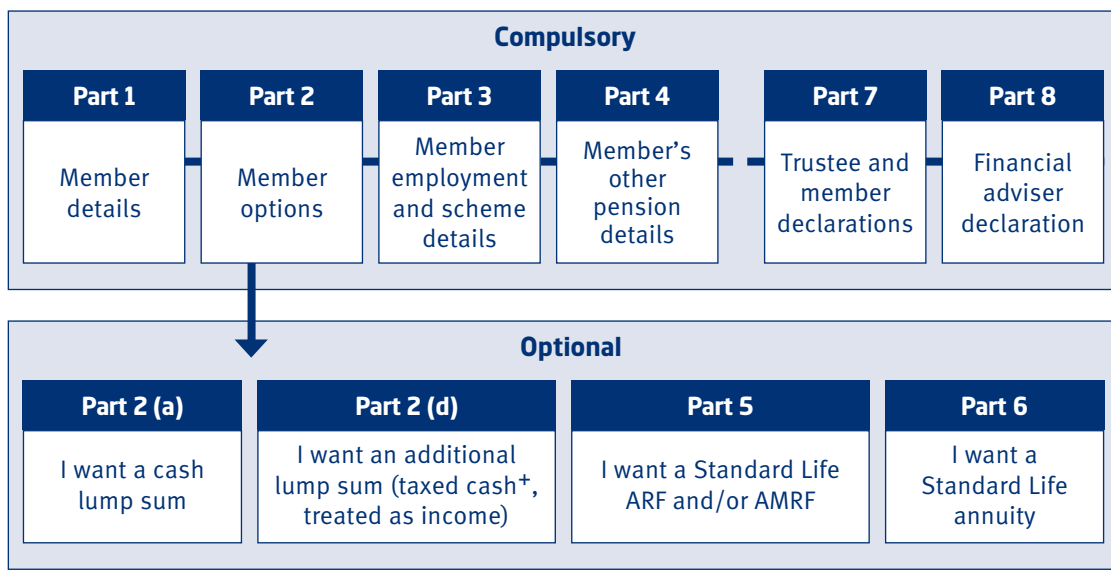
- For a company pension, the trustees need to complete this form, and both the trustees and member need to sign.
- For a buy out bond, the trustees of your old pension scheme don't have to sign this form.
- For a Synergy PRSA AVC, the trustees of your main pension scheme don't have to sign this form, but you'll have to get them to write to us to confirm that you're retiring from the occupational pension scheme to which your AVCs relate, and confirm the benefits you're entitled to and any pension benefits you've taken.

If you're taking your retirement benefits from a personal pension or PRSA (with no AVCs relating to an occupational pension scheme), please complete a 'Retirement instruction for personal pension and PRSA' form (PPRET).

To help you complete this form, we've included a glossary at the back (highlighted in form with⁺) and a checklist.

What parts of this form do I need to complete?

The good news is that you don't have to complete all of this form – you only have to complete the parts relevant to the choices made. Here's an overview:



⁺ See glossary.

Part 2 - Member options (Compulsory)

You can choose to invest your pension fund with any provider when you retire. Talk to your financial adviser.

Tick/complete one or more, as appropriate: (some options may be restricted and/or not available)

(a) Take a **cash lump sum**: Maximum (based on salary and service) 25% of fund None

(b) Purchase an **annuity**:
with Standard Life or with another annuity provider

(c) Invest in a **approved retirement fund** and/or **approved minimum retirement fund**:
with Standard Life or with another Qualifying Fund Manager

(d) Take an **additional lump sum** (taxed cash⁺, treated as income) €

We need to make sure you meet the conditions for taking a taxed cash lump sum.

(i) Have you invested €63,500 in an AMRF, Vested PRSA⁺ and/or annuity? Yes No

(ii) If no to question 1, have you a guaranteed pension income for life⁺ of €12,700 per annum? Yes No

If yes to (i) or (ii), please give details and proof acceptable to Revenue (for example, copy of payment slip, letter from provider)

If you have answered No to questions (i) and (ii), you need to

- Invest in an AMRF (or, if you already have an AMRF, topping it up) to bring your total AMRF premium to €63,500, or
- Purchase an annuity that, when added to your existing guaranteed pension income (if any), brings your total guaranteed pension income to €12,700 per annum, or
- Invest in a combination of an AMRF and an annuity to bring your total premium in an annuity and an AMRF to €63,500

If choosing an ARF, AMRF or annuity with another provider, please give their address, product name and reference number

Provider's name and address

Product (please include a reference number if you have been given one)

Lifetime lump sum limits from all your pensions apply:

- the first €200,000 is tax free
- the next €300,000 is taxed at 20%
- any amount over €500,000 is treated as income and taxed under PAYE system

Options (c) and (d) not available if cash lump sum based on salary and service, except for AVC fund.

+ See glossary.

+ See glossary.

If the total of all your pensions is more than the Standard Fund Threshold (currently €2m) or your Personal Fund Threshold, we may have to deduct tax (currently 40%) on the excess.

You can only have one AMRF.

Part 3 - Member employment and scheme details (Compulsory)

Company pension scheme name

Has a Pension Adjustment Order been issued, or in the process of being issued? Yes* No
 Has a Notice to Trustees been issued? Yes* No

Date you joined this company? (DD/MM/YYYY) Are you still with this company? Yes No
 If no, give date you left (DD/MM/YYYY)

Did you give up your right to take a tax-free pension lump sum as part of a redundancy package+ from this company? Yes No

Your salary+ from this company

Salary year end date (DD/MM/YYYY)	Salary amount For years 2002 and earlier, please specify currency when giving amounts (€ or IR£).
1.	
2.	
3.	
4.	
5.	

- If (a) any of your service with the company was part time
 (b) there was any break in your service with the company, and/or
 (c) the company changed ownership while you were employed with them, give details**

Are (or were) you a 20% director+ of this company? Yes^ No
 ^ If yes, and you're taking your retirement benefits early (before your Normal Retirement Date), have you severed all links and sold your shares in the company? Yes No

^ If you are (or were) a 20% director, we require proof of your salary. Please provide suitable evidence, examples of evidence can be as follows

P60s letter from company accountant letter from Revenue or Dept of Social Protection Verification (see below)

Verification

I confirm the salary details provided are complete and correct.

Verifier's signature

Date (DD/MM/YYYY) as company accountant as company receiver or liquidator

Accountant/receiver/liquidator's stamp

* If yes, enclose a copy of the notice or order.

This company means the employment relating to this pension policy.

+ See glossary.

Part time or breaks in service may affect the calculation of your benefits.

** Details required are

- (a) start date, end date, hours worked, full time equivalent, salary, full time equivalent salary
- (b) start date, end date, nature of break
- (c) type and details of change

The member must sign any additional or supporting documents.


Signature

Part 4 - Member's other pension arrangements (Compulsory)

By law, you must also give us information about all of your pension benefits.

1. Are you going to transfer, or have you transferred, any of your pensions overseas? Yes No

If yes, give more information including name and contact details of the overseas pension arrangement

2. Do you have any other pension arrangements (including other pensions with Standard Life)? If yes, give details Yes No

	Pension 1	Pension 2
Policy number		
Type of policy <small>*please also complete Defined Benefit section in 3 below</small>	<input type="checkbox"/> Personal pension (RAC) or PRSA <input type="checkbox"/> DB company scheme*	<input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS <input type="checkbox"/> DC company scheme, AVC scheme, PRSA AVC, buy out bond or SSAS <input type="checkbox"/> DB company scheme*
Sponsoring employer (if applicable)		
Does this other pension relate to a previous, same, concurrent or later employment?	<input type="checkbox"/> Previous** <input type="checkbox"/> Same <input type="checkbox"/> Concurrent+ <input type="checkbox"/> Later	<input type="checkbox"/> Previous** <input type="checkbox"/> Same <input type="checkbox"/> Concurrent+ <input type="checkbox"/> Later
<small>** If it relates to a previous employment, give the cash lump sum entitlement</small>	€	€
Pension provider		
If not yet claimed:		
Current value	€	€
Expected retirement date		
If already claimed:		
Claim date		
Total value on claim date	€	€
Cash lump sum taken	€	€
Where was balance applied after Cash lump sum taken (tick all that apply)	<input type="checkbox"/> Annuity <input type="checkbox"/> Taxed lump sum <input type="checkbox"/> ARF, AMRF and/or Vested PRSA	<input type="checkbox"/> Annuity <input type="checkbox"/> Taxed lump sum <input type="checkbox"/> ARF, AMRF and/or Vested PRSA

3. If any of your pensions are Defined Benefit, give these additional details

Scheme name		
Value of annuity pa	€	€
Value of annuity accrued to 01/01/2014	€	€
Value of AVCs invested in ARF, AMRF, annuity and taxed lump sum	€	€

This information is required for several reasons. The main ones are

- to calculate your benefits accurately and
- deduct the correct amount of tax.

As with all pensions and tax, your answers may be audited by Revenue.

If you have a Personal Fund Threshold, please provide a copy of the Revenue letter confirming it.

If you've more pensions than there's room for here, please copy Part 3 and send in with this form. We'll also accept this information in a supporting document. **The member must sign any additional or supporting documents.**

+ See glossary.

Part 5 - I want a Standard Life ARF and/or AMRF

We need to make sure you meet the conditions for investing in an ARF before you continue completing this form

1. Have you invested €63,500 in an AMRF, Vested PRSA⁺ and/or annuity? Yes No
2. If no to question 1, have you a guaranteed pension income for life⁺ of €12,700 per annum? Yes No

+ See glossary.

If yes to 1 or 2, please give details and proof acceptable to Revenue (for example, copy of payment slip, letter from provider)

If you have answered No to questions 1 and 2, you need to

- (a) Invest in an AMRF which when added to your existing AMRF (if applicable) brings the total AMRF premium to €63,500
- (b) Purchase an annuity that, when added to your existing guaranteed pension income (if applicable), brings your total guaranteed pension income to €12,700 per annum or
- (c) Invest in a combination of an AMRF and an annuity to bring your total premium in an annuity and an AMRF to €63,500

You can only have one AMRF.

ARF and AMRF investment details

ARF € (minimum €10,000)

AMRF € (minimum €10,000, maximum €63,500)

Your ARF and AMRF investment choice

To fully understand what investment options are available to you, read our [Investment Options guide](#) and our [Self-Directed Options guide](#) and talk to your financial adviser.

Indicate how your total ARF and AMRF investments are to be allocated

Funds € and/or Self-Directed Options⁺ €

+ See glossary.

Funds

Choose from the following Standard Life funds

Absolute Return Global Bond Strategies (ARGBS)	<input type="text"/> %	Global Equity (previously Global Selector)	<input type="text"/> %	MyFolio Active V	<input type="text"/> %
Asia Pacific Equity (previously Pacific Basin Equity)	<input type="text"/> %	Global Equity Impact	<input type="text"/> %	MyFolio Market I	<input type="text"/> %
Cautious Managed	<input type="text"/> %	Global Inflation Linked Bond	<input type="text"/> %	MyFolio Market II	<input type="text"/> %
China Equity	<input type="text"/> %	Global Real Estate	<input type="text"/> %	MyFolio Market III	<input type="text"/> %
Corporate Bond	<input type="text"/> %	Global REIT	<input type="text"/> %	MyFolio Market IV	<input type="text"/> %
Diversified Income	<input type="text"/> %	Global Smaller Companies	<input type="text"/> %	MyFolio Market V	<input type="text"/> %
Enhanced-Diversification Growth	<input type="text"/> %	India Equity	<input type="text"/> %	North American Equity	<input type="text"/> %
Euro Global Liquidity	<input type="text"/> %	Japanese Equity	<input type="text"/> %	Property	<input type="text"/> %
European Equity	<input type="text"/> %	Managed	<input type="text"/> %	Total Return Credit	<input type="text"/> %
European Ethical Equity	<input type="text"/> %	MyFolio Active I	<input type="text"/> %	UK Equity	<input type="text"/> %
European Smaller Companies	<input type="text"/> %	MyFolio Active II	<input type="text"/> %	UK Smaller Companies	<input type="text"/> %
Fixed Interest	<input type="text"/> %	MyFolio Active III	<input type="text"/> %	Vanguard Emerging Market Stock Index	<input type="text"/> %
Global Absolute Return Strategies (GARS)	<input type="text"/> %	MyFolio Active IV	<input type="text"/> %	Vanguard Global Stock Index	<input type="text"/> %

If you wish to invest in funds, indicate the relevant percentage in the table below. For example, if you indicated above that you wish to invest €10,000 in funds, and you want all of this amount to be invested in the Standard Life Managed Fund, you would insert **100%** beside **Managed**.

If your investment choice is different for your ARF and AMRF, please make a copy of this page and send in with this form.

Part 5 - I want a Standard Life ARF and/or AMRF (continued)

Self-Directed Options

Execution only stockbroking

- Tick this box if you are selecting execution only stockbroking. We will pass your details to Stocktrade who will contact you directly.
- Tick this box if you want to set up a Stocktrade online account now to deal or view (Stocktrade account charges will apply)*
- Tick this box if you're an Irish national. If you're not, or you have dual nationality/citizenship, please give details

Nationality

National client identifier**

Your occupation

Your annual income before tax

- Under €20,000 €20,000 to €34,999 €35,000 to €49,999 €50,000 to €74,999 €75,000+

You are only allowed to trade in investments that are permitted by Standard Life. If it comes to our attention that you have bought non-permitted investments, we will instruct Stocktrade to sell those investments. In these circumstances, your policy will be charged the cost of selling those investments. If you are uncertain as to whether a particular investment is permitted, contact your financial adviser or Standard Life.

Deposits

Deposit provider	Deposit amount €	Deposit account term

Direct property

- Tick this box if you are purchasing a property. Please provide details of the property you wish to purchase by completing the Property Information Questionnaire (SYPIQ).

* Stocktrade will use your email address given in Part 1 to set up your online account. An additional charge applies for each deal arranged by post, email or fax.

** This could be passport number or other personal identity code, depending on country. For example, in UK, it's your National Insurance number. For other countries see Execution-only stockbroking form (SYEOS1).

There are minimum investment amounts applied by the Deposit providers. Please see www.standardlife.ie for the minimums that apply.

Authorising Standard Life to accept instructions from your financial adviser on your behalf

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identity of the authorised person, and it is the responsibility of the authorised person and/or yourself to verify that your instructions have been carried out properly.

I authorise Standard Life to accept instructions from my financial adviser named in Part 9, to buy or sell Funds and Deposits under this policy.

This authorisation will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

ARF/AMRF Policyowner signature



Date

(DD/MM/YYYY)

Talk to your financial adviser before completing this section.


Signature

Part 5 - I want a Standard Life ARF and/or AMRF (continued)

Your ARF income amount

Please complete only one of the three income choices (a), (b) or (c)

(a) % p.a. (max 10% per annum of policy value before tax) or (b) € pa (max 10% per annum of premium before tax) or (c) a single withdrawal in late December each year

Each year, you must withdraw a percentage of the value of your policy (before tax):

- 4%, if you are 60 years of age or over for the full tax year, or
- 5%, if you are 70 years of age or over for the full tax year, or
- 6%, if you have combined ARF and vested PRSA assets of €2 million or more, and are aged 60 or over for the full tax year.

If you do not make withdrawals of at least this amount during each year, in late December, we will make a withdrawal and lodge it to your bank account.

Frequency Every month Every 3 months Every 6 months Once a year

ARF first payment date (DD/MM/YYYY) 0 6 (earliest: 1 month after start date)

Nominee Qualifying Fund Manager⁺

Is the total value of all your ARFs and Vested PRSAs⁺ more than €2m? Yes No

If yes, you must nominate only one QFM to manage your distribution tax.

Please provide their details:

Name of Nominee QFM
Address
Reference number to be used on correspondence

All ARF payments are processed as at 6th of the month or next following working day. Please allow at least five bank working days for payments to reach your account.

Payments must be lodged to your own or jointly owned personal bank account. Payments cannot be made by cheque.

The minimum ARF income per annum is €900 (before tax).

⁺ See glossary.

Part 7 - Your authorisation and declaration (Compulsory)

Please read carefully before signing.

WARNING: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or insurance intermediary.

Member declaration

1. I instruct you to retire my Standard Life policy numbers quoted and to distribute the proceeds as detailed in this retirement instruction.
2. I have read the Data Protection Notice in the Key Features document and I agree that my personal information may be used for the purposes described.
3. I consent to Standard Life seeking relevant information relating to my past, present, future employers and pension arrangements from any employers, trustees, administrators, pension providers or qualifying fund managers and I authorise the giving of such information.
4. I declare that the information provided in this and other related forms (if any) is accurate and complete.
5. I agree that a copy of this application can be treated as the original for all purposes.
6. I am beneficially entitled to the assets of the pension fund used to apply for my chosen retirement options and this investment consists only of assets from a Revenue approved pension arrangement.
7. I have received in writing and read the information specified in my financial adviser's declaration (Part 8).
8. If I have applied for an AMRF or ARF, I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection and Policy Provisions (SYARF60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
9. If I have applied for an annuity, I agree that the contract will be governed by the Policy Schedule, Quotation and Policy Provisions (RIOTA60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
10. I agree that the contract will be governed by Irish law.

Member's
signature



Date

(DD/MM/YYYY)

We would like to contact you from time to time to keep you up to date with products and services, company news and other promotions. If you want us to keep you up to date, please choose how you'd prefer us to contact you:

Email

Phone

Post

Text

If you are receiving advice from a financial adviser, remember that the adviser is acting on your behalf, not only by giving you advice, but also regarding how this form is filled in and sending us this completed instruction/application. By filling in this form you may be applying to enter into a new contract with Standard Life. If you are, this application will be the basis of this contract if it is accepted by us. A copy of this completed form is available on request.

To read our Privacy Policy, visit
www.standardlife.ie/privacy


Signature

You can update your consent and preference at any time, just let us know.

tick all that apply

+ Glossary

Brief description of terms

Annuity – Buying an annuity with part of your pension fund will give you a guaranteed income for the rest of your life. It can also provide an income for your spouse/civil partner.

ARF – An approved retirement fund allows you to leave your pension fund invested and adjust your income to suit your needs. You must withdraw a certain percentage of your ARF each year - withdrawals are treated as income and taxed under the PAYE system. An AMRF is an ARF with restrictions.

Certified copy – A photocopy must be certified by someone like your financial adviser, accountant, solicitor or an Embassy or Consular official.

Concurrent employment – This is where you worked two jobs at the same time, each with a pension. For example, you may have been working as an employee for one employer, while at the same time being a paid director of another company.

Defined Benefit (DB) – A defined benefit pension (also known as a ‘final salary’ scheme) is a pension scheme where the benefits are set out in the rules of the scheme. The benefit is often based on the employee’s earnings and pensionable service.

Defined Contribution (DC) – A defined contribution pension (also known as ‘money purchase’) is a pension which depends on how much you (and/or your employer) invests, the charges deducted, how well the investments have done and the way you take your benefits. The value of your pension pot can fall as well as rise.

20% Director – Someone who directly or indirectly, at any time in the last three years before leaving or retiring, owned or controlled more than 20% of the voting rights in the employer company, or in the parent company of the employer company. Shares held between you, your spouse or any minor children count towards this 20% figure.

20% Directors retiring early – If you’re retiring before your selected Normal Retirement Date, it’s a Revenue requirement that you dispose of all of your shares and cut all ties with the company before you claim your benefits. This applies even if you are retiring after age 60 and where your Normal Retirement Date is at a later date.

Final salary – To determine your final salary when calculating your benefits and completing funding checks, we must use the following options:

For employees and Directors with less than 20% shareholding

- your highest basic salary in any of the last 5 years up to the date you left service plus the average of your 3 years fluctuating benefits, or
- the average of 3 or more consecutive salaries from the last 10 years of your service (salary period must end within 10 years of you leaving service)
- the rate of pay from any payslip in your final year and annualise this figure.

Your salary figures may be increased in line with inflation to calculate your final salary.

For 20% Directors

- the average of 3 or more consecutive salaries from the last 10 years of your service (salary period must end within 10 years of you leaving service)

Due to restrictions applying to 20% Directors, we may not be able to index salaries with inflation to calculate your final salary.

Guaranteed pension income for life requirement – The Revenue accepts your State pension and pension annuities as guaranteed income for life. Income in respect of your spouse/civil partner or dependent is not taken into account. Neither is your salary, State assistance, allowances or benefits, rental income, or maintenance order payments. The Revenue need us to hold proof on file.

Until you provide satisfactory proof, your money will not be invested.

Guaranteed period – The annuity is payable for your lifetime or the guaranteed period chosen, whichever is longer. The guaranteed period applies to your annuity only, not to any spouse/civil partner’s annuity. If you want your spouse/civil partner to get an income after your death, the maximum guaranteed period you can choose is 10 years.

If you choose a guaranteed period of 5 years or less, your annuity will be with overlap. If more than 5 years, it will be without overlap.

With overlap: your spouse/civil partner’s annuity starts on your death.

Without overlap: your spouse/civil partner’s annuity starts on your death or the end of the guaranteed period, whichever is later.

+ Glossary

Brief description of terms (continued)

Imputed distribution – Revenue require us to regularly deduct tax from your retirement fund. To do this, they make an assumption that you withdraw a minimum amount each year. So, if you don't withdraw enough during the year (from which PAYE taxes are deducted), in December, we'll work out the difference between the Revenue's assumption and your earlier withdrawals, and, having deducted tax, pay this imputed distribution withdrawal to your bank account.

Nominee Qualifying Fund Manager – The manager you appoint to administer the tax deductions from all your ARFs and Vested PRSAs. You must nominate a QFM where the value of all your ARFs and Vested PRSAs is more than €2m.

Redundancy package – If you got a redundancy payment greater than the statutory minimum, the amount above certain limits may be subject to tax deductions. The calculation of the amount that can be paid tax-free under the 'Increased Exemption' and 'Standard Capital Superannuation Benefit' may have been reduced by your expected tax free lump sum from your pension from that employment. To increase the tax-free exemption at the time of redundancy, you may have irrevocably waived your right to a tax free lump sum from your pension. If you did this, we cannot pay any of your pension policy as a tax-free lump sum.

If you didn't get a redundancy payment in respect of this employment, you should answer 'No' to the redundancy question in Part 3.

Salary – To qualify for a year's service in the company, you must have earned a salary that was assessable to tax under PAYE (Schedule E). To determine your benefits at retirement and to satisfy Revenue limit checks, we may require proof of your salary (compulsory for 20% directors) from you in one of the following formats:

- (a) P60
- (b) P35
- (c) Letter from the company accountant (or receiver/liquidator) confirming your name, salary year end date, the salary amounts and the employer's details
- (d) Payslip from your final year (we'll annualise your basic pay earned). The payslip must show your name, your employer's name and must be from your last 12 months of employment with the company. If you're a 20% director, a payslip can't be used as proof of your salary.
- (e) Letter from Revenue (or Dept of Social Protection) confirming your name, your employer, your salary year end date and salary amounts

Documents must clearly show your name, your employer's name and currency of your salary. We're also required to check the salary quoted was taxed under PAYE (Schedule E).

You should make allowance (2 or 3 weeks) for any requests to your local Revenue or Dept of Social Protection office. If none of (a) to (e) are available, and the Revenue and Dept of Social Protection are unable to confirm salary amounts to you, ask them to confirm this in writing. Only then are we allowed to consider alternatives.

Self-Directed Options – You can invest in a deposit account, execution-only stockbroking or Direct property.

If you choose to invest in a Self-Directed Option, your investment will initially be placed in the policy's cash account. You must have enough money in this account to allow us to carry out your instructions and to pay the charges related to the Self-Directed Options that you have selected.

Taxed cash – After taking your cash lump sum, you can take the balance of your pension fund as a taxable cash lump sum if you meet the guaranteed pension income for life requirement or if you have a minimum of €63,500 invested in an AMRF and/or annuity. Taxable cash lump sums are treated as income and taxed under the PAYE system.

Vested PRSA – A PRSA where you have taken a cash lump sum and/or income.

Checklist

Avoiding delays - Your checklist

All the information we ask for is essential to set up and administer your pension. Any missing information will cause a delay. Some information is critical and until we get it, will mean that your money is not invested, or is invested - but not as set out in this instruction.

These are the most commonly missed:

Part 1 – Member details

- Your PPSN
- Proof of your identity (for example, certified copy⁺ of passport or driving licence) must be sent in with this application, unless we already have it on file.

⁺ See glossary.

Part 2 - Member options

ARF income, annuity payments, tax free and/or taxed lump sum will be lodged to the account you have given us on this form.

Please allow at least 5 bank working days for payments to reach your account.

Payments must be lodged to your own or jointly owned personal bank account.

- Enclose a certified copy⁺ of a recent bank statement to confirm this **if you paid your contributions from a different account.**

If investing in an ARF and/or AMRF (c), or taking an additional lump sum (d), have you a guaranteed pension income for life of €12,700 per annum?

- If yes, please give details and evidence acceptable to Revenue (for example, copy of payment slip, letter from provider).

Part 3 – Member employment and scheme details

- 20% directors⁺ Proof of your salary⁺

Part 4 – Member's other pension arrangements

- Give details of all your pension benefits

Part 6 – I want a Standard Life annuity

- Proof of your spouse/civil partner's identity (for example, certified copy of passport or driving licence) must be sent in with this application, unless we already have it on file.

Part 5 - I want a Standard Life ARF and/or AMRF

If Self-Directed Option of execution-only stockbroking is chosen, you need to attach certified copies of one of each of the following:

- Proof of identity, for example:
 - Current passport
 - Current EU driving licence**and**
- Proof of address, for example:
 - Recent bill (electricity, phone or gas)
 - Recent statement (bank or credit union)
 - Recent document from Revenue or Dept of Social Protection

Part 8 – Your financial adviser's declaration

- Commission details completed
- Your financial adviser's declaration signed.

Current means not expired and recent means issued in the last 6 months. If you don't have a suitable document, talk to us or your financial adviser about alternatives.

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