

Financial Services Guide



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About this Guide

This Financial Services Guide (FSG) provides you with important information about JFP Adviser Services and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

JFP Adviser Services Pty Ltd, is an Australian Financial Services Licensee (AFSL). It acts as the licensee to Jigsaw Financial Planning NSW Pty Limited only.

Who is responsible for the advice to you?

JFP Adviser Services Pty Ltd (the Licensee) is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

Why have I been provided with this Financial Services Guide(FSG)?

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

What financial services and products can we provide?

We are licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to Lonsec.

Your Adviser is only authorised to advise on products which are approved by JFP Adviser Services for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

JFP Adviser Services Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as ‘independent’, ‘impartial’ or ‘unbiased’.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.



Important documents

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents to your client portal or electronically to a nominated email address. You may also request documents be provided to you in hardcopy.

<p>Statement of Advice (SOA)</p> <p>Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.</p>	<p>Record of Advice (ROA)</p> <p>Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.</p> <p>ROAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.</p>	<p>Execution Only (EO)</p> <p>At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person and arrange for the transaction to be completed, without providing personal advice.</p> <p>If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing. Once implemented, we will provide you with an Execution Only (EO) document, which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.</p>
<p>Product Disclosure Statement (PDS)</p> <p>If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.</p> <p>You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.</p>	<p>Ongoing Service Agreement (OSA)</p> <p>If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.</p>	<p>Fee Disclosure Statement (FDS)</p> <p>You will also receive a Fee Disclosure Statement (FDS) each year where you have entered into an ongoing review service. It will outline the fees paid and the services you received in the preceding 12 months, as well as estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.</p>

HOW WE ARE PAID

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed.

There are various ways that you may pay JFP Adviser Services Pty Ltd for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service.

Each of these are discussed in further detail below.

All fees and commissions will be paid directly to JFP Adviser Services Pty Ltd. They retain an amount (Licensee fee) to cover the Licensee costs and the balance is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid monthly in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA.

Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated and paid?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

How commissions (initial and ongoing) from a life insurance product are calculated?

JFP Adviser Services Pty Ltd may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us. These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly.

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by JFP Adviser Services Pty Ltd and your Adviser will be disclosed to you in your SOA, EO or ROA.

Other forms of remuneration or benefits

JFP Adviser Services Pty Ltd and/or your Adviser may be entitled to other benefits when providing services to you.

JFP Adviser Services Pty Ltd and your Adviser keep registers of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed \$300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, we may also receive additional benefits by way of sponsorship of educational seminars, conferences or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request.

PROFESSIONAL INDEMNITY INSURANCE

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. JFP Adviser Services Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of JFP Adviser Services Pty Ltd even where subsequent to these actions they have ceased to be employed by or act for JFP Adviser Services Pty Ltd.

OTHER IMPORTANT DETAILS

JFP Adviser Services Pty Ltd

JFP Adviser Services Pty Ltd is wholly owned by the MSL Family Trust of which Matthew Laird is the ultimate controller. JFP Adviser Services Pty Ltd holds an Australian Financial Services License that provides financial services to clients.

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including financial advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

JFP Adviser Services is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document.

You may obtain a copy of the JFP Adviser Services Pty Ltd Privacy Policy by telephoning us on (02) 9532 0478 or by visiting our website at www.jigsawfp.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another Australian Financial Services Licensee, JFP Adviser Services Pty Ltd may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

IF YOU HAVE A COMPLAINT

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact:

Matthew Laird or Daniel Mikhail

PO Box 1150
MENAI NSW 2234

By email at admin@jigsawfp.com.au or by calling (02) 9532 0478.

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or by calling 1800 931 678.

For any issue relating to your personal information, you can contact:

The Privacy Commissioner

GPO BOX 5218
Sydney NSW 2001
privacy@privacy.gov.au
1300 363 992

You may also contact the Australian Securities & Investment Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

ABOUT US

Our Practice, Jigsaw Financial Planning NSW Pty Ltd and our Advisers are Authorised Representatives of JFP Adviser Services Pty Ltd.

Our Practice has been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our Practice has a disciplined approach to helping you build and manage your plan for financial independence.

Below are our Practice details and how you can contact us:

Name	Jigsaw Financial Planning NSW Pty Ltd	Phone	(02) 9532 0478
ABN	79 660 290 693	Fax	(02) 9012 0607
CAR	1297621	Email	admin@jigsawfp.com.au
Address	C03, Level 1 152-194 Allison Crescent MENAI NSW 2234	Website	www.jigsawfp.com.au

WHAT WE DO

In providing advice and other services described in this FSG, we act on behalf of JFP Adviser Services Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice on all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on:

- Deposit and payment products.
- Investments strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care

We can arrange the following products and services:

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Approved Product List

JFP Adviser Services Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

JFP Adviser Services Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to JFP Adviser Services Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

Ongoing strategy portfolio reviews including but not limited to rebalances or investment manager changes, requests, changes to pension payments or additional investment funds are generally consented to through our client portal provided by Plutosoft. You can also consent via email, electronic signing with audit trail, in writing and by phone call.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

JFP Adviser Services Pty Ltd is authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

OUR FEES

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are exclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Credit card
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to JFP Adviser Services Pty Ltd. They retain an amount (Licensee fee) to cover the Licensee costs and the balanced is passed to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial Modelling

Initial Service	Fee amount
Initial modelling is completed prior to us providing our Strategic Financial Planning Advice. This helps both you and us understand where we can help and the strategies we need to pursue to bring your plan into action.	There is a minimum fee of \$990 Inc GTS for initial modelling which will be deducted off the Strategic Financial Planning advice fee should you proceed.

Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	Strategic Financial Planning Advice has a minimum fee of \$4,400 Inc GST. We do not have a maximum fee for our strategic advice services.

Wherever possible, we will provide you with an estimate of the costs you may incur for our strategic planning services before you agree to proceed.

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
Ongoing Strategic and Investment Advice Services	Our minimum annual fee for ongoing Strategic Advice and Investment reviews is \$4,400 Inc GST pa.

Insurance Advice

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of the commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other Service Costs

In instances where work is required outside an ongoing service agreement, we will always advise you of our estimated fees prior to commencement of our work.

Other service costs are based upon our hourly charge rates which are as follows:

- Administration - \$173 Per hour Plus GST
- Paraplanning - \$250 Per hour Plus GST
- Associate Adviser - \$270 Per hour Plus GST
- Financial Adviser - \$335 Per hour Plus GST
- Practice Principal - \$417 Per hour Plus GST

Associations and Relationships

We may also receive additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request.

FREQUENTLY ASKED QUESTIONS

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax, email, portal consent or other means. If the execution is by telephone instruction we will complete a file note of the conversation as evidence of the call. This record will be kept on your file for future reference if required.

Do we record Phone calls, Meetings and Video Conferences?

It is often the practice of Jigsaw Financial Planning to record meetings, phone calls or video conferences with clients and prospective clients. Prior to any recording, agreement will be sought, and all recordings will be conducted in compliance with NSW law and are strictly confidential.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

How do you disclose my information to third parties.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS Licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the Tax Agent Services Act 2009, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with the Anti-Money Laundering/ Counter-Terrorism Financing (AML/CTF) Act?

JFP Adviser Services adheres to all aspects of the AML/CTF Act. As such we require clients and prospective clients to provide us with identification in accordance with the legislation.

Referrals to us and others

We may provide you with a referral to other professionals. You may also have been referred to us by another professional such as accountants, mortgage brokers and legal professionals.

We do not accept or pay referral fees to any third party.

Matthew Laird

Authorised Representative Number	383938
Phone	(02) 9532 0478
Email	matthew@jigsawfp.com.au
Qualifications	Bachelor of Commerce Diploma of Financial Services Advanced Diploma of Financial Services Masters in Financial Planning Certified Financial Planner
Professional Memberships	Financial Advice Association Australia

Advice and services I can provide

- Retirement Planning
- Investments strategies (strategic asset allocation, risk profiling and investments)
- Budget and cash flow management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care

Experience

Matthew Laird has been in the financial services industry for over twenty years. During this time Matthew has worked for both large and small financial planning firms and has gained extensive experience in financial planning, retirement planning, estate planning, insurance planning, SMSF's, superannuation and investment advisory services.

How is Matthew Remunerated

Matthew Laird may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.
- Your Adviser may receive dividends and/or distributions through MSL Family Trust who is the shareholder of Jigsaw Financial Planning NSW Pty Ltd and JFP Adviser Services Pty Ltd

Daniel Mikhail

Authorised Representative Number	433944
Phone	(02) 9532 0478
Email	daniel@jigsawfp.com.au
Qualifications	Bachelor of Commerce Certified Financial Planning Advanced Diploma of Financial Services Margin Lending and Geared Investments Self Managed super fund accreditation with Kaplan
Professional Memberships	Financial Advice Association Australia

Advice and services I can provide

- Retirement Planning
- Investments strategies (strategic asset allocation, risk profiling and investments)
- Budget and cash flow management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews

Experience

Daniel Mikhail is a Certified Financial Planner with over a decade of experience in developing retirement plans, superannuation strategies and investment solutions for his clients. He works in partnership to improve clients' financial lives both now and in the future. Prior to becoming a financial adviser Daniel worked as an Accountant in the CBD.

How is Daniel Remunerated

Daniel Mikhail is an employee of Jigsaw Financial Planning NSW Pty Ltd and has been appointed as an Authorised Representative of JFP Adviser Services Pty Ltd.

Daniel Mikhail may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue, business profit and other non-financial measures that relate to compliance, staff training and the quality of service.

Lisa Di Cesare

Authorised Representative Number	1263698
Phone	(02) 9532 0478
Email	lisa@jigsawfp.com.au
Qualifications	Diploma of Financial Services Graduate Diploma in Financial Planning
Professional Memberships	Financial Advice Association Australia

Advice and services I can provide

- Retirement Planning
- Investments strategies (strategic asset allocation, risk profiling and investments)
- Budget and cash flow management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews

Experience

Lisa Di Cesare has been in the financial services industry for over ten years. Lisa has gained experience in all facets of the financial planning process having started in administration and client services before progressing into Paraplanning where she has gained the appropriate technical knowledge to be equipped to provide comprehensive financial advice.

How is Lisa Remunerated

Lisa is an employee of Jigsaw Financial Planning NSW Pty Ltd and has been appointed as an Authorised Representative of JFP Adviser Services Pty Ltd.

Lisa Di Cesare may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue, business profit and other non-financial measures that relate to compliance, staff training and the quality of service.

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