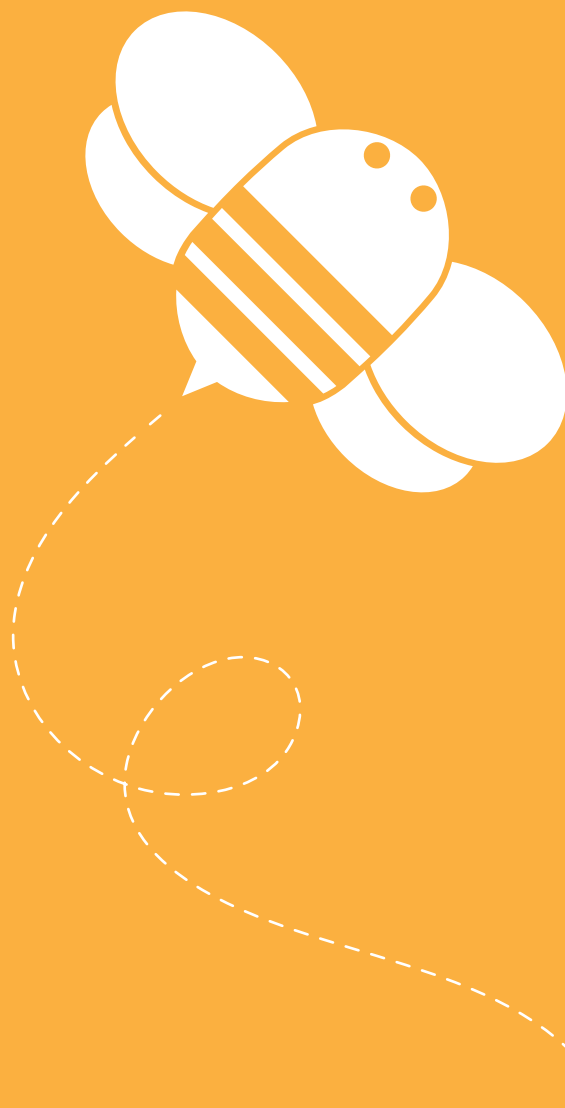


# Savings Solutions

Tata AIA Life Insurance

## Fortune Guarantee

Non Linked Non Participating Endowment Insurance Plan



## Tata AIA Life Insurance Fortune Guarantee

### Non Linked Non Participating Endowment Insurance Plan

At every stage of your life you have a milestone to achieve. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same. Life Insurance is the best way to protect your family from financial crisis in case of an unfortunate event and help you to fulfill your dreams.

We present, Tata AIA Life Insurance Fortune Guarantee that provides life insurance cover throughout the policy term for the financial security of your family and a Guaranteed lump sum benefit on maturity to fulfill your future goals. You can also enhance your protection cover with a wide range of riders.

### Key Features

- Guaranteed Maturity Benefit\* that varies from 114% to 214% of Total Premiums Paid
- Life cover to protect your loved ones
- Flexible policy term of 10, 11, 12 and 15 years & premium paying term of 5 years
- Higher benefits for female lives
- Option to enhance protection through riders
- Tax benefits may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

\*Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, policy term and premium band

### Eligibility Criteria

Plan Parameters		
	Policy Term (years)	Age (years)
Min Issue Age (Age as on last birthday)	15	3
	12	6
	11	7
	10	8
Max Issue Age (Age as on last birthday)	65 years	
	Policy Term (years)	Age (years)
Max Maturity Age (Age as on last birthday)	15	80
	12	77
	11	76
	10	75
Policy Term	10, 11, 12 and 15 years	
Premium Payment Term	5 years	
Premium Mode	Annual/Semi-annual/ Quarterly/Monthly	

Basic Sum Assured	10 times Annualised Premium “Annualised Premium” shall be the premium paid in a year with respect to the basic sum assured chosen by the policy holder, excluding the underwriting extra premiums and loading for modal premiums, if any.
Min Annualised Premium	₹ 50,000
Max Annualised Premium	No Limit, Subject to Underwriting

You may choose to pay your premiums in Annual, Semi-annual, Quarterly or Monthly mode as per your convenience

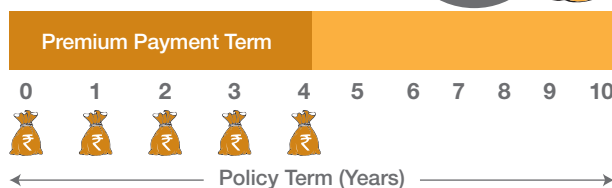
### Modal loading is as follows:

- Annual Premium Rate : Multiply Annual Premium Rate by 1 (i.e. No loading).
- Semi-Annual Premium Rate : Multiply Annual Premium Rate by 0.51 (i.e. loading of 2%).
- Quarterly Premium Rate : Multiply Annual Premium Rate by 0.26 (i.e. loading of 4%).
- Monthly Premium Rate : Multiply Annual Premium Rate by 0.0883 (i.e. loading of 6%).

Increase / Decrease in Basic Sum Assured is not allowed.

### How does Tata AIA Life Insurance Fortune Guarantee work?

On Maturity\*, Maturity benefit factor times total premiums paid is payable



\*Maturity benefit factor varies with the entry age, gender, policy term and premium band. For more details refer ‘What are your benefits?’ section.

### What are your Benefits?

You are eligible for the following benefits under this product:

#### Maturity Benefit

Maturity Sum Assured will be paid on maturity. The “Maturity Sum Assured” is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, gender, annualised premium band & entry age as mentioned below:

**Males**

**Policy Term - 10 years**

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	138%	141%	146%	148%	149%
16 to 20	137%	140%	145%	147%	149%
21 to 25	136%	139%	144%	146%	148%
26 to 30	135%	139%	142%	145%	147%
31 to 35	135%	138%	141%	144%	146%
36 to 40	133%	137%	140%	143%	145%
41 to 45	132%	136%	140%	141%	144%
46 to 50	131%	135%	139%	140%	143%
51 to 55	130%	133%	137%	140%	140%
56	129%	132%	136%	140%	140%
57	127%	131%	135%	139%	139%
58	126%	130%	134%	137%	138%
59	125%	128%	133%	136%	136%
60	124%	127%	132%	135%	135%
61	122%	126%	130%	134%	134%
62	120%	124%	128%	132%	132%
63	119%	122%	127%	130%	130%
64	116%	120%	125%	128%	128%
65	114%	118%	122%	126%	126%

**Policy Term - 11 years**

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
7	147%	151%	155%	157%	160%
8 to 15	147%	151%	155%	157%	160%
16 to 20	146%	151%	154%	156%	159%
21 to 25	145%	150%	153%	155%	157%
26 to 30	144%	150%	152%	154%	156%
31 to 35	144%	148%	151%	153%	155%
36 to 40	142%	146%	151%	152%	154%
41 to 45	141%	145%	151%	151%	153%
46 to 50	140%	144%	149%	151%	152%
51 to 55	139%	142%	147%	151%	151%
56	138%	141%	146%	150%	150%
57	137%	140%	144%	149%	149%
58	135%	139%	143%	148%	148%
59	134%	137%	142%	146%	146%
60	132%	136%	140%	145%	145%
61	131%	134%	139%	143%	143%
62	129%	132%	137%	141%	141%
63	126%	130%	135%	139%	139%
64	124%	127%	132%	137%	137%
65	121%	125%	130%	134%	134%

Policy Term 12 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
6	156%	160%	165%	167%	169%
7	156%	160%	165%	167%	169%
8 to 15	156%	161%	165%	167%	170%
16 to 20	155%	159%	164%	166%	168%
21 to 25	154%	158%	163%	165%	167%
26 to 30	153%	158%	162%	164%	166%
31 to 35	153%	156%	161%	163%	165%
36 to 40	151%	155%	160%	162%	164%
41 to 45	150%	154%	160%	161%	163%
46 to 50	149%	153%	158%	160%	162%
51 to 55	148%	151%	155%	160%	160%
56	146%	150%	154%	159%	159%
57	145%	148%	153%	157%	158%
58	143%	147%	151%	156%	156%
59	142%	145%	150%	155%	155%
60	140%	143%	148%	153%	153%
61	138%	141%	146%	151%	151%
62	136%	139%	144%	149%	149%
63	133%	137%	141%	146%	146%
64	130%	134%	139%	144%	144%
65	127%	131%	136%	141%	141%

Policy Term 15 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
3	194%	199%	205%	209%	211%
4	194%	200%	206%	209%	212%
5	195%	200%	206%	210%	212%
6	195%	200%	206%	210%	212%
7	195%	200%	207%	210%	213%
8 to 15	195%	201%	207%	210%	213%
16 to 20	194%	200%	205%	209%	212%
21 to 25	192%	198%	204%	207%	210%
26 to 30	191%	198%	202%	206%	209%
31 to 35	191%	196%	201%	204%	207%
36 to 40	188%	194%	200%	203%	206%
41 to 45	186%	192%	200%	201%	204%
46 to 50	184%	191%	197%	200%	202%
51 to 55	182%	187%	194%	200%	200%
56	180%	185%	192%	198%	198%
57	178%	183%	190%	196%	196%
58	176%	181%	188%	194%	194%
59	174%	179%	186%	192%	192%
60	171%	176%	183%	190%	190%
61	168%	173%	180%	187%	187%
62	165%	170%	177%	184%	184%
63	161%	167%	174%	180%	181%
64	157%	162%	170%	177%	177%
65	152%	158%	165%	172%	172%

Females:  
Policy Term - 10 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
8 to 15	139%	142%	147%	149%	150%
16 to 20	138%	141%	146%	148%	150%
21 to 25	137%	140%	145%	147%	149%
26 to 30	136%	140%	143%	146%	148%
31 to 35	136%	139%	142%	145%	147%
36 to 40	134%	138%	141%	144%	146%
41 to 45	133%	137%	141%	142%	145%
46 to 50	132%	136%	140%	141%	144%
51 to 55	131%	134%	138%	141%	141%
56	130%	133%	137%	141%	141%
57	128%	132%	136%	140%	140%
58	127%	131%	135%	138%	139%
59	126%	129%	134%	137%	137%
60	125%	128%	133%	136%	136%
61	123%	127%	131%	135%	135%
62	121%	125%	129%	133%	133%
63	120%	123%	128%	131%	131%
64	117%	121%	126%	129%	129%
65	115%	119%	123%	127%	127%

Policy Term - 11 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
7	148%	152%	156%	158%	161%
8 to 15	148%	152%	156%	158%	161%
16 to 20	147%	152%	155%	157%	160%
21 to 25	146%	151%	154%	156%	158%
26 to 30	145%	151%	153%	155%	157%
31 to 35	145%	149%	152%	154%	156%
36 to 40	143%	147%	152%	153%	155%
41 to 45	142%	146%	152%	152%	154%
46 to 50	141%	145%	150%	152%	153%
51 to 55	140%	143%	148%	152%	152%
56	139%	142%	147%	151%	151%
57	138%	141%	145%	150%	150%
58	136%	140%	144%	149%	149%
59	135%	138%	143%	147%	147%
60	133%	137%	141%	146%	146%
61	132%	135%	140%	144%	144%
62	130%	133%	138%	142%	142%
63	127%	131%	136%	140%	140%
64	125%	128%	133%	138%	138%
65	122%	126%	131%	135%	135%

Policy Term 12 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
6	157%	161%	166%	168%	170%
7	157%	161%	166%	168%	170%
8 to 15	157%	162%	166%	168%	171%
16 to 20	156%	160%	165%	167%	169%
21 to 25	155%	159%	164%	166%	168%
26 to 30	154%	159%	163%	165%	167%
31 to 35	154%	157%	162%	164%	166%
36 to 40	152%	156%	161%	163%	165%
41 to 45	151%	155%	161%	162%	164%
46 to 50	150%	154%	159%	161%	163%
51 to 55	149%	152%	156%	161%	161%
56	147%	151%	155%	160%	160%
57	146%	149%	154%	158%	159%
58	144%	148%	152%	157%	157%
59	143%	146%	151%	156%	156%
60	141%	144%	149%	154%	154%
61	139%	142%	147%	152%	152%
62	137%	140%	145%	150%	150%
63	134%	138%	142%	147%	147%
64	131%	135%	140%	145%	145%
65	128%	132%	137%	142%	142%

Policy Term 15 years

Entry Age/Annualised Premium Band	50,000 to 74,999	75,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 & above
3	195%	200%	206%	210%	212%
4	195%	201%	207%	210%	213%
5	196%	201%	207%	211%	213%
6	196%	201%	207%	211%	213%
7	196%	201%	208%	211%	214%
8 to 15	196%	202%	208%	211%	214%
16 to 20	195%	201%	206%	210%	213%
21 to 25	193%	199%	205%	208%	211%
26 to 30	192%	199%	203%	207%	210%
31 to 35	192%	197%	202%	205%	208%
36 to 40	189%	195%	201%	204%	207%
41 to 45	187%	193%	201%	202%	205%
46 to 50	185%	192%	198%	201%	203%
51 to 55	183%	188%	195%	201%	201%
56	181%	186%	193%	199%	199%
57	179%	184%	191%	197%	197%
58	177%	182%	189%	195%	195%
59	175%	180%	187%	193%	193%
60	172%	177%	184%	191%	191%
61	169%	174%	181%	188%	188%
62	166%	171%	178%	185%	185%
63	162%	168%	175%	181%	182%
64	158%	163%	171%	178%	178%
65	153%	159%	166%	173%	173%

## Death Benefit

In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable.

“Sum Assured on death” shall be the highest of the following:

- Basic Sum Assured
- 105% of the Total Premiums Paid
- Maturity Sum Assured

Where,

“Basic Sum Assured” is 10 times of the Annualised Premium.

“Annualised Premium” shall be the premium paid in a year with respect to the Basic Sum assured chosen by the policy holder, excluding the underwriting extra premiums and loading for modal premiums, if any.

“Total Premiums Paid” means amount equal to the total premiums paid during the premium payment term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any.

“Maturity Sum Assured” refers to the absolute amount of benefit which is guaranteed to become payable on maturity of the policy.

## Additional Benefits:

### Flexibility of Additional Coverage<sup>1</sup>

You have further flexibility to customize your product by adding the following optional riders. These riders can be attached only at the policy inception.

The Policyholders have an option to choose the following riders:

1. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN:110B028V01)
2. Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01)
3. Tata AIA Life Insurance Term Rider (UIN: 110B030V01)

### Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01)

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart. The benefits will be doubled in case of certain accidental death or dismemberments.

### Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01)

This rider provides for the waiver of all future premiums of the basic policy which fall due in case of death or while the proposer is totally and permanently disabled (provided that the

death occurs /disability commences before the proposer reaches 65 years or the end of premium payment term of the basic plan, whichever is earlier).

### Tata AIA Life Insurance Term Rider (UIN: 110B030V01)

This rider ensures additional protection of your family by paying your nominee an amount equal to the rider sum assured in event of untimely death.

In the event of death it will pay below mentioned benefits, depending on the option chosen by the life insured at time of issuance of the rider:

Option I: Death benefit equals Sum Assured on Death

Option II: An amount equal to (1/120) times Sum Assured on Death, every month for fixed 10 years starting from the subsequent monthly Death Anniversary.

Where monthly Death Anniversary is defined as monthly date on which death took place.

There is no overlap in benefit offered under different riders and rider benefits shall be payable separately in addition to base plan benefits.

<sup>1</sup>Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochure or contact our Insurance Advisor/ Intermediary or visit our nearest branch office.

## Benefit Illustration

Following are the benefits payable at the given ages for term 15 years for a healthy life and for standard age proof:

All amount in Rupees

Age of the life insured (years)	Annual Premium <sup>^</sup>	Basic Sum Assured	Maturity Benefit <sup>^</sup>
35	₹ 100,000	₹ 10,00,000	₹ 10,05,000
35	₹ 500,000	₹ 50,00,000	₹ 51,00,000
35	₹ 10,00,000	₹ 100,00,000	₹ 1,03,50,000

<sup>^</sup>Premiums are excluding applicable taxes, cesses and levies. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the benefit illustration for the exact premium.

In case of unfortunate death of the insured, **Death Benefit** as defined under ‘What are your Benefits’ will be payable.

<sup>^</sup>Provided the policy is in force, all due premiums have been paid and Insured survives till maturity.

## Other plan features/ Terms and Conditions

### Surrender

The policy can be surrendered any time during the term of the policy, provided at least two full year's premiums have been paid. The surrender value payable is higher of the Guaranteed

Surrender Value (GSV) or Special Surrender Value (SSV).

$GSV \text{ will be Total premium paid} \times GSV \text{ factor}^*$

“Total Premiums Paid” means amount equal to the total premiums paid during the premium payment term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any.

**The Special Surrender Value (SSV) will be calculated as follows:**

$Special \text{ Surrender Value Factor}^* \times Maturity \text{ Sum Assured.}$

Company has the right to review the basis for calculating the SSV factors from time to time based on the experience and will be subject to prior approval of IRDA of India.

\*For Guaranteed Surrender Value Factors and Special Surrender Value Factors, please refer to the policy contract.

**Grace Period**

If you are unable to pay your Premium on time, a grace period of 15 days for monthly mode and 30 days for all other modes will be offered starting from the premium due date. The Policy will remain in force during this period. . If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Section. If any death claim occurs during the grace period, any due premium (without interest) of the policy for the policy year, in which the event has occurred will be deducted from the death claim pay out.

**Non-forfeiture Provisions**

If the full premiums for the first two policy years are not paid within the grace period, the policy shall lapse from the due date of first unpaid premium and no benefits will be payable.

The policy will be converted into a Reduced Paid-up policy by default, provided full premiums for the first two policy years are paid and subsequent premiums remain unpaid.

Reduced Paid-up policy is a default non-forfeiture benefit. In case of Reduced Paid up policies, the benefits payable will be as below:

On death of the life insured during the policy term;

$Sum \text{ Assured on death} \times (\text{No. of premiums paid}) / (\text{No. of premiums payable, during the entire policy term})$

This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Maturity benefit in case of reduced paid up policies: Maturity Sum Assured

However, from the due date of First Unpaid Premium, but not later than 2 years from the due date of First Unpaid Premium; the policy can be revived by payment of full arrears of premiums together with interest.

**Revival**

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, you may reinstate/revive the same within two years after the due date of the first unpaid premium and before the date of maturity subject to underwriting & reinstatement rules of the company. However, the Company would require: a) A written application from you for reinstatement/revival; b) Current health certificate of insured and other evidence of insurability satisfactory to the Company; c) Payment of all overdue premiums with interest; d) Repayment or reinstatement of any Indebtedness outstanding at the due date of the premium at default plus interest. The applicable interest rate for revival is determined using the SBI domestic Term Deposit rate for ‘1 year to 455 days’, plus 2%. Any alteration in the formula will be subject to prior approval of IRDAI. The simple interest rate applicable as on 1st April 2018, is 8.40% p.a. [i.e. SBI interest rate of 6.40% (which rate may be revised from time to time) + 2%].

Any evidence of insurability requested at the time of reinstatement/revival will be based on the prevailing underwriting guidelines duly approved by the Board. The reinstatement/revival will be based on the Board approved underwriting policy.

**Free Look Period**

If you are not satisfied with the terms & conditions/ features of the policy, you have the right to cancel the Policy by providing written notice to the Company stating objections/reasons and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover, b) Stamp duty and medical examination costs and c) any applicable taxes, cesses and levies, which have been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within 15 days after you receive the Policy Document. The said period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing or electronic mode i.e. other than in person.

**Policy Loan**

Policy Loan is available in Tata AIA Life Insurance Fortune Guarantee provided that the policy acquires Surrender Value, you may apply for a policy loan for such an amount within the extent of 65% of Surrender Value.

Interest rate applicable to Policy loan will be equal to the prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure ‘1 year to 455 days’ + 2%. The interest rate applicable as on 1st April 2018, is 8.40% p.a. [i.e. SBI interest rate of 6.40% (which rate may be revised from time to time) + 2%] compounded annually. This formula will be reviewed annually and can be altered only subject to prior approval of IRDAI.



## Exclusion

### Suicide

In case of death due to suicide within 12 months from -

- a) Date of Inception of Policy, the nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Premiums paid, provided the Policy is in force; or
- b) Date of revival of Policy, the nominee or beneficiary of the Policyholder shall be entitled to an amount which is higher of 80% of Premiums paid till date of death or Surrender Value as available on the date of death.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

### Tax Benefits

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time.

Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

### Assignment

Assignment allowed as per Section 38 of the Insurance Act 1938 as amended from time to time.

### Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

### (Prohibition of Rebates) Section 41 - of the Insurance Act, 1938 and amended from time to time.

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons Ltd. and AIA Group Ltd (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

### DISCLAIMER:

- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid.
- This product brochure should be read along with Benefit Illustration.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Intermediary/ Branch.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
- Risk cover commences along with policy commencement for all lives, including minor lives.

**BEWARE OF SPURIOUS/  
FRAUD PHONE CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403.

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