

Bandhan Life

Bandhan Life

iGuarantee Assurance

Non-Linked Non–Participating, Individual Life Insurance Savings Plan
UIN: 138N121V01

Bharat Ki Udaan, Bandhan Se.

Your family's security deserves more than promises—it deserves a guarantee. **Bandhan Life iGuarantee Assurance** is a savings plan that offers **guaranteed returns** and **financial protection** through life insurance, helping you stay committed to your goals with confidence.

Whether you're planning for milestones or securing your loved ones' future, this plan ensures your dreams stay on track—**no matter what.**

Why Choosing Bandhan Life iGuarantee Assurance Is A Smart Move For You?



How Does This Plan Work?

You can customize your policy to suit your requirement with these few steps:

- Choose the premium amount that you wish to pay and the premium payment frequency.
- Choose your policy term and premium payment term from the available choices.
- The base sum assured will be 11 times of your Annualized Premium.

Plan Benefits In Detail

Maturity Benefit

On surviving till end of policy term, the Guaranteed maturity benefit will be paid to you in a lump sum.

Where,
Guaranteed Maturity Benefit shall be equal to (Guaranteed Maturity Multiple (GMM) / 1000) X Annualized Premium[@]
GMM shall depend on age at entry, policy term, premium payment term, gender, sales channel and annualized premium.

Death Benefit

In case of unfortunate demise of the Life Assured before the date of maturity, we will pay to the Nominee/claimant an amount which is higher of Sum Assured on Death or Surrender Value as on date of death.

Wherein, the Sum Assured on Death will be highest of:

- 11 times of Annualized Premium[@], which is Base Sum Assured, or
- 105% of Total Premiums Paid[$] plus loading for modal premiums till date of death.

The Policy will terminate upon payment of the Death Benefit, and no other benefits are payable.

Insta Claim Assurance[~]

Immediate Return of Premiums: This benefit is applicable on death of the life assured post completion of 3 policy years from the date of inception or revival/reinstatement whichever is later, of the policy and provided the policy is in-force on date of death. In such scenario, on receipt of intimation of death, an immediate payout equal to 100% of Total Premiums Paid[$] plus loading for modal premiums till date of death shall be payable within 1 working day from claim registration date, provided all mandatory documents are submitted. The amount already paid shall be deducted from the death benefit payable.

No Waiting for Investigation Closure: This benefit is processed without waiting for the final claim decision, helping families manage urgent expenses like medical bills, travel, or funeral costs.

[@] Annualized Premium means the premium amount payable in a year excluding taxes (if any), rider premiums, underwriting extra premiums and loadings for modal premiums.

[$] Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

Sample Guaranteed Maturity Multiples (GMM)

Age	Gender	Policy Term	Premium Payment Term	Annualized Premium[@]	GMM
35	Male	20	10	₹1,00,000	22407.76
35	Female	20	10	₹1,00,000	22631.8376
45	Male	15	10	₹50,000	16055.56
45	Female	15	10	₹50,000	16216.1156

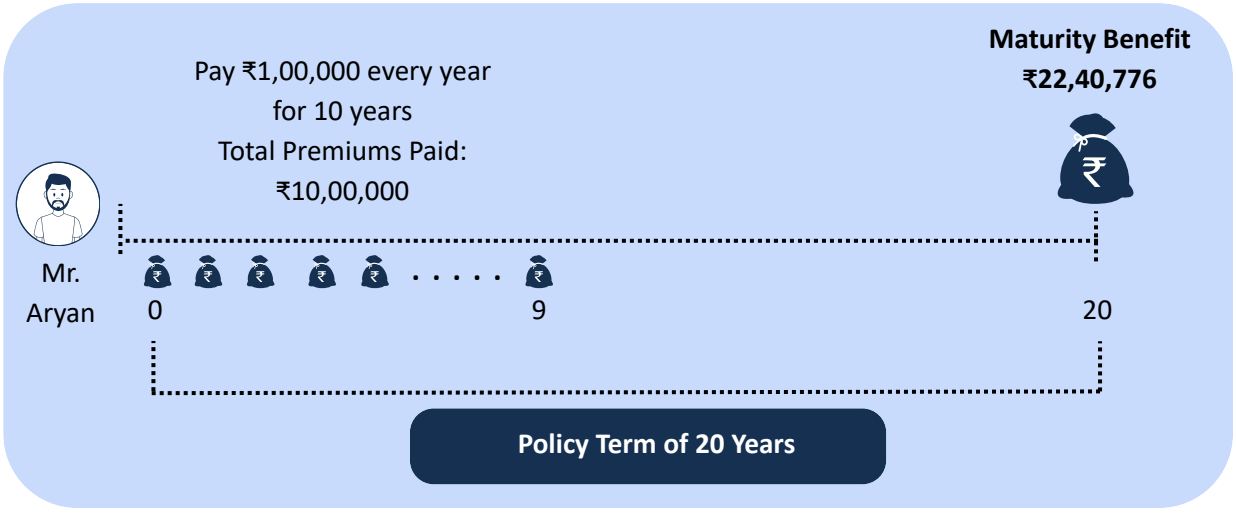
These GMM numbers are applicable for Corporate Agent channel.

Let's understand with an example

Aryan, aged 35 years, wants to create a corpus that can help pay for the down payment of his future home. He opts for Bandhan Life iGuarantee Assurance, customized as follows:

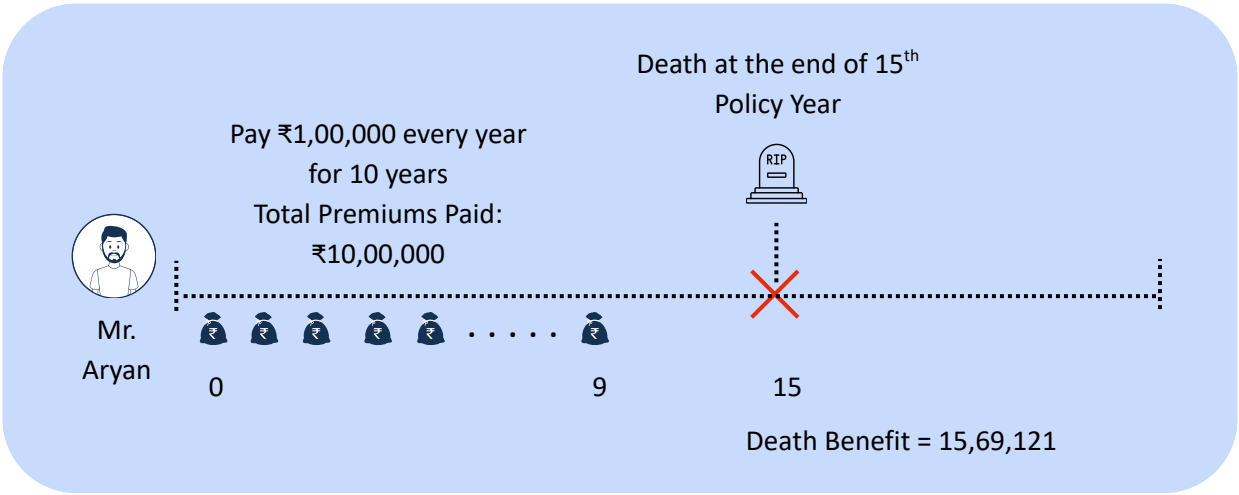
Policy Term: 20 years |Premium Payment Term: 10 years (limited pay) |Annual Premium: ₹1,00,000 per annum.

Scenario 1: Aryan receives the maturity benefit, whilst enjoying life cover for the entire coverage period of 20 years.



Maturity Benefit = ₹22,40,776

Scenario 2: In case of Aryan's unfortunate death at the end of 15th Policy year, the death benefit will be payable to his nominee/ claimant, subject to all due premiums under the policy being paid.



Death Benefit = 15,69,121

All premiums mentioned above are for a standard male life and exclusive of any taxes, cess and levies. The above illustration applies to all channels other than Direct & Online.

Sample Illustration:

Age (years)	Annualized Premium@	PT	PPT	Guaranteed Maturity Benefit	Death Benefit (at policy inception)
25	25,000	15	5	2,35,621	2,75,000
30	50,000	15	10	8,18,337	5,50,000
35	1,00,000	20	5	13,12,171	11,00,000
40	1,20,000	20	10	27,01,769	13,20,000

All premiums mentioned above are for a standard male life and exclusive of any taxes, cess and levies. The above illustration applies to all channels other than Direct & Online.



Eligibility Conditions

<table>
<tr><td>Entry Age ^^</td><td>Minimum: 0 years (3 months)

Maximum: 50 years</td></tr>
<tr><td>Maturity Age ^^</td><td>Minimum: 18 years

Maximum: 70 years

For POS Channel: Maximum Maturity Age is restricted to 65 years</td></tr>
<tr><td>Policy Term (PT) & Premium Payment Term (PPT)</td><td>
<table>
<tr><th>Policy Term (years)</th><th>Premium Payment Term (years)</th></tr>
<tr><td>15</td><td>5, 10</td></tr>
<tr><td>20</td><td>5, 10</td></tr>
</table>
</td></tr>
<tr><td>Premium</td><td>Minimum Premium:
<table>
<tr><th>Frequency</th><th>Annual</th><th>Half-Yaerly</th><th>Quarterly</th><th>Monthly</th></tr>
<tr><td>Installment Premium</td><td>₹14,500</td><td>₹7,200</td><td>₹3,600</td><td>₹1,200</td></tr>
</table>
Maximum Premium:
For POS Channel:
Maximum Premium shall be subject to the maximum sum assured allowed for this channel. (Subject to ‘Board Approved Underwriting Policy’ of the Company).

For channels other than POS:
No limit, subject to ‘Board Approved Underwriting Policy’ of the Company.</td></tr>
<tr><td>Base Sum Assured</td><td>11 times annualized Premium

For POS channel:
Maximum Base Sum Assured: ₹25,00,000 (Subject to ‘Board Approved Underwriting Policy’ of the Company).

For Channels other than POS Channel: No limit on maximum Base Sum Assured, subject to ‘Board Approved Underwriting Policy’ of the Company.</td></tr>
<tr><td>Premium Payment Frequency[1]</td><td>Yearly, Half-yearly, Quarterly and Monthly</td></tr>
</table>

[^^] All ages above are applicable as on last birthday. If the Policy has been taken on the life of a minor, the Policy shall automatically vest on him/her with effect from the date of attaining age of majority and the Life Assured will become the Policyholder from such date.

[1] The modal factors applicable are as below and are calculated on Annualized Premium:

Half-Yearly Premium = Annualized Premium multiplied by 0.512

Quarterly premium = Annualized Premium multiplied by 0.259

Monthly Premium = Annualized Premium multiplied by 0.087

The policyholder has the option to alter the payment frequency during the premium payment term.

Additional Benefits Under The Plan

Death Benefit Payout Options

At the time of purchase or at the time of claim, the Policyholder/ Nominee shall have the option to choose from the following payout options:

- 100% of the death benefit as lump sum,
- 100% of the death benefit as monthly income instalments

The above amounts shall be reduced by the Insta Claim Assurance if any, already paid.

The instalments will be paid monthly throughout the instalment period of 5 years. However, the default payout option shall be lump sum in case no payout option is exercised.

The Policyholder/ Nominee shall also have the option to:

- Convert lump sum benefit into monthly income instalment and vice-a-versa at the time of claim
- Convert the remaining monthly income instalments into lump sum, post commencement of income payment. In such scenario, present value of outstanding monthly income instalment shall be payable.

The monthly income instalments will start from next monthly anniversary following the date of acceptance of claim.

The interest rate for converting lump sum to monthly income will be (5-year G-sec - 1%), rounded to the nearest 50 bps. The interest rate shall reset at the beginning of each Financial Year. Any change in formula used in deriving this interest rate will be subject to prior approval from IRDAI.

The current interest rate used for FY 2026-27 is 6.00% p.a. compounded annually.

Upon payment of the death benefit as lumpsum or income, the policy terminates, and no further benefits are payable.

For policies sourced through POS Channel, this option is not applicable, death benefit will be paid as lump sum only.

Additional Benefit For Women

The Guaranteed Maturity Multiple (GMM) for female lives shall be 1% higher than that for male lives, resulting in enhanced overall maturity benefits for female policyholders.

Change In Premium Payment Frequency

You will have the option to alter the premium payment frequency during the premium payment term.

Terms And Conditions

Surrender Benefit Under The Plan

We advise you to continue your policy and enjoy the benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy.

You can surrender the policy at any time during the policy term after completion of the first policy year provided one full year's premium has been paid. The surrender benefit payable will be the highest of the guaranteed surrender value (GSV) and special surrender value (SSV) as on date of surrender.

Guaranteed Surrender Value (GSV)

The company guarantees a minimum surrender value which is equal to Guaranteed Surrender Value. GSV shall be payable provided 2 full years' premiums have been paid. The GSV factors are guaranteed throughout the Policy Term.

GSV shall be calculated as GSV Factor X (Total Premiums Paid$^{\$}$ plus loadings for modal premiums).

The GSV from 6th Policy Year onwards is equal to 100% of Total Premiums Paid$^{\$}$ plus loading for modal premiums.
The GSV factor will depend on the policy year of surrender.

Special Surrender Value (SSV)

Special Surrender Value (SSV) shall be payable after completion of the first policy year provided one full year's premium has been received from the date of inception of the policy.

The factors for such SSV will be decided by the Company from time to time. The applicable SSV shall be reviewed annually based on the prevailing yield on 10-Year G-Sec and the underlying experience. Any change in the methodology of determination of Special Surrender Value Factors (SSVF) shall be subject to prior approval from IRDAI.

What Happens If I Stop Paying The Due Premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

If at least the first full years' premium from the date of inception of the policy has not been paid by you, the policy will automatically and immediately lapse on the date of expiry of Grace Period. If a lapsed policy is not reinstated during revival period and before the expiry of policy term, it will automatically stand terminated. No benefit will be paid in case of a lapsed policy on death, survival or surrender.

If at least the first full years' premium has been paid and subsequent premiums are not paid, then the policy shall not lapse. Instead, the policy will be immediately and automatically converted to a paid-up policy at the expiry of the grace period.

Once the policy is in paid-up status, it is eligible for the following benefits:

Death Benefit
Benefit Payable on Death for Paid-Up policies = Paid-Up Sum Assured on Death

- Paid-Up Sum Assured on Death = (Total Number of Premiums paid / Total Number of Premiums payable over the Policy Term) x Sum Assured on Death, where Sum Assured on Death is defined above under the section Plan Benefits in Detail.

The Death Benefit for Reduced paid-up policies at no time shall be less than higher of:

- 105% of (Total Premiums Paid[$] plus loading for modal premium) till the date of death
- Surrender value payable as on death.

Maturity Benefit
Benefit Payable on Maturity for Paid-Up policies = Paid-Up Maturity Benefit

- Paid-Up Maturity Benefit = (Total Number of Premiums paid / Total Number of Premiums payable over the Policy Term) x Guaranteed Maturity Benefit, where Guaranteed Maturity Benefit is defined above under the section Plan Benefits in Detail.

A policy which has acquired a Surrender Value shall not lapse because of the non-payment of further premiums but shall be kept in-force to the extent of the Paid-Up Maturity Benefit except for policies whose Paid-Up Maturity Benefit takes the form of a benefit of less than Rupees two thousand five hundred. In the latter case mentioned above, Surrender Value will be paid as a lump sum at the end of the Revival Period. The Policy will then be terminated, immediately and automatically.

How Do I Revive My Lapsed Policy? (Revival)

The policyholder may revive the policy within five consecutive completed years from the due date of the first unpaid premium ("Revival Period") and before the expiry of the policy term. The revival will be subject to 'Board Approved Underwriting Policy' of the Company and payment of all outstanding premiums (including taxes, if any) with applicable interest, thereon. The interest rate applicable for FY 2026-27 is 9.00% p.a. compoundẽd annually.

The interest will not exceed the yield to maturity on 10-year G-Sec + 200 basis points rounded to nearest 50 basis points. G-Sec rates will be taken from **www.fbil.org.in**. The interest rate will be reset at the beginning of each Financial Year. Any change in formula used in deriving this interest rate will be subject to prior approval from IRDAI.

Upon revival, the policyholder would be eligible for all benefits in full in line with in-force policy.

In case no revival request is received from the policyholder during the revival period and the policy has not acquired paid-up status, the policy will terminate.

Policy Loan

You can take loan under the Policy, provided the Policy has acquired Surrender Value subject to the below terms and conditions as we may specify from time to time:

- The maximum amount of loan will be equal to 80% of Surrender Value as on the date of loan subject to the minimum amount of ₹12,000.
- The loan interest will not exceed the yield to maturity on 10-year G-Sec + 200 bps rounded to nearest 50 bps. G-Sec rates will be taken from **www.fbil.org.in**. The interest rate will be reset at the beginning of each Financial Year. Any change in formula used in deriving this interest rate will be subject to prior approval from IRDAI, if applicable. The current interest rate used for FY 2026-27 is 9.00% p.a.
- The policyholder can repay part or full amount of loan and/or loan interest at any time during the Policy Term.
- If death, surrender or maturity takes place during the subsistence of loan, then, any loan and/or loan-interest outstanding as on the date of death, as on the date of surrender or as on the date of maturity (as applicable) will be recovered from the Death Benefit, Surrender Benefit or Maturity Benefit respectively, as applicable.
- For other than in-force and fully paid-up policies, in case the outstanding loan amount (including Interest) exceeds 95% of the Surrender Value anytime during the Policy Term, the Company will send an intimation to the Policyholder for repayment of loan/ interest. In the event of non-payment within 30 days after intimation or if premiums are discontinued, the Policy shall be terminated by paying any differential amount if any i.e. surrender value less outstanding loan amount (including Interest).
- For in-force and fully paid-up policies, the policy will not be foreclosed if the outstanding loan amount (including Interest) exceeds the surrender value.
- Subject to Sub-Section e) above, the Policy can be foreclosed as per conditions mentioned under lapse, paid-up, and surrender sections.
- The rate of interest shall remain the same for the entire term of the loan under a policy.
- Terms and Conditions applicable for loans may be revisited subject to prior approval of PMC.

Grace Period

The Grace Period is 15 days for policies under monthly premium payment frequency and 30 Days for all other frequencies from the premium due date, during which the due premium can be paid (without any interest) and Policy is considered to be in-force with the risk cover.

If death occurs during the grace period, then death benefit will be reduced by an amount equal to the Outstanding Instalment Premium (including taxes, if any) as on date of death.

Outstanding Instalment Premium in the above context is the due instalment premium(s) that were due but unpaid as on date of death of the Life Assured.

Freelook Cancellation

If the Policyholder is not satisfied with any of the terms and conditions of the policy or otherwise and has not made any claims, Policyholder may request the Company for cancellation of policy within 30 days from the date of receipt of the policy document, whether received electronically or otherwise.

On cancellation of the policy within the above-mentioned free-look period, the Company shall refund premiums paid after deducting the proportionate risk premium for the period of cover and the expenses incurred by the Company for medical expenses (if any) and stamp duty.

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 100% of the Total Premiums Paid[$] plus loading for modal premiums till the date of death or the surrender value available as on date of death whichever is higher, provided the policy is in-force.

The policy terminates upon payment of such benefit.

Auto Vesting

For minor lives the ownership of the Policy will automatically vest on Life Assured on attainment of majority. In case of early death of the minor life, the benefits will be paid to the Policyholder.
In case the Policyholder and Life Assured are different, the Company shall follow the principle of insurable interest as driven by the 'Board Approved Underwriting Policy' of the Company.

Tax Benefits

Premium paid, maturity benefit death benefit and surrender value are eligible for tax benefits subject to the conditions under Sections 80C (under OLD Regime of The Income Tax Act, 1961 only), 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Please consult your tax advisor and take independent tax advice for eligibility and before claiming any benefit under the policy. Income Tax (TDS) (if any), will be deducted at the applicable rate from the payments made under the policy. Tax laws are subject to amendments made thereto from time to time. The Company does not assume responsibility on tax implication mentioned anywhere in this document.

Advance Premium

Advance instalment premium will be accepted for all premium due dates within the same financial year and for a maximum period of three months in advance in case of due dates falling in the next financial year. Company will always comply with IRDAI regulations with regards to advance premium.

Statutory Information

Assignment and Nomination

- Assignment: Allowed as per section 38 of the Insurance Act 1938 as amended from time to time
- Nomination: Allowed as per section 39 of the Insurance Act 1938 as amended from time to time

Claimant

Claimant means the Nominee / Appointee (if Nominee is a minor)/ Assignee/beneficiary.

Grievance Redressal Procedure

In case of any complaint or grievance, you can access the grievance redressal mechanism of Bandhan Life Insurance which is set-up for the resolution of any dispute or grievances/complaint. Complaints can beregistered at the company touchpoints mentioned on our website **www.bandhanlife.com.**

Escalation Mechanism

Level 1: Complaints can be escalated to **grievance.manager@bandhanlife.com**

Level 2: Contact our Grievance Redressal Officer at **gro@bandhanlife.com**

Level 3: Grievance cell of IRDAI i.e. Bima Bharosa Shikayat Nivaran Kendra (TOLL FREE NO. 155255/18004254732 | Email ID: **complaints@irdai.gov.in** / **https://bimabharosa.irdai.gov.in**

Level 4: Directly approach the Insurance Ombudsman for redressal. Find your nearest ombudsman office by accessing following link – **www.cioins.co.in**

Prohibition of Rebates

Section 41 of the Insurance Act, 1938 (as amended from time to time) states:

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.

Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to ₹10 Lakhs.

Non-Disclosure

Section 45 of the Insurance Act, 1938 (as amended from time to time) states:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs. from
   a. the date of issuance of Policy or
   b. the date of commencement of risk or
   c. the date of revival of Policy or
   d. the date of rider to the Policy

   whichever is later.
2. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
   a. the date of issuance of Policy or
   b. the date of commencement of risk or
   c. the date of revival of Policy or
   d. the date of rider to the Policy whichever is later.

   For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
   a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
   b. The active concealment of a fact by the insured having knowledge or belief of the fact;
   c. Any other act fitted to deceive; and
   d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.

6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of misstatement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
9. The insurer can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

For full texts of Section 38, Section 39, Section 41, and Section 45, please refer to the Insurance Act, 1938 (as amended from time to time).

About Us

Bandhan Life Insurance Limited

Established in 2008 Bandhan Life is your reliable partner in navigating the world of financial security. We are at the forefront of an insurance evolution, striving to bring peace of mind and prosperity to every corner of India. By leveraging state-of-the-art technology, we're breaking new ground in the insurance industry, making our services accessible, user-friendly, and tailor-made for the digital age. With Bandhan Life, you're not just insured; you're inspired to live life to its fullest, backed by a commitment to financial security and trust. Welcome to a new era of insurance.

Disclaimer

- The brochure is not a contract of insurance. The precise Terms and Conditions of this plan are specified in the policy contract.
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Life Insurance cover is available under this product.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting policy.
- For detailed terms and conditions please refer to the Policy Contract.
- This product is available for sale through online mode.
- ~Under Insta Claim facility, '1 Day' means one working day from the date we receive all required documents and information, including any additional details or clarifications requested by us. Any verification call conducted by the Company will be treated as part of the documentation process. Working days are Monday to Friday, excluding National, Bank, and Public Holidays.
- For Point of Sale channel, there will not be any medical examination.

- 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 all the Premiums Paid.
- Premium Paid, Maturity Benefit (if any), Death Benefit and Surrender Value (if any) are eligible for tax benefits subject to the conditions under Sections 80C (under OLD Regime of The Income Tax Act, 1961 only), 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Tax and Cesses (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor and take independent tax advice for eligibility and before claiming any benefit under the policy.
- All applicable taxes, duties, surcharge, cesses or levies, as may be imposed by Government, any statutory or administrative authority from time to time, on the premiums payable and benefits secured under policy, shall be borne and paid by the policyholder
- The product brochure is indicative of the terms & conditions, warranties & exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any between the terms and conditions contained in this brochure and those contained in the policy documents, the terms & conditions contained in the policy document shall prevail.
- This product is underwritten by Bandhan Life Insurance Limited.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS!
IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

How To Contact Us?

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page **www.bandhanlife.com.**

Bandhan Life iGuarantee Assurance UIN (138N121V01). A Non-Linked Non–Participating, Individual Life Insurance Savings Plan. The Trademark and Logo of Bandhan Life displayed herein belongs to Bandhan Life Insurance Limited. IRDAI Reg. No. 138. Corporate Identity No: U66010MH2007PLC169110. Registered Office: A -201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai - 400059. Tel: +91226118 0100, Toll Free No.:1800 209 90 90 (9 am to 7 pm, Mon to Sat), Email: **customer.care@bandhanlife.com** | Website: **www.bandhanlife.com**.
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