GARS General Assembly Retirement System of Illinois

Your Rights & Responsibilities

MEMBER HANDBOOK

TIER 2

For members who were first elected or appointed on or after January 1, 2011

JULY 1, 2018

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GENERAL INFORMATION

This handbook, provided by the General Assembly Retirement System of Illinois (GARS), presents you with an overview of your benefits. It explains GARS eligibility requirements, pension contributions, retirement and survivor benefits. These benefits, when combined with other income, are designed to provide you with financial security in retirement.

This handbook describes GARS benefits in nontechnical language. GARS is governed by 40 ILCS 5/2 of the Illinois Compiled Statutes (Plan Document). If there is any variance between this handbook and the Plan Document, the Plan Document rules.

This information applies to all Tier 2 members of the General Assembly elected or appointed after December 31, 2010. When you terminate employment, your benefits will be determined by the laws in effect on that date. Read this booklet carefully and keep it for reference. Make sure your loved one is also familiar with this handbook and that he or she knows where your important papers are located.

The Member Handbook is intended to serve as a supplement to your Annual Benefit Statement, which includes personal benefit information pertaining to you. If you have questions about the information in this handbook, please contact GARS.

GARS ADDRESSES & PHONE NUMBERS

Office Hours:
8 a.m. – 4:30 p.m.

Email:
gars@srs.illinois.gov

Website:
srs.illinois.gov

You can access your current account information using our secure and easy to use Member Services website at memberservices.srs.illinois.gov

SPRINGFIELD

2101 South Veterans Parkway
P. O. Box 19255
Springfield, Illinois 62794-9255
217-782-8500 Fax: 217-524-9039

TDD/TTY

A Telecommunications Device for the Deaf (TDD/TTY) is available for members and annuitants who are hearing or speech-impaired. If you have a TDD device, you may access this service at 217-785-7218.

INTERNET

GARS is online at ***srs.illinois.gov***. Our website provides an overview of retirement and death benefits, and gives you easy access to a variety of information: current retirement issues, how to contact us, answers to frequently asked questions, the GARS annual financial report and a link to other state agencies.

GARS MEMBERSHIP

Membership in the General Assembly Retirement System of Illinois is comprised of members of the General Assembly and state officials of the executive branch who are elected by the people of Illinois. Under certain conditions, the Clerk or the Assistant Clerk of the House of Representatives and the Secretary or the Assistant Secretary of the Senate may be eligible for membership.

ELIGIBILITY

You automatically become a member of GARS unless you file an election with GARS not to participate. Your written decision declining participation must be filed within 24 months of becoming a member and is irrevocable.

If you choose not to participate in GARS, you are subject to mandatory Social Security coverage unless you contribute a minimum of 7.5% of your legislative salary to the Illinois Deferred Compensation Plan.

BENEFIT CLAIMS

In order to receive any benefit, you or your survivors must apply for it. All benefit claims should be made to the General Assembly Retirement System. A copy of your birth certificate and membership record are required for all benefits. All GARS records are maintained according to your Social Security number or Member ID.

After you begin receiving benefits, you should notify GARS if you change any of your information.

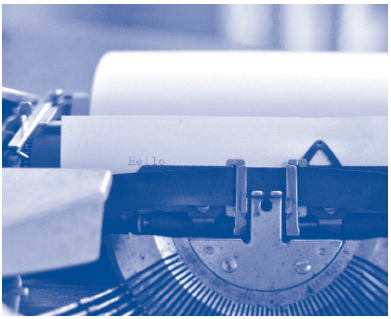
All benefit claims and appeals are reviewed by the GARS Board of Trustees.

If your claim is denied or you question the payment of any benefit, you or your representative may file a written appeal or request a hearing before the Board of Trustees.

Information changes that you should notify GARS include name, address, federal withholding, direct deposit, group insurance, marital status or you wish to change your beneficiary(ies) for the lump-sum death benefit.

MAILING ADDRESS

GARS maintains a mailing address for each member. This address is taken from your payroll record and is maintained by the Office of the Comptroller. You must report any change of address directly to the Comptroller's Office. If you terminate employment, advise GARS of any change of address.



ANNUAL BENEFIT STATEMENTS

You will receive your annual GARS benefit statement in August for the preceding fiscal year ending June 30. This statement includes information on your beneficiary(ies), credited service, reciprocal service, contributions, retirement benefits and death benefits. If you have any questions about your statement, contact GARS.

INDIVIDUAL COUNSELING

GARS staff is available for individual meetings after making an appointment. After each election, we attend the new member conference to answer questions for new members. Individual counseling sessions are also held throughout the year in various locations.

CONTRIBUTIONS

As a Tier 2 member, you contribute a percentage of your salary by payroll deduction for benefits. You will pay contributions to GARS until your earnings reach that year's annual salary maximum used for benefit computations, as provided by the Illinois Department of Insurance. The table below shows current contribution rates.

Retirement Annuity	8.5%
Automatic Annuity Increase	1.0%
Survivors' Annuity	2.0%
TOTAL	**11.5%**

You may choose not to contribute to the survivors' annuity if you have no eligible survivors. If you revoke this election, you can requalify for the survivors' annuity by repaying GARS all contributions that would have been paid during this time period, plus interest of 4%.

If it is determined that you have no eligible survivors after contributing to the survivors' annuity, you may apply for a refund of those contributions. A refund of the survivors' annuity contributions cannot be made after retirement.

YOUR CONTRIBUTIONS ARE TAX SHELTERED

Your contributions are excluded from your gross income for federal and state income tax purposes. You pay no tax on your contributions until you receive them. See page 19 for information on tax treatment of GARS benefits.

SERVICE

Service credit starts the first day you become a contributing member. Your service during any fraction of a month is considered a full month of service.

IF YOUR CONTRIBUTIONS WERE REFUNDED

If you terminated legislative service, received a refund of your contributions, and later return to the General Assembly, you may reestablish your credited service by repaying your refund, plus 4% interest annually. Contributions must be repaid before retirement in order for your service to be credited.

If you are unmarried, have no eligible survivors, and have contributions in the survivors' annuity, you can apply for a refund of these contributions at anytime before retiring.

TAX-DEFERRING OPTIONAL SERVICE PURCHASES

GARS allows you to tax defer optional service credit purchases (i.e. military service, refunded service, etc.) through payroll deduction. The tax-deferred withholding is an irrevocable payroll agreement for the total service credit purchase. Service credit is granted only after a refund repayment or service purchase is paid in full.

MILITARY SERVICE

Military service can be purchased based on your rate of compensation on the last date as a GARS participant prior to the military service, or on the first date as a participant after such military service, whichever is greater. A copy of your DD-214 is required.

Contributions and service credit in all reciprocal systems may be transferred to GARS at a cost.

ROLLOVERS

You may roll money over from another qualified pension plan or an individual retirement account (IRA) to purchase optional service credit.

You may also transfer money while still employed from your deferred compensation account (457(b)) or tax-sheltered annuity (403(b)) to purchase service credit or repay a refund. To do so, you must obtain and complete a Transfer/Rollover Certification form from GARS.

SERVICE UNDER OTHER ILLINOIS PUBLIC RETIREMENT SYSTEMS

If you have established at least one year of credited service under an Illinois public retirement system that participates in the Retirement Systems' Reciprocal Act, your service under that system may be used to determine your eligibility for a GARS benefit.

In general, the rules of each retirement system apply in determining a benefit. The benefit amount is based on the benefit formula and amount of service in each system and is paid to you by each system. Annual benefit increases are made in accordance with each system's statutes.

Under the Reciprocal Act, GARS computes benefits using an eight-year average salary subject to the annual salary maximums for those with membership dates after December 31, 2010 (Tier 2). The reciprocal system involved calculates their share of the benefit based upon their formula.

A list of Reciprocal systems and contact information is located on pages 25 and 26.

The reciprocal system's formula requires an average salary to compute their share of the benefit. GARS will provide the reciprocal system with the annual salary maximums (as determined by the Department of Insurance) to be used in the computation of benefits.

As a Tier 2 member, your GARS share of the benefit is based on the Tier 2 formula described on the following page. You cannot be grandfathered into the Tier 1 formula based on service in a reciprocal system prior to January 1, 2011.

Your combined benefit cannot be higher than it would have been if all service were in one system. If service credit under GARS is granted by a reciprocal system for the same period of time, each system will reduce its credit proportionately.

ELIGIBILITY

You may retire:

- At age 62 with eight years of credited service but with a reduction of 1/2 of 1% for each month under age 67. If you take a reduced benefit, it remains in effect throughout your retirement.
- At age 67 with eight years of credited service.

Tier 2 benefits are based on the final average salary of the 96 highest consecutive months of service out of the last 10 years, using each calendar year's annual salary maximum (as determined by the Department of Insurance) and your total credited service. This benefit is paid for your lifetime. The formula factor is 3% for each year of service. The maximum retirement benefit is 60% of your final average salary.

You must submit a retirement application and include a copy of your birth certificate in order to receive benefits. If you elect to retire under the Reciprocal Act, it is your responsibility to file an application with each system involved.

Contact GARS approximately 30 days before your retirement date. Your pension becomes effective on the first day following your withdrawal from service.

This table displays the percentage of salary that GARS members with 8 to 20 years of GARS service credit will receive at age 67.

Years of service	Percent of salary
8	24%
9	27
10	30
11	33
12	36
13	39
14	42
15	45
16	48
17	51
18	54
19	57
20	60

Example: A member is age 67, has 20 years of credited service, and a final average salary of $65,164.00.

60% x $65,164.00 = $39,098.40 annually or $3,258.20 per month.

If at retirement you have served as an officer of the General Assembly for at least two years, you will be given the option of purchasing enough service to meet the four-year requirement to use the officer salary in the calculation of benefits.

GROUP INSURANCE

To be eligible for the state's insurance program, you must meet the minimum eight-year vesting requirement in GARS.

ANNUAL PENSION INCREASES

If you retire at age 67 or older, you will receive a pension increase of 3% or the annual unadjusted percentage increase in the Consumer Price Index-U, whichever is less, on January 1 or July 1, whichever occurs first, following your first full year of retirement. This annual increase is compounded on your previous year's annuity. If you retire prior to age 67, your first increase becomes effective on Jan. 1 or July 1 after you turn age 67 and have received pension benefits for at least one full year.

REVERSIONARY ANNUITY

This option allows you to elect to reduce your monthly retirement benefit to provide a higher lifetime income for your survivors after your death. This election should be filed with GARS at least two years prior to your contemplated date of retirement.

The reversionary annuity is paid in addition to survivor benefits. If the reversionary annuitant dies after the participant's retirement, the reduced annuity being paid to the retired member will remain unchanged.

RETURNING TO EMPLOYMENT

It is your responsibility to notify GARS immediately of your reemployment.

As a Tier 2 retiree, your GARS benefit will be suspended if:

- You become a full-time participant in GARS.
- You become a full-time participant in any Illinois reciprocal retirement system.
- You retired using the Reciprocal Act and exceed the post retirement employment limits in a reciprocal system from which you are receiving retirement benefits.

Retired members who return to a GARS-covered position have the option to:

1. Repay pension benefits already received. After your subsequent retirement, your pension benefit will be recalculated as if you had not previously retired. This may benefit you if your salary upon re-entry is higher than what was used for your previous retirement.
2. Upon returning to service, you will resume contributions to GARS and accrue additional service credit. Upon subsequent retirement, you will be entitled to a retirement benefit consisting of the amount of your original pension, plus the amount of additional service credit earned during your return to service. However, the total pension cannot exceed the total maximum applicable at the date of your last retirement.

Your GARS pension benefit will continue if you:

- Accept private sector employment.
- Work for the U.S. government.
- Work in a public sector position outside the State of Illinois.

QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER (QILDRO)

A QILDRO allows for the division of a retirement benefit or a refund of contributions due to divorce. It does not establish a new benefit, nor does it create a new member or beneficiary.

Generally, the QILDRO orders the payment of a benefit to the ex-spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.

A member may not choose a benefit type that would diminish the alternate payee's benefit without written consent from the alternate payee. The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. It is recorded and retained until the member applies for a refund, retirement benefit or dies.

Any member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment.

QILDRO information and forms may be downloaded from the GARS website at ***srs.illinois.gov***.

DEATH BENEFITS

Your eligible survivors, beneficiaries or estate may qualify for death benefits.

DEATH BEFORE RETIREMENT

If you die while in active service and have at least two years of service credit, your eligible survivors will qualify for the monthly survivors' benefit effective on the date of your death.

If you die after termination of service, but before receiving a retirement annuity, you must have at least four years of service credit for your spouse to qualify for the survivors' benefit.

If you die while in active service with no qualified survivors, your named beneficiary or estate will receive your GARS contributions.

DEATH AFTER RETIREMENT

If you die with no qualified survivors while receiving retirement benefits, your named beneficiary or estate will receive your total contributions, less any benefits paid.

YOUR SURVIVING SPOUSE

If you are survived by your spouse age 50 or over, and were married for at least one year prior to your death, (s)he will receive a monthly survivors' benefit following your death.

Your surviving spouse under age 50 can receive a survivors' benefit if (s)he supports your unmarried children under age 18 (22 if full-time student), or a disabled child over age 18. A spouse's own children (your step children) who meet eligibility requirements may also qualify a spouse to receive survivor benefits prior to age 50. As children cease to be eligible, the annuity to the surviving spouse or other eligible children will be recalculated, if necessary. This benefit is payable until the last child reaches age 18 (22 if full-time student), marries, dies or is no longer disabled.

If your spouse is under age 50, this benefit is suspended until (s)he reaches age 50. Remarriage is permitted without loss of benefits. The minimum survivor benefit for any qualified survivor is $300 per month.

Survivor benefits may be reduced by any amounts received under the Workers' Compensation Act or Occupational Diseases Act if benefits are connected to the same disabling condition.

YOUR SURVIVING CHILDREN

If you are not survived by a spouse, but have unmarried children under age 18 (22 if full-time student), or a disabled child over age 18, they may qualify for a monthly survivors' benefit.

ANNUAL INCREASE

The survivor benefit is increased by 3% or the annual unadjusted percentage increase in the Consumer Price Index-U, whichever is less, each January 1 following the first full year of receiving this benefit. The increase is compounded based on the previous year's survivor benefit.

If the member was retired at the date of death, the increase is effective on January 1 after the benefit began.

AMOUNT OF SURVIVORS' ANNUITY

	Death in Service	Death After Termination or Retirement
Your Spouse	66 2/3% of earned retirement annuity	66 2/3% of earned retirement annuity
Your eligible children	66 2/3% of earned retirement annuity	66 2/3% of earned retirement annuity

**The total survivor's benefit can't exceed the 66 2/3% of the retirement annuity and is shared equally among the eligible survivors.*

LEAVING GARS

If you terminate service in the General Assembly, you may withdraw your contributions in GARS or roll your contributions over to another qualified plan or IRA.

IF YOU LEAVE YOUR CONTRIBUTIONS IN GARS

- You must have eight years of service under GARS to qualify for a pension.
- You may use less than eight years of service to qualify for a reciprocal pension; however, your combined service credit must meet each system's minimum service credit requirements.

IF YOU HAVE CONTRIBUTIONS REFUNDED

- You receive no interest on your contributions.
- You forfeit all rights to GARS benefits for yourself and your beneficiaries.

Service under the Retirement System's Reciprocal Act can be used to meet the two year requirement.

IF YOU WITHDRAW YOUR GARS CONTRIBUTIONS AND LATER RETURN TO SERVICE IN THE GENERAL ASSEMBLY

You will be eligible to repay your refunded contributions with interest at 4% and have your previous credited service restored after completing two additional years of credited service.

If you become a Tier 2 General Assembly retiree and later become a full-time member or participant in another reciprocal system, your GARS pension will be suspended. After termination from that employment, your GARS pension will be reinstated.

TAX TREATMENT

Your contributions are not included in your gross income and therefore are not immediately taxable.

In general, you will not be taxed on your contributions until you receive benefits.

WHEN BENEFITS OR REFUNDS ARE PAID TO YOU

- You pay no Illinois state income tax.
- You pay federal tax on your GARS benefit.
- All benefits and refunds must be declared as income in the year they are received.
- Specific tax information will be furnished in your first payment letter when your benefit is processed.
- You may postpone taxation of refunds by transferring the payment to another qualified plan that accepts it, or to an individual retirement account (IRA).

GARS advises all members to consult with a qualified tax professional or financial planner before receiving benefits or refunds.

The best tax treatment for you depends on your individual financial situation.

APPENDIX

GARS is a defined benefit plan, which uses a formula factor, service credit and final average salary to determine your retirement benefit.

BOARD OF TRUSTEES

The Board of Trustees is responsible for the operation of GARS. The seven-member Board includes senators, representatives, and an elected General Assembly annuitant.

PLAN DOCUMENT

This handbook describes the benefits of GARS in non-technical language. Some features, particularly those that apply to very few employees, are not included.

The official document describing GARS benefits is 40 ILCS 5/2, which legally governs the operation of the plan.

If there is any variance between this handbook and the plan document, the plan document rules.

PLAN YEAR

For record-keeping purposes, the plan year is July 1 through June 30.

ADMINISTRATION

GARS is administered by the board-appointed Secretary.

GARS FUNDING

Contributions are made by the State and GARS members. All contributions not required for current operations are invested by the Illinois State Board of Investment for the exclusive benefit of our members and their beneficiaries.

To safeguard the proper operation and funding of this pension fund, operations are monitored both internally and externally. GARS' financial and administrative activities are subject to an annual audit by an independent accounting firm under the direction of the state's Auditor General.

Proper funding includes an actuarial review of the fund balances to ensure that funds will be available for current and future benefit payments.

EMPLOYER IDENTIFICATION NUMBER

The employer identification number is 37-1254629.

LEGAL PROCESS

Legal process may be served on the GARS Secretary.

GLOSSARY OF TERMS

The active statement summarizes the member's account and benefits, which includes service credit, projected and accrued pension benefits, and lists the member's beneficiaries.

The inactive statements include service credit and lists the member's beneficiaries.

Annual Benefit Statement: The annual Benefit Statement is mailed in August to active members, and to inactive members in May.

Annual Salary Maximum: The Public Pension Division of the Illinois Department of Insurance determines the annual salary maximum used for Tier 2 participant benefit calculations. The increase to the annual salary maximum is the lesser of 3% or the unadjusted change in the CPI-U over the last 12 months, as derived by the U.S. Department of Labor. The CPI-U measures the average change in prices of goods and services purchased by all urban consumers.

Automatic Increase in Retirement Annuity: If you retire at age 67 or older, you will receive a pension increase of 3% or the annual unadjusted percentage increase in the Consumer Price Index for Urban Consumers (CPI-U), whichever is less, on January 1 or July 1 following your first full year of retirement.

If you retire prior to age 67, you will receive a compounded pension increase of 3% or the annual unadjusted percentage increase in the Consumer Price Index for Urban Consumers (CPI-U), whichever is less, every year on January 1 or July 1, whichever occurs first, after you turn age 67 and have been retired at least one full year.

Defined Benefit Plan: Provides a predetermined benefit amount using a formula combining service credit and salary.

Final Average Salary: *For Retirement and Survivor Benefits* – The average of the highest 96 consecutive months of service over the last 120 months, using the annual salary maximums as determined by the Department of Insurance each calendar year.

Pension: Retirement annuity paid for a member's lifetime.

Qualified Plan: A retirement plan qualified under the Internal Revenue Code allowing GARS and it's members certain tax advantages.

Reciprocal Retirement Systems: There are thirteen Illinois public retirement systems participating in the Retirement Systems' Reciprocal Act. See page 25.

Reciprocity: A member who has at least one year of credited service under another Illinois public retirement system, may use service under that system to determine eligibility for a GARS benefit.

Retirement Systems' Reciprocal Act: Provides continuity of pension credits for individuals who have participated in more than one Illinois public employee retirement system.

Rollovers: Postponing taxation of distributions by rolling the payment over to another qualified plan, or to an individual retirement account (IRA).

Service: The total credited service certified to a member's record.

Solon: The newsletter for GARS members which contains timely and pertinent information. The Solon is usually mailed in January and August.

Survivor Annuitant: A qualified survivor (spouse or child) designated by statute to receive a monthly annuity upon the death of the member.

Tax-Sheltered/Tax-Deferred: Contributions made by a member that are not taxed until a benefit is paid.

Tier 2: A member of the General Assembly who was first elected or appointed on or after January 1, 2011.

ILLINOIS RECIPROCAL SYSTEMS

Chicago Teachers' Pension Fund
203 North LaSalle, Suite 2600
Chicago, IL 60601-1210
312-641-4464 Fax 312-641-7185
ctpf.org

County Employees' Annuity & Benefit Fund of Cook County
70 W. Madison St., Ste. 1925
Chicago, IL 60602-3103
312-603-1200 Fax 312-603-9760
cookcountypension.com

Forest Preserve District Employees' Annuity & Benefit Fund of Cook County
70 W. Madison St., Ste. 1925
Chicago, IL 60602-3103
312-603-1200 Fax 312-603-9760
cookcountypension.com

Illinois Municipal Retirement Fund
2211 York Road, Suite 500
Oak Brook, IL 60523-2337
800-275-4673 Fax 630-706-4289
imrf.org

Judges' Retirement System
2101 South Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255
217-782-8500 Fax 217-524-9039
srs.illinois.gov

Laborers' Annuity & Benefit Fund of Chicago
321 North Clark, Suite 1300
Chicago, IL 60654-4739
312-236-2065 Fax 312-236-0574
labfchicago.org

Metropolitan Water Reclamation District Retirement Fund
111 East Erie, Suite 330
Chicago, IL 60611-2898
312-751-3222 Fax 312-751-5699
mwrdrf.org

Municipal Employees' Annuity & Benefit Fund of Chicago
321 North Clark St., Suite 700
Chicago, IL 60654-4767
312-236-4700 Fax 312-527-0192
meabf.org

Park Employees' Annuity & Benefit Fund of Chicago
55 East Monroe, Suite 2720
Chicago, IL 60603
312-553-9265 Fax 312-553-9114
chicagoparkpension.org

State Universities Retirement System
1901 Fox Drive
P. O. Box 2710
Champaign, IL 61825-2710
800-275-7877 Fax 217-378-9800
surs.org

State Employees' Retirement System
2101 South Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255
217-785-7444 Fax 217-524-2293
srs.illinois.gov

Teachers' Retirement System
2815 West Washington Street
P. O. Box 19253
Springfield, IL 62794-9253
877-927-5877 Fax 217-753-0394
trsil.org

RETIREMENT CHECKLIST

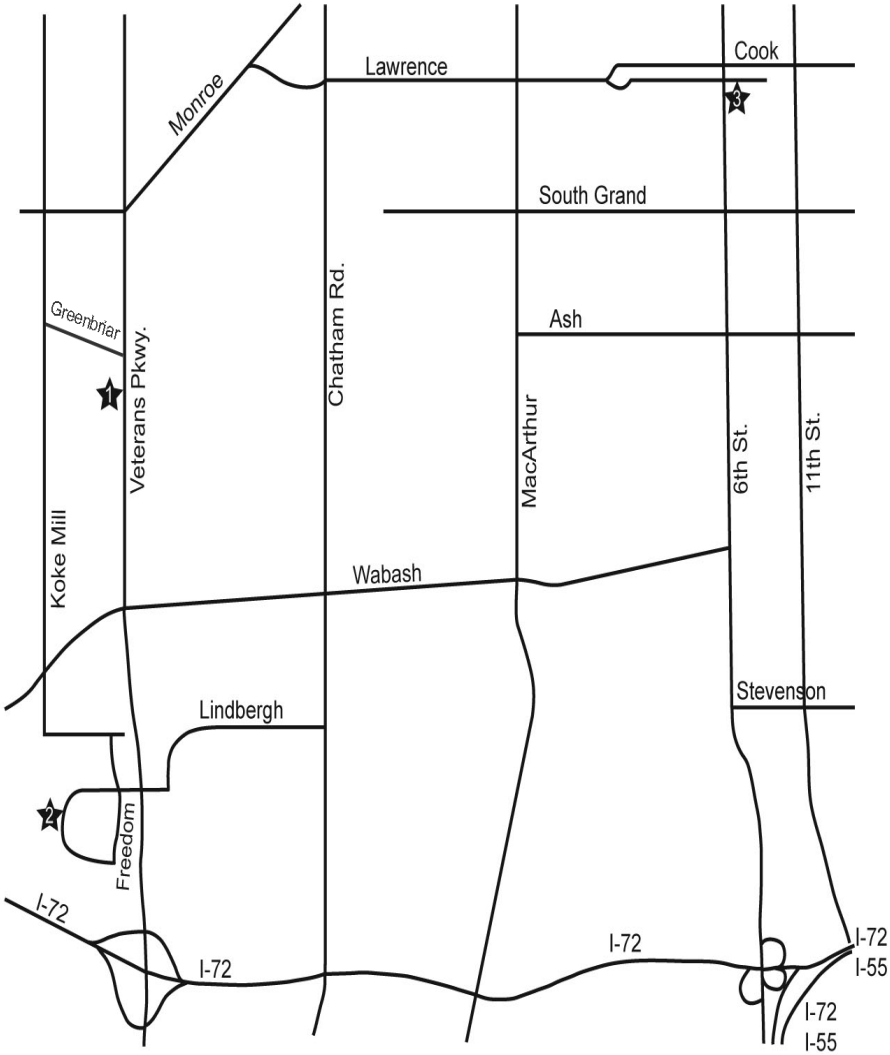
1. Submit a resignation letter to the Office of the Comptroller with a copy to the General Assembly Retirement System (GARS).

2. Contact GARS approximately 30 days prior to the effective date of your benefit to request a retirement application packet.

3. Request a retirement application packet from all reciprocal systems involved with your benefit approximately 60 days prior to the effective date of your benefit. Return the completed application to the appropriate retirement system.

4. Return your completed GARS retirement application, the direct deposit form completed by your financial institution, the Group Insurance Program Participation Form, a photocopy of your birth certificate and a photocopy of your Medicare card (if applicable) to GARS.

SPRINGFIELD



1 GARS
2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL
62794-9255

2 Social Security
3112 Constitution Drive
Springfield, IL
62704

3 Deferred Compensation
801 South 7th Street
P. O. Box 19208
Springfield, IL
62794-9208

Registering for the SRS Member Services website is as easy as 1-2-3!

1.

Sign up for an Illinois Public ID*

- Visit ***memberservices.srs.illinois.gov***.
- Click "Sign Up," and fill out the registration form.
- Click "Register." A confirmation email will be sent to your email address to complete the enrollment process.

**You only need to register for a Public ID once. It will be used for all future logins requiring a Public ID.*

2.

Complete Eregistration

- On your first visit to the Member Services website, you will complete a one-time State of Illinois Eregistration.
- Fill out the account registration information.
- Click "Proceed with Registration."
- Verify all information is correct, and click "Proceed with Registration" to finalize your Eregistration.

3.

Sign in using your Public ID

- Once you've successfully logged in, you'll be automatically redirected to the Member Services website.

If you have already signed up for an Illinois Public ID as an active GARS member, you already have access to the SRS Member Services Website and can view your benefit check stub electronically.

Are you familiar with the Member Services website?

Our Member Services website has many helpful features, such as:

- Account information
- Address changes
- Annual benefit statements
- Beneficiary information
- GARS Publications

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General Assembly Retirement System of Illinois
2101 South Veterans Parkway
P. O. Box 19255
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