



# Account Registration Form

Effective March 2017

Use this form to open a nonretirement mutual fund account.

Don't use this form to open a retirement account or a brokerage account.

Vanguard funds are registered for sale to U.S. residents only. You must provide your U.S. address on this form.

Print in capital letters and use black ink.

**Questions?**  
Call 800-662-7447.

## 1. Type of account *Fill in only one circle.*

Verify that any registration you indicate here is valid in your state. >

**Individual**  
Account owned by one person.

**Joint**  
Account owned by two or more people. Joint accounts will be registered as "joint tenants with right of survivorship" unless you indicate otherwise below.

**Joint account registration** *e.g., tenants in common, community property*

**Uniform Gifts to Minors Act/Uniform Transfers to Minors Act (UGMA/UTMA)**  
Account established as an irrevocable gift or transfer of assets to a minor. The assets in this account may only be used for the benefit of the minor. An adult custodian administers the account until the minor reaches the age of termination (or later age, if permitted by state law) for the state under whose law the gift or transfer is being made.

<b>State</b>	If you're opening an UGMA/UTMA account, you must provide the state under whose law the gift or transfer is being made.

**Guardian**  
Account administered by a court-appointed guardian or conservator.

**Important:** You must submit an original or certified (within 90 days) copy, with a raised seal, of the court appointment of the guardian or conservator.

Enter information about the organization in Section 2. >

**Organization or other entity, including estate**  
Account owned by an entity.

*(continued on the next page)*

(continued from the previous page)

Enter the trustee information in Section 3 and the trust information in Section 4. All currently serving trustees must sign in Section 10.

**Trust** *for an existing trust only*

Account established to invest assets held in a personal or retirement trust. **Note:** If this is an organizational trust (such as a foundation or endowment), fill in the **Organization or other entity** circle instead.

**For trusts under will/testamentary:** You must attach copies of the pages of the will that confirm the creation of the trust and those that contain the trustee name(s) and the testator’s (decedent’s) signature. The pages of the will should indicate it was filed with the probate court and include a court stamp (the stamp doesn’t need to be original or include a date). If the will doesn’t contain a court stamp, attach a copy of letters testamentary or the court document appointing the trustee of the trust.

**For all other types of trusts:** You must attach copies of the pages of the trust agreement that contain the trust name and date, and a listing of the trustee names and the signature page(s), signed by the persons who were required to sign under state law.

## 2. Organization information *organizations and other entities only*

If you fill in a circle, you must send us a copy of the required documentation. In most cases, you must also complete our Organization Resolution form and include a copy of the organization document identifying all authorized persons.

Registration type <i>Fill in only one.</i>	Required documentation
<input type="radio"/> Corporation	Articles of incorporation, state-issued charter, or certificate of good standing. <i>Fill in one. If you don't fill in a circle, we'll treat your organization as an S corporation for tax-reporting purposes.</i> <input type="radio"/> C corporation <input type="radio"/> S corporation
<input type="radio"/> Endowment	Pages in the trust document that show the name of the endowment and a listing of all trustees and their signatures.
<input type="radio"/> Estate*	Certified (within 90 days) copy of the court appointment of fiduciary, such as letters testamentary or letters of administration.
<input type="radio"/> Foundation	Articles of incorporation.
<input type="radio"/> Partnership	Partnership agreement.
<input type="radio"/> Professional association or corporation	Articles of association, certificate of organization, or similar document.
<input type="radio"/> Limited liability company (LLC)	Articles of association, certificate of organization, or similar document. <i>Fill in one circle to indicate federal tax classification of LLC.</i> <input type="radio"/> C corporation <input type="radio"/> S corporation <input type="radio"/> Partnership <input type="radio"/> Sole proprietorship/single member
<input type="radio"/> Sole proprietorship	Document filed to form the proprietorship.
<input type="radio"/> Unincorporated enterprise	Document evidencing the existence of the enterprise, such as the charter or resolution.
<input type="radio"/> Other <i>Specify type.</i>	Document filed to form the organization (if a legal entity), or organization bylaws or similar document (if not a legal entity).

\*For this registration type, you only need to complete our Organization Resolution form if the estate representative is an organization.

**Return pages 1–12 of this form, even if some sections are left blank.**

**Organization description** *Fill in any that describe the organization.*

<input type="radio"/> Broker-dealer	<input type="radio"/> National bank
<input type="radio"/> Mutual fund	<input type="radio"/> State-regulated bank
<input type="radio"/> Government agency or instrumentality	
<input type="radio"/> Publicly traded on the Nasdaq (except small-cap issues), NYSE, or NYSE Arca	<b>Ticker symbol</b>

**Identity of organization**

<b>Name of organization</b> <i>as shown on federal tax documents</i>		
<b>Employer ID number</b>	If organization is exempt from backup withholding, provide the applicable exempt payee code from the list at the end of this section.	<b>Code</b>

**Country where organization was established**

**Tax residency**

You must complete this entire section. >

<input type="radio"/> U.S. <input type="radio"/> Other*
<b>Country of establishment</b> <i>if not U.S.</i>

<input type="radio"/> U.S. <input type="radio"/> Other
<b>Country of tax residence</b> <i>if not U.S.</i>

\*If the country of establishment is other than the United States, you must complete an IRS Form W-8 electronically to certify your foreign status, and to claim treaty benefits if applicable. We'll mail you instructions for completing the electronic Form W-8 once your account has been established.

**Exempt payee codes for organizations**

If you're opening an account for an organization that's exempt from backup withholding, you must provide one of the following exempt payee codes where noted previously.

Type of organization	Exempt payee code
An organization exempt from tax under section 501(a), any IRA, or a custodial account under Section 403(b)(7) if the account satisfies the requirements of Section 401(f)(2).	1
The United States or any of its agencies or instrumentalities.	2
A state, the District of Columbia, a possession of the United States, or any of their political subdivisions, agencies, or instrumentalities.	3
A foreign government or any of its political subdivisions, agencies, or instrumentalities.	4
A corporation.	5
A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.	6
A futures commission merchant registered with the Commodity Futures Trading Commission.	7
A real estate investment trust.	8
An entity registered at all times during the tax year under the Investment Company Act of 1940.	9
A common trust fund operated by a bank under Section 584(a).	10
A financial institution.	11
A middleman known in the investment community as a nominee or custodian.	12
A trust exempt from tax under Section 664 or described in Section 4947.	13

The following chart shows the types of payees that are exempt from backup withholding.

If the payment is for ...	Then the payment is exempt for ...
Interest and dividend payments	All exempt payees except for 7.
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they're exempt only for sales of noncovered securities acquired prior to 2012.
Payments over \$600 required to be reported	Generally, exempt payees 1 through 5.

**Return pages 1–12 of this form, even if some sections are left blank.**

### 3. Account owner information

You must provide all of the requested information for each person to be registered on the account. If any account owner isn't of legal adult age for the state in which he or she resides (18 for most states, 19 in Alabama and Nebraska, and 21 in Mississippi), we can't open the account (unless the account is to be opened as a custodian account for a minor and the custodian is identified on the following page).

**For trusts accounts.** The first mailing address listed below will be the primary address for any mailings. For trusts registered under an employer ID number, only the first trustee will be given authority to consent to electronic delivery of account-related information for the trust. Notice of availability of that information will be sent only to that trustee's email address.\*

**For organization accounts.** The first mailing address listed below will be the primary address for any mailings. Only the organization representative designated on the Organization Resolution form will be given authority to consent to electronic delivery of account-related information for the entity. Notice of availability of that information will be sent only to that individual's email address.

**For all other accounts.** The first individual listed below will be named first in the account registration. This individual's Social Security number will be used for tax-reporting purposes, and his or her address will be used for any mailings.

**Important:** All owners, current trustees, and executors must sign in Section 10.

#### Owner, minor, trustee, executor, or organization representative

Provide the full, legal name. >	First name	MI	Last name
If you've applied for an SSN or ITIN but haven't received it, enter the date on which you applied. >	Birth date <i>mm dd yyyy</i>	Email address <i>required for electronic delivery</i>	
	- -		
	Social Security number (SSN) <i>or</i> individual taxpayer ID number (ITIN)		

You must complete this entire section. >	<b>Citizenship</b>	<b>Tax residency</b>
	<input type="radio"/> U.S. <input type="radio"/> Resident alien <input type="radio"/> Nonresident alien** Country of citizenship <i>if not U.S.</i>	<input type="radio"/> U.S. <input type="radio"/> Other Country of tax residence <i>if not U.S.</i>

**Mailing address** *If you're a trustee, executor, or organization representative, use the trust/estate/organization address.*

Street or P.O. box			
City	State	Zip code	Country <i>if not U.S.</i>

\*If any trustee is an organization, e-delivery is NOT available for this account.

\*\*If you're a nonresident alien, you must complete an IRS Form W-8 electronically to certify your tax status, and to claim treaty benefits if applicable. For joint accounts where both owners are foreign, both must complete a Form W-8. We'll mail you instructions for completing the electronic Form W-8 once your account has been established.

**Return pages 1–12 of this form, even if some sections are left blank.**

**Street address** *Address can be military APO or FPO. If you're a trustee, executor, or organization representative, use the trust/estate/organization address.*

This is required if it's different from mailing address or if mailing address is a P.O. box. >

<b>Street</b> <i>P.O. box or rural route is NOT acceptable</i>			
<b>City</b>	<b>State</b>	<b>Zip code</b>	<b>Country</b> <i>if not U.S.</i>

**Phone**

You must provide at least one phone number. >

<b>Daytime phone</b> <i>area code, number</i>	<b>Extension</b>	<b>Evening phone</b> <i>area code, number</i>	<b>Extension</b>
<input type="radio"/> Mobile		<input type="radio"/> Mobile	

**Joint owner, custodian, co-trustee, co-executor, or organization representative**

If you need more space to list additional owners, copy this page or provide the information on a separate sheet.

Provide the full, legal name. >

If you've applied for an SSN or ITIN but haven't received it, enter the date on which you applied. >

<b>First name</b>	<b>MI</b>	<b>Last name</b>
<b>Birth date</b> <i>mm dd yyyy</i>	<b>Email address</b> <i>optional</i>	
<b>Social Security number (SSN) or individual taxpayer ID number (ITIN)</b>		

**Citizenship**

**Tax residency**

You must complete this entire section. >

<input type="radio"/> U.S. <input type="radio"/> Resident alien <input type="radio"/> Nonresident alien
<b>Country of citizenship</b> <i>if not U.S.</i>

<input type="radio"/> U.S. <input type="radio"/> Other
<b>Country of tax residence</b> <i>if not U.S.</i>

**Street address** *Address can be military APO or FPO.*

<b>Street</b> <i>P.O. box or rural route is NOT acceptable</i>			
<b>City</b>	<b>State</b>	<b>Zip code</b>	<b>Country</b> <i>if not U.S.</i>

**Phone**

You must provide at least one phone number. >

<b>Daytime phone</b> <i>area code, number</i>	<b>Extension</b>	<b>Evening phone</b> <i>area code, number</i>	<b>Extension</b>
<input type="radio"/> Mobile		<input type="radio"/> Mobile	

**Return pages 1–12 of this form, even if some sections are left blank.**

**Successor custodian** *if a custodian has been named*

Upon the custodian’s resignation, incapacity, or death, the successor custodian will be responsible for contacting Vanguard to initiate the change in custodianship. We’ll also require the successor custodian to provide certain documentation, depending on the reason behind the change.

Complete this section only if you’re establishing an UGMA/UTMA account for a minor.

<b>First name</b>	<b>MI</b>	<b>Last name</b>
<b>Birth date</b> <i>mm dd yyyy</i>		
- -		

**4. Trust information** *trust accounts only*

- All current trustees must sign where indicated in Section 10.
- The employer ID or Social Security number you provide below will be used for tax-reporting purposes.
- If the trustee is an organization, complete our Organization Resolution form and mail it with this form.

Only grantor trusts may use the grantor’s SSN. All other trusts must provide an EIN.

<b>Name of trust</b> <i>Provide full, legal name of trust.</i>	
<b>Employer ID number (EIN) or Social Security number (SSN)</b>	<b>Date of trust agreement</b> <i>mm dd yyyy</i>
	- -

**Type of trust** *Fill in all that apply.*

<input type="checkbox"/> Trust under agreement (revocable)	<input type="checkbox"/> Trust under agreement (irrevocable)	<input type="checkbox"/> Trust under will/ testamentary
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**Name of grantor** *if grantor trust*

<b>First name</b>	<b>MI</b>	<b>Last name</b>

You must complete this entire section.

**Country where trust was established**

U.S.    Other\*

**Country of establishment** *if not U.S.*

**Tax residency**

U.S.    Other\*

**Country of tax residence** *if not U.S.*

\*If the country of establishment or tax residence is other than the U.S., you’ll be required to complete either an official IRS Form W-9 on paper to certify the trust’s tax status as U.S. or a Form W-8 electronically to certify the trust’s tax status as foreign, and to claim treaty benefits if applicable. We’ll mail you instructions once your account has been established.

## 5. Funds you'd like to invest in

Indicate the fund names, symbols, and investment amounts below. For minimum investment amounts, refer to [vanguard.com/mutualfunds](http://vanguard.com/mutualfunds). Be sure the funds you want are currently open to new investors.

If you need more space to list funds, provide the information on a separate sheet. >

Fund name	Fund symbol	Amount
		\$
Fund name	Fund symbol	Amount
		\$
Fund name	Fund symbol	Amount
		\$
Fund name	Fund symbol	Amount
		\$
		Total investment
		\$

**Note:** We charge a \$20 annual account service fee for each Vanguard fund with a balance of less than \$10,000 in an account. We'll withdraw the fee directly from the fund accounts each June. This fee doesn't apply if you sign up for account access on [vanguard.com](http://vanguard.com) and choose electronic delivery of statements, confirmations, and Vanguard fund reports and prospectuses. This fee also doesn't apply to Flagship Select™, Flagship®, Voyager Select®, or Voyager® clients.

## 6. How you'd like to make your initial investment

Fill in only one.

For this option, you must complete Section 9. >

<input type="radio"/> By check <i>Make check payable to Vanguard. If you're investing in more than one fund, you may write a single check for the total amount.</i>	<b>Total investment</b>
	\$
<input type="radio"/> By electronic transfer <i>Make a one-time withdrawal from the bank account listed in Section 9.</i>	<b>Total investment</b>
	\$
<input type="radio"/> By wire <i>Call us at 800-662-7447 for wiring instructions.</i>	<b>Date of wire</b> <i>mm dd yyyy</i>
	— —
	<b>Total investment</b>
	\$

## 7. Distribution options

Your selection will apply to all funds opened through this form, and you may change your distribution options at any time. If you don't select an option, all distributions (dividends and capital gains) will be reinvested in additional shares of the same fund.

Fill in only one.

For this option, you must complete Section 9. >

<input type="radio"/> Reinvest dividends and capital gains in additional shares of the same fund.
<input type="radio"/> Mail dividends and capital gains by check to my mailing address.
<input type="radio"/> Send dividends and capital gains by electronic transfer to my bank account.



## 8. Automatic investment plan *optional*

Complete this section only if you want to schedule automatic transfers from the designated bank account to your Vanguard account on a set schedule.

You can't use automatic investment to pay for your initial investment. If you need more space to list funds or specify a different schedule for each fund, provide the information on a separate sheet.

### Schedule and starting date

Fill in only one. If you don't make a selection, the investments will be made monthly on the 15th.\*

<input type="radio"/> Every week** <input type="radio"/> Every two weeks	<b>Starting date</b> <i>mm dd (from the 5th to the 25th)</i>
<input type="radio"/> Twice each month <input type="radio"/> Every month	—

### Ending date *Fill in one.*

<input type="radio"/> I want my plan to run until I stop it.
--

<input type="radio"/> I want my plan to continue until this date:	<b>Ending date</b> <i>mm dd yyyy</i>
	— —

### How you want your money invested

You must currently hold these Vanguard funds in your account.

If you need more space to list funds or want a different schedule for each amount, provide the information on a separate sheet. >

Vanguard fund name	Fund symbol	Amount
		\$
Vanguard fund name	Fund symbol	Amount
		\$
Vanguard fund name	Fund symbol	Amount
		\$

\*If the date you choose falls on a weekend, holiday, or other nonbusiness day, the transaction will be initiated on the previous business day.  
 \*\*Vanguard will process the transfer weekly on the day of the week that the start date falls (every Thursday, for example).

**Return pages 1–12 of this form, even if some sections are left blank.**

## 9. Bank information

Complete this section if you selected electronic transfer in Section 6 or 7, or the automatic investment plan in Section 8.

**Important:** If the registrations and/or authorized signers on the bank account and your Vanguard account don't match, skip to Section 10. You'll need to complete and attach our Bank Transfer Service Form.

**Required documentation.** We must receive at least one of the following:

- A voided check or preprinted deposit slip (tape or clip below).
- A bank account statement that contains the account number and the registration of the bank account (all other information can be crossed out).
- A letter from the bank on bank letterhead, signed by a bank officer, that contains the routing number, account number, account registration, and authorized signers.

**Important requirement:** If the bank account is owned by and registered in the name of an organization or trust, and the name(s) of the authorized signer(s) or trustee(s) doesn't/don't appear in the registration on the voided check, preprinted deposit slip, or bank account statement, we **MUST** receive a letter from the bank. The letter must be on bank letterhead, be signed by a bank officer, and contain the routing number, account number, account registration, and your name(s) as the authorized signer(s) required to authorize debit and credit entries to the organization's or trust's bank account.

Fill in this circle if you'd like Vanguard to make this the default bank account for future transaction requests.

**Bank information.** You must provide all of the following information.\*

Make this my primary bank.

List all names that appear on the bank account.

<b>Bank name</b>		<b>Account type</b> <i>Fill in one circle.</i>	
		<input type="radio"/> Checking <input type="radio"/> Savings	
<b>Bank routing/ABA number</b> <i>Enter nine digits.</i>		<b>Bank account number</b>	
<b>First name</b>	<b>MI</b>	<b>Last name</b>	
<b>First name</b>	<b>MI</b>	<b>Last name</b>	

If providing a voided check or preprinted deposit slip, tape it here.  
Don't staple or alter in any way other than voiding.

**Voided check or preprinted deposit slip**

J.A. Sample 123 Street Anywhere, USA 12345		BANK NAME CITY USA	87654
PAY TO THE ORDER OF _____		\$ _____	
_____		DOLLARS	
MEMO _____		VOID AFTER 60 DAYS	
<input type="text" value="1:000123456:"/>	<input type="text" value="12345678987654321:11"/>	<input type="text" value="87654"/>	
Bank routing number	Account number	Check number	

\*An electronic transfer can take several days, depending on the timing of your request. The bank, savings and loan, or credit union must be a member of the ACH network, and the account type must permit electronic transfers.

**Return pages 1–12 of this form, even if some sections are left blank.**

## 10. Authorization of all account owners

**Important information about opening a new account.** The Vanguard Group, Inc., is required by federal law to obtain from each person who opens an account certain personal information—including name, street address, and date of birth—that will be used to verify identity. If you don't provide us with this information, we won't be able to open the account. If we're unable to verify your identity, The Vanguard Group, Inc., reserves the right to close your account or take other steps we deem reasonable.

Read this section carefully, and sign on page 12 exactly as indicated in Section 3.

- I have full authority and legal capacity to purchase fund shares.
- I have received a current prospectus of each fund I am investing in and agree to be bound by its terms.
- If I represent an organization, I confirm that the organization is in existence and that I have full authority to enter into investment transactions on behalf of the organization and to execute and deliver documents on its behalf.
- If I am investing in a state tax-exempt fund, I certify that I am a legal resident of the state indicated below, although I may occasionally use an out-of-state address.

This information is required only for state tax-exempt funds. ➤

**State of legal residence**

- If I am using this form to add an electronic bank transfer option to my account, I authorize The Vanguard Group, Inc., and Vanguard Marketing Corporation, and any affiliates or subsidiaries of either (individually or collectively, "Vanguard"), upon phone or online request, to pay amounts representing redemptions or withdrawals made by me, or to secure payment of amounts invested by me, by initiating credit or debit entries to the bank named by me. I authorize the bank to accept any such credits or debits to my account without responsibility for the correctness thereof. I acknowledge that the origination of ACH transactions to my account must comply with U.S. law. I further agree that Vanguard will not incur any loss, liability, cost, or expense in connection with my phone or online request. I understand that this authorization may be terminated by me at any time by written notification to Vanguard and to the bank. The termination request will be effective as to Vanguard as soon as Vanguard has had a reasonable amount of time to act upon it. I represent and warrant to Vanguard that I am an owner or authorized signer on the bank account specified by me on this form and that no other owner or authorized signer of such bank account (other than the joint Vanguard account owner(s), if applicable) is required to sign in order to authorize the initiation of ACH entries to such bank account.

- I understand that if an account is registered in more than one name, Vanguard will accept written or phone instructions from any one of the owners.

- If I am signing as a trustee of a trust, I understand that I also must confirm the following by signing on the next page:

The trust is valid and in full force and effect as of the date below; the trustees have full authority under the trust document and applicable law to enter into investment transactions on behalf of the trust, including the purchase, sale, exchange, transfer, and redemption of mutual funds; and the trustees may issue general instructions.

The individuals listed and signing this form are all of the currently serving trustees.

If a number isn't provided, the signature of one trustee will be required for written transaction requests. ➤

Number of trustee signatures required to take any action on behalf of the trust.  
(Phone and online requests may be made by any individual trustee.)

**You must sign on page 12.**

- If I am signing as custodian of an UGMA or UTMA account, I acknowledge that I understand that the assets in such account legally belong to the minor for whom the account is registered and may only be used for the benefit of said minor.

If I am a U.S. citizen, a U.S. resident alien, or a representative of a U.S. entity, I certify under penalties of perjury that:

1. The taxpayer ID number I have given on this form is correct (or I am waiting for a number to be issued to me).
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.  
Important: Cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.
3. I am a U.S. citizen or other U.S. person (as defined by the IRS in its Form W-9 instructions).
4. The Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

If I am not a U.S. person, I will complete the appropriate Form W-8 electronically to certify my foreign status, including my FATCA status, and to claim treaty benefits if applicable.

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

All those listed in Section 3 (except minors and successor custodians) must sign and date here. ➤

If additional signatures are required, photocopy this page.

Signature of owner, custodian, trustee, executor, or organization representative	Date <i>mm dd yyyy</i>
X	- -
Signature of joint owner, custodian, trustee, executor, or organization representative	Date <i>mm dd yyyy</i>
X	- -

Return pages 1–12 of this form, even if some sections are left blank.

## Mailing information

Mail pages 1–12 of your completed form and any attached information in the enclosed postage-paid envelope.

If you don't have  
a postage-paid  
envelope, mail to: > Vanguard  
P.O. Box 1110  
Valley Forge, PA 19482-1110

For overnight  
delivery, mail to: > Vanguard  
455 Devon Park Drive  
Wayne, PA 19087-1815

## Reminders

If the new account is for:

- **A trust under will/testamentary.** Attach copies of the pages of the will that confirm the creation of the trust and those that contain the trustee name(s) and the testator's (decedent's) signature. The pages of the will should indicate it was filed with the probate court and include a court stamp (the stamp doesn't need to be original or include a date). If the will doesn't contain a court stamp, attach a copy of letters testamentary or the court document appointing the trustee of the trust.
- **Any other type of trust.** Attach copies of the pages of the trust agreement that contain the trust name and date, and a listing of the trustees' names and the signature page(s), signed by the persons who were required to sign under state law.
- **An organization.** Attach a copy of the documentation required for registration, and complete and submit our Organization Resolution form, if needed.
- **A court-appointed guardian or conservator.** Attach an original or certified (within 90 days) copy, with a raised seal, of the court appointment of the guardian or conservator.

### Electronic transfers and wire redemptions

If you selected electronic transfer in Section 6 or 7, or the automatic investment plan in Section 8, and the registrations and/or authorized signers on the bank account and your Vanguard account don't match, complete and attach our Bank Transfer Service Form.

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