

VOLUME 7 TWELVE

A DIVERSIFIED INVESTMENT PORTFOLIO
WITH A PLAN

CRAIG L. ISRAELSEN

7twelve A Diversified Investment Portfolio With A Plan

Laurence J. Kotlikoff, Scott Burns



7twelve A Diversified Investment Portfolio With A Plan:

7Twelve Craig L. Israelsen, 2010-07-02 A proven way to put together a portfolio that enhances performance and reduces risk Professor Craig Israelsen of Brigham Young University is an important voice in the area of asset allocation The reason He keeps things simple Now in 7Twelve he shows you how to do the same and demonstrates how his approach to investing can help you grow your money as well as protect it 7Twelve outlines a multi asset balanced portfolio that is a logical starting point when assembling a portfolio either as the blueprint for the entire portfolio or as a significant building block Page by page he will show you how to create a balanced portfolio utilizing multiple asset classes to enhance performance and reduce risk Discusses how the 7Twelve portfolio includes seven core asset classes and utilizes twelve specific mutual funds or exchange traded funds Details the tax efficiency of this specific investment approach Shows you how to use the 7Twelve portfolio as a pre retirement accumulation portfolio or a post retirement distribution portfolio If you want to build a well balanced multi asset portfolio 7Twelve is the book for you *The Clash of Generations* Laurence J. Kotlikoff, Scott Burns, 2012-03-23 How America went bankrupt and how we can save ourselves as a country and as individuals from economic disaster The United States is bankrupt flat broke Thanks to accounting that would make Enron blush America's insolvency goes far beyond what our leaders are disclosing The United States is a fiscal basket case in worse shape than the notoriously bailed out countries of Greece Ireland and others How did this happen In *The Clash of Generations* experts Laurence Kotlikoff and Scott Burns document our six decade off balance sheet unsustainable financing scheme They explain how we have balanced our longer lives on the backs of our relatively few children At the same time we've been on a consumption spree saving and investing less than nothing And that's not to mention the evisceration of the middle class and a financial system that has proven it can't be trusted Kotlikoff and Burns outline grassroots strategies for saving ourselves and especially our children from what could be a truly catastrophic financial collapse Kotlikoff and Burns sounded the alarm in their widely acclaimed *The Coming Generational Storm* but politicians didn't listen Now the need for action is even more urgent It's up to us to demand radical reform of our tax system our healthcare system and our Social Security system and to insist on better paths to investment return than those provided by Wall Street mismanagers Kotlikoff and Burns's *Purple Plans* so called because they will appeal to both Republicans and Democrats have been endorsed by a who's who of economists and offer a new way forward and their revolutionary investment strategy for individuals replaces the idea of financial capital with life decision capital Of course we won't be doing all this just for ourselves We need to fix America's fiscal mess before our kids inherit it <https://www.youtube.com/watch?v=IMKw76lBn0k> feature [youtube_gdata_player](#) **Prosperity in The Age of Decline** Brian Beaulieu, Alan Beaulieu, 2014-06-30 A guide for protecting your wealth in an age of turbulent business cycles In *Prosperity in the Age of Decline* Brian and Alan Beaulieu the CEO and President of the Institute for Trend Research ITR offer an informed meticulously researched look at the future and the coming Great Depression Drawing on ITR's 94.7%

forecast accuracy rate the book outlines specific actionable strategies for capitalizing on cyclical opportunities and dodging economic danger In this important resource the authors reveal what it will take for individual investors and business leaders to prosper as the economy heats up prior to the predicted downturn preserve wealth in the upcoming Great Depression and profit on the way out of the depression The imbalances and maladjustments have a while to play out and the authors pinpoint the investment opportunities to be had in the countdown period The Beaulieu s examine the major economic trends at play such as low interest rates burgeoning government debt and an aging population They discuss which trends will last and what investors should do with this knowledge in order to thrive The book also reviews the group of leading economic indicators that most consistently achieve reliable results for predicting where the economy is headed Designed as a useful tool for investors the book includes a working list of key trends describes the upside potential of each trend and explains the potential threat stemming from a particular trend Understanding how to capitalize on these trends and knowing how to avoid the common pitfalls are the keys to creating a solid economic future for individual investors and business leaders Contains the strategies for capitalizing on cyclical opportunities and avoiding economic dangers Offers an examination of major economic trends Includes information on the leading economic indicators that most reliably achieve results Shows how to preserve wealth and avoid the most common investing pitfalls This comprehensive resource offers guidelines for averting cyclical downturns and building on rising industry trends

ETF Investment Strategies - Analytical Approaches for Consistent Results Marco Colombo, 2025-08-18 ETF Investment Strategies Analytical Approaches for Consistent Results Welcome to the second volume of The ETF Edge series where we move beyond the fundamentals and focus on building and executing effective investment strategies ETF Investment Strategies Analytical Approaches for Consistent Results provides investors asset managers and finance professionals with a comprehensive framework to design evaluate and implement strategies using ETFs with a strong emphasis on consistency risk control and measurable outcomes This volume bridges rigorous theory with practical application equipping you with the tools to make informed decisions and enhance portfolio performance in real world markets What You ll Discover in this Book Foundations of Investment Strategies Understand the five pillars of the investment process and the role of strategies in portfolio construction The Strategy Selection Process Learn how to categorize strategies define investor parameters select execution methods and integrate risk management effectively Long Term Strategic Approaches Explore buy and hold passive index investing dividend strategies option based income factor investing and fixed income laddering with ETFs Active and Tactical Approaches Delve into sector and factor rotation tactical thematic and ESG investing mean reversion contrarian ideas event driven strategies and relative value Execution Techniques Compare methods such as dollar cost averaging lump sum investing scaling and pyramiding supported by clear cheat sheets for quick reference Measuring Effectiveness Apply risk return frameworks and risk adjusted metrics to evaluate strategy performance and ensure alignment with investment objectives Diversification and Risk Management Assess

correlations between strategies construct diversified ETF based portfolios and adopt adaptive risk management practices to avoid common pitfalls ETF Investment Strategies Analytical Approaches for Consistent Results combines academic rigor with practical insights Through real data charts and quantitative analysis it offers investors a structured approach to strategy design and execution while maintaining a clear focus on achieving consistent and sustainable results Whether you are looking to refine your portfolio management process compare and apply different strategies or establish a disciplined framework for long term success this book will serve as a valuable reference and guide Take the next step in your ETF journey master strategies enhance execution and achieve consistent results with a disciplined analytical approach **The**

Power of Passive Investing Richard A. Ferri, 2010-11-04 A practical guide to passive investing Time and again individual investors discover all too late that actively picking stocks is a loser's game The alternative lies with index funds This passive form of investing allows you to participate in the markets relatively cheaply while prospering all the more because the money saved on investment expenses stays in your pocket In his latest book investment expert Richard Ferri shows you how easy and accessible index investing is Along the way he highlights how successful you can be by using this passive approach to allocate funds to stocks bonds and other prudent asset classes Addresses the advantages of index funds over portfolios that are actively managed Offers insights on index based funds that provide exposure to designated broad markets and don't make bets on individual securities Ferri is also author of the Wiley title The ETF Book and co author of The Bogleheads Guide to Retirement Planning If you're looking for a productive investment approach that won't take all of your time to implement then The Power of Passive Investing is the book you need to read **Retirement Watch** Bob Carlson, 2023-01-03 America's

1 retirement adviser offers tried and true investment strategies for before and after retirement Sound guidance from the creator of RetirementWatch.com and the author of Where's My Money Secrets to Getting the Most Out of Your Social Security The 2020s are likely to be among the worst times to be nearing retirement or in the early years of retirement The book first explains the forces that are coming together to make it more difficult to create and maintain financial security and independence in retirement The middle of the Baby Boomer generation will increase the pressure on every aspect of retirement The early boomers began reaching 65 in 2011 Since then about 10 000 Boomers per day have been hitting 65 But the middle section of the Boomers is larger than the early Boomers Beginning in 2024 an estimated 12 000 Baby Boomers will turn 65 each day Already the foundations of retirement Social Security and Medicare are under stress The rapid increase in the number of Boomers enrolling in these systems will increase the strain In addition the high returns in stocks and other investments since 2009 and especially since 2017 make it likely that investment returns will be below their long term averages during most of the 2020s Further interest rates on traditional retirement income investments such as certificates of deposit short term government bonds and money market funds are the lowest they've been in U.S. history and are likely to remain below their historic averages In addition taxes imposed by all levels of government are likely to increase during the

2020s A longstanding myth is that a person's tax burden will decline in retirement. That hasn't been true for some time and in the 2020s retirees are likely to face a range of tax increases. For a long time many retirees left a lot of money on the table by making less than optimum decisions about Social Security, Medicare, IRAs, 401(k) rollovers, long-term care, and other key retirement issues. For example, a recent study done for United Income concluded that only four percent of Social Security beneficiaries made the optimum decision about when to claim retirement benefits. For the most part, the Boomers' mistakes were bailed out by high stock market returns and low inflation. Retirees in the 2020s aren't likely to be so fortunate. Peak Boomers have to make the right decisions about all aspects of their retirement finances. This book will cover each of the key retirement planning issues faced in the five years before retirement and the first five years of retirement and guide readers to making the right decisions for them.

ETF Fundamentals - Core Concepts and Market Mechanics (The ETF Edge Vol.1) Marco Colombo, *ETF Fundamentals: Core Concepts and Market Mechanics*. Welcome to the first volume of The ETF Edge series where you'll gain a solid foundation in the world of ETFs with a quantitative data-driven approach to investing. *ETF Fundamentals: Core Concepts and Market Mechanics* offers a comprehensive hands-on guide designed to help both beginners and seasoned investors master the intricacies of ETF investing and build a sound portfolio. What You'll Discover in this Book: **Understanding ETFs** Start your journey by exploring the fundamentals of ETFs. Learn what ETFs are, how they work, and how they can be used to achieve specific financial goals. This chapter will lay the groundwork for your ETF investment strategy, covering everything from the structure of ETFs to their roles in modern financial markets. **ETF Mechanics and Structure** Delve deeper into how ETFs are created, how they track their underlying indices, and how liquidity is maintained. Gain an in-depth understanding of the mechanics that make ETFs one of the most popular investment tools in today's financial world. **Types of ETFs** Explore the diverse array of ETFs available in the market: equity, bond, sector, commodity, and innovative ETFs such as option-enhanced ETFs, factor-based ETFs, and actively managed ETFs. Understand how each type serves different investor needs and risk profiles. This knowledge will help you make informed decisions about the most appropriate ETFs for your investment strategy, whether you're looking for consistent income, growth, or more specialized investment approaches. **Key Metrics for ETFs** Learn how to evaluate ETFs from a quantitative perspective. You'll master key metrics such as expense ratio, risk-adjusted returns, volatility, and correlation with market indices. Gain a deeper understanding of how to assess the stability, risk profile, and return potential of ETFs, enabling you to select investments that align with your financial goals. **ETF Marketplaces** Understand where ETFs are traded and how to navigate these marketplaces efficiently. This section will provide you with the tools to make the best investment decisions when buying or selling ETFs. *ETF Fundamentals: Core Concepts and Market Mechanics* is crafted with an academic approach, featuring real data, tables, charts, and quantitative methods to help you develop a comprehensive understanding of ETFs. Practical insights are seamlessly integrated throughout to guide you on how to apply these techniques. Whether you're looking to optimize your

current portfolio or start building one from scratch this book will equip you with the tools you need for sound investing Equip yourself with the knowledge and tools to navigate the world of ETFs confidently and make informed investment decisions start mastering ETF investing today and build a portfolio that works for you **Das Universal Portfolio** Daniel Moldan, 2020-01-29 Indexfonds und ETFs zählen zu den bedeutendsten Finanzinnovationen überhaupt und erfreuen sich einer immer größer werdenden Beliebtheit Dieses Buch vermittelt auf über 550 Seiten alle wesentlichen Grundlagen rund um Indexfonds und ETFs sowie wirtschaftswissenschaftlichen Theorien die für eine erfolgreiche Kapitalanlage essenziell sind Die historische Performance der Wertpapiermärkte wird genauso beleuchtet wie die Anlageergebnisse von aktiv gemanagten Fonds und Privatanlegern Ein besonderes Augenmerk liegt auf den zentralen Anlegerfehlern die alle Privatanleger vermeiden sollten um erfolgreich an den Finanzmärkten agieren zu können Vielfältig ist die Literatur die es rund um das passive Investieren gibt Dieses Buch stellt 15 der bekanntesten ETF Strategien aus der US amerikanischen z B All Weather Portfolio von Ray Dalio Permanent Portfolio von Harry Browne 7Twelve Portfolio von Craig L Israelsen etc und deutschen Literatur z B Weltportfolio von Gerd Kommer ARERO Weltfonds von Prof Manfred Weber Portfolios von Gottfried Heller etc detailliert vor Viele weitere Portfolios z B Merriman Ultimate Portfolio von Paul Merriman Ideal Index Portfolio von Frank Armstrong etc komplettieren einen breiten Gesamtüberblick In Summe werden über 40 Vermögensallokationen vorgestellt und hinsichtlich vielschichtiger Kennzahlen miteinander verglichen Das Buch ist dahingehend einzigartig in der deutschsprachigen Literatur Mit dem integrierten Ansatz kann der Privatanleger unter Berücksichtigung des individuellen Rendite Risiko Profils und des Anlagehorizonts einen Orientierungswert für die Vermögensallokation eruieren Aus allen Erkenntnissen leitet sich das Universal Portfolio ab das es jedem Privatanleger ermöglicht sein individuelles Portfolio mit Indexfonds und ETFs zusammenzustellen Das Buch führt Schritt für Schritt zum persönlichen idealen Portfolio Das Buch vermittelt eine breite Wissensbasis um die Finanzmärkte besser zu verstehen Gleichzeitig werden viele praxisnahe Tipps gegeben um eine nachhaltige und langfristige Kapitalanlage zu verwirklichen Viele interessante Exkurse und über 150 Abbildungen vertiefen relevante Zusammenhänge Dieses Buch ist ein umfassendes Kompendium für alle Privatanleger die ihre Finanzen mit Indexfonds und ETFs selbst in die Hand nehmen wollen Es eignet sich sowohl für wirtschaftswissenschaftlich interessierte Leser als auch für ambitionierte Privatanleger Book Review - 7Twelve Rebecca Travnichek, 2014 In the Preface of the book 7Twelve A Diversified Investment Portfolio with a Plan Dr Craig Israelsen sets the stage or maybe I should say table for the entire book He refers to 7Twelve as a recipe for an investment portfolio The recipe is more important than the ingredients A poor recipe with good ingredients produces a poor end product A great recipe with average ingredients produces an acceptable outcome A great recipe with great ingredients is the ideal scenario p xiii Chef Israelsen has measured this recipe book into 15 bite sized chapters He utilizes historical data to show the effectiveness of his recipe as much as 40 year performance history highlights key points using text boxes and includes tables graphs and figures to help

the reader understand the topic discussion Dr Israelsen is currently an Associate Professor at Brigham Young University teaching personal and family finance to over 1 200 students every year

Dollarlogic Andy Martin,2025-09-12 Risk does not equal reward This is the proprietary thesis of Dollarlogic and what separates Martin s message from the rest of the buy buy investment industry Risk does not equal reward in relationships behind the wheel of a car or in any other aspect of life so why should it in the highly varied and sophisticated world of investing In Dollarlogic Wall Street veteran Andy Martin explains what risk really is why stocks are actually less risky than bonds and why predicting yourself is more important than predicting the stock market The new investment philosophy of Dollarlogic will show you how and why to make the important changes in your investing habits that could make a meaningful difference in your life and legacy Although it may be true that money can t buy happiness it can buy just about everything else In this practical and readable book you ll learn The four types of investors and how to become the right one How losing less is better than winning more How to stop chasing returns and start chasing and winning odds Why a higher return investment can actually make you less money Why your no load fund could be much more expensive than you think

The Portfolio Architect Greg Phelps,2014-07-02 Investing can be scary But with the right education and a great strategy it doesn t have to be There are tens of thousands of mutual funds and ETFs limitless trading and investing strategies and no shortage of bad financial advice from self serving commission seeking brokers You must learn to separate the worthless from the worthwhile to be a great investor The Portfolio Architect cuts through the rubbish with the 5 most critical aspects of investing the 5 Keys You ll learn simple to understand concepts processes and practices which will help you design implement monitor and manage your Ultimate Investment Plan like the world s largest institutions and professional investors do The 5 critical components to successful investing are 1 learning the basics of stocks bonds and other asset classes 2 understanding investment vehicles like mutual funds and ETFs and choosing the right ones 3 asset allocation and portfolio diversification 4 implementing monitoring and managing your investments properly and 5 behaving like a great investor In simple to understand terms The Portfolio Architect explains everything you need to know about these 5 Keys to great investment management Turn off the TV throw away your money magazines and tune out the financial pornography Wall Street feeds you everyday with these 5 Keys you won t need it And if you still need professional help there s a bonus 6th Key which will make sure you find the right professional help not a commission centered product hocker masquerading as a financial advisor

Investing Demystified Lars Kroijer,2017-06-07 Don t spend your time worrying whether you can beat the markets you don t need to beat them to be a successful investor By showing you how to build a simple and rational portfolio and tailor it to your specific needs Investing Demystified will help you generate superior returns With his straightforward and jargon free advice Lars Kroijer simplifies the often complex world of finance and tells you everything you need to know and everything that you don t need to worry about in order to make the most from your investments In Investing Demystified you will Discover the mix of stocks bonds and cash needed for a top

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How to Create and Maintain a Diversified Investment Portfolio: A Comprehensive Guide on Investment and Portfolio Management Finance and Sun, 2023-05-02 The book How to Create and Maintain a Diversified Investment Portfolio A Comprehensive Guide on Investment and Portfolio Management is a complete guide on investment and portfolio management It covers everything from various investment options to create a varied portfolio that matches an investor's objectives and risk appetite The book presents a systematic approach towards creating and managing a successful portfolio The book includes important ideas like the relationship between risk and return spreading out investments and dividing assets as well as modern ways of managing investment portfolios measuring their performance and actively or passively engaging in them Furthermore the book delves into diverse investment options like real estate investment trusts impact investing and alternative investments Whether you are experienced or new to investing this book is a must read It offers additional resources for learning and a glossary of investment terms The guide can help you create and manage a diverse portfolio

Portfolio Diversification Francois-Serge Lhabitant, 2017-09-26 Portfolio Diversification provides an update on the practice of combining several risky investments in a portfolio with the goal of reducing the portfolio's overall risk In this book readers will find a comprehensive introduction and analysis of various dimensions of portfolio diversification assets maturities industries countries etc along with time diversification strategies long term vs short term diversification and diversification using other risk measures than variance Several tools to quantify and implement optimal diversification are discussed and illustrated Focuses on portfolio diversification across all its dimensions Includes recent empirical material that was created and developed specifically for this book Provides several tools to quantify and implement optimal diversification

Diversification and Portfolio Management of Mutual Funds G. Gregoriou, 2015-12-17 This book addresses the importance of diversification for reducing volatility of investment portfolios It shows how to improve investment efficiency and explains how international diversification reduces overall risk while enhancing performance This book is a crucial tool for any investor looking to improve the profit gain from their investment

The Best Long-Term Investment Strategies Régulo Marcos Jasso, 2025-02-23 Master the art of long term investing

and secure your financial future with proven strategies Achieving financial stability and long term wealth requires more than just saving money it demands a strategic investment plan that maximizes returns while minimizing risk In The Best Long Term Investment Strategies you ll discover how to build a diversified resilient portfolio that stands the test of time What You ll Learn in This Book The fundamental principles of long term investing and wealth building How to design a balanced risk managed portfolio with stocks bonds real estate and alternative assets Effective retirement planning strategies for financial security How to avoid common investment mistakes that hinder long term success The importance of passive income and generational wealth Whether you are new to investing or looking to refine your financial strategy this book provides a clear actionable guide to creating a sustainable investment plan that ensures wealth for years to come Start investing today and take control of your financial future

Portfolio Selection Harry Markowitz,2008-10-01 Embracing finance economics operations research and computers this book applies modern techniques of analysis and computation to find combinations of securities that best meet the needs of private or institutional investors

Stocks, Bonds, Financial Freedom: A Beginner's Guide to Investing Wisely Margaret Light,2024-12-27 Stocks Bonds Financial Freedom A Beginner s Guide to Investing Wisely is a comprehensive roadmap designed to demystify the world of investing Tailored for beginners this guide explores the foundational principles of building wealth through stocks bonds and diversified portfolios It emphasises the importance of long term planning risk management and compounding returns to achieve financial independence Readers will learn about choosing investment platforms navigating tax strategies and avoiding common pitfalls Packed with actionable insights the book empowers individuals to make informed decisions grow their wealth and confidently embark on their journey toward financial freedom and security

Multi-Asset Investing Pranay Gupta,Sven R. Skallsjo,Bing Li,2016-03-09 Despite the accepted fact that a substantial part of the risk and return of any portfolio comes from asset allocation we find today that the majority of investment professionals worldwide are focused on security selection Multi Asset Investing A Practitioner s Framework questions this basic structure of the investment process and investment industry Who says we have to separate alpha and beta Are the traditional definitions for risk and risk premium relevant in a multi asset class world Do portfolios cater for the real risks in their investment processes Does the whole Emerging Markets demarcation make sense for investing Why do active Asian managers perform much poorer compared to developed market managers Can you distinguish how much of a strategy s performance comes from skill rather than luck Does having a performance fee for your manager create alignment or misalignment Why is the asset management transitioning from multi asset strategies to multi asset solutions These and many other questions are asked and suggestions provided as potential solutions Having worked together for fifteen years the authors present implementable solutions which have helped them successfully manage large asset pools The Academic Perspective Multi Asset Investing asks fundamental questions about the asset allocation investment processes in use today and can have a substantial impact on the future structure of the finance industry It clarifies and distils the

techniques that investment professionals need to master to add value to client portfolios Paul Smith President CEO CFA Institute Pranay Gupta Sven Skallsjo and Bing Li describe the essential concepts and applications of multi asset investing Their treatment is far ranging and exceptionally lucid and always with a nod to practical application Buy this book and keep it close at hand Mark Kritzman MIT Sloane School of Management Innovative solutions to some of the most difficult investment problems we are faced with today Multi asset Investing tackles investment issues which don t have straight forward solutions but nevertheless are faced by every investment professional This book sets the standard for investment processes of all asset managers SP Kothari MIT Sloane School of Management The Asset Owner Perspective Multi asset means different things to different people This is the first text that details a comprehensive framework for managing any kind of multi asset investment problem Further its explanation of the commercial aspects of managing a multi asset investment business for an asset manager private bank or asset owner make it an indispensable tool Sadayuki Horie Dy Chairman Investment Advisory Comm Government Pension Investment Fund Japan Multi Asset Investing shows the substantial scope there is to innovate the asset allocation process With its novel approaches to allocation portfolio construction and risk management it demonstrates the substantial value that can be added to any portfolio The solutions proposed by Multi Asset Investing are creative thought provoking and may well be the way all portfolios need to be managed in the future Mario Therrien Senior Vice President Caisse de Depot et Placement du Quebec Canada The Asset Manager s Perspective Never has astute asset allocation and diversification been more crucial than today Asset Managers which are able to innovate their investment processes and products in this area are more likely to be the winners Multi Asset Investing provides both simple and sophisticated tested and implementable techniques for successfully managing multi asset portfolios Vincent Camerlynck former CEO BNP Paribas Investment Partners Asia Pacific The Investment Strategist Perspective For plan sponsors portfolio managers analysts and risk managers Multi Asset Investing is an unparalleled guide for portfolio management Its approach to blending the quantitative and fundamental top down and bottom up and the risk and return frameworks makes it a valuable tool for any kind of investment professional It clarifies a complex subject into a series of practical ideas to help add value to any portfolio Ajay S Kapur Chief Strategist BOA Merrill Lynch Asia

The Sensible Investor Richard Topham, 2003 Have you accumulated an investment portfolio in a haphazard fashion picking up various stocks that take your fancy along the way Or have you found yourself in control of a valuable portfolio through an inheritance or a superannuation payout Or have you recently sold a business or property These are just some of the ways people can accumulate wealth or assets without having a plan in place and many people in these situations will not know how to put this wealth to good use If this sounds like you it time to take control In The Sensible Investor experienced finance writer and stockbroker Richard Topham assumes you have assets of 100 000 or more to invest or already invested and helps you take control of these assets with a simple structured approach to portfolio management In his easily accessible writing style Richard covers the

development of an investment plan increasing returns and risk management sector exposure and asset allocation including the benefits of diversification the advantages and disadvantages of fixed interest derivatives managed funds and equities The Sensible Investor shows you how to construct a well diversified portfolio to protect against the volatility of today markets and achieve real growth from your assets

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