

**PRODUCT SUMMARY: PRULink InvestGrowth (SP)**

This Product Summary is a simplified description of the key product features. The exact terms can be found in the policy document.

Details of Product Provider:

Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore"), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712 Tel: 1800-3330 333 is the product provider.

Prudential Singapore is responsible for the product features and contractual provisions and these will be explained to you by a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore.

Aggregation rule:

The aggregate premiums payable for selected plans* per life assured issued in the past 24 months cannot exceed S\$15 million (or equivalent). The calculation is based on the total committed premiums of the product, excluding premiums for supplementary benefits (if any) (e.g. 10 x annual premium for a 10-year premium term product, or full single premium for a single premium product). US dollar denominated policies will be aggregated after applying an exchange rate of US\$1 to S\$1.40 on the premiums payable. We reserve the right to review/vary this rate.

*Please find the full list of selected plans at www.prudential.com.sg

Nature of Plan:

PRULink InvestGrowth (SP) is a single premium investment-linked insurance plan that offers the opportunity to optimize returns on your savings (Cash, Central Provident Fund ("CPF") or Supplementary Retirement Scheme ("SRS")) with the benefit of life insurance coverage.

The cash value of the plan reflects the premium charge, the assurance charges (cost of providing insurance cover) levied and investment performance of the fund(s) it is invested in.

The assurance charges will be funded through the cancellation of units at bid price.

Please note that every investment-linked product/fund or combination of funds has its own characteristics including investment horizon, liquidity, and level of risk and you may consider some to be more appropriate to satisfy your individual needs and preferences.

Please note that the product you are purchasing is a Specified Investment Product.

This policy and its Supplementary benefit(s) (if any) is/are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association (GIA) /Life Insurance Association (LIA) or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

You, the proposer acknowledges receipt of all pages of all the Product Summary for the main plan, the relevant Fund Information Booklet(s) and the Product Highlights Sheet(s) (where applicable). The contents have been explained to his/ her satisfaction.

**Product Benefit:****Death Benefit:**

If the life assured dies, we pay the higher of (a) or (b):

- a) 110% of (the total premiums received plus any top-ups less any withdrawals), or
- b) the value of all the units in your account.

To work out the value of your units, we use the bid price on the next business day after you let us know the death of the life assured.

If the life assured commits suicide within 12 months from the cover start date or date of reinstatement (if any) of your policy, we will void your policy. In this case, we cancel it and refund the premiums received from you. We will first deduct any withdrawals, all other amounts you owe us in connection with your policy and expenses (including administrative, sales-related and medical expenses) we have had to pay on your policy.

PRULink Funds:

Please refer to Appendix A for the list of available Investment-Linked Funds and the respective Fund Information Booklet for details on the PRULink funds ("PRULink Funds").

If you choose a PRULink Fund that aims to distribute dividends on a regular basis, please note that the distribution of dividends is at the discretion of the underlying fund's Board of Directors, Manager and/or Prudential Singapore, and is not guaranteed. The distribution of dividends may be effectively paid out of capital, which will reduce the net asset value of the Fund which is used to calculate the Fund's unit price and the surrender value of the policy.

Premium:

The minimum single premium is \$6,000.

Options:

You can choose to do any of the following. However, we may change, introduce new options or at our discretion withdraw the options offered as we consider appropriate.

1. Switching

You can ask us to switch the units in your Account to other PRULink Funds that are available.

There is a minimum amount you can switch out of a PRULink Fund and this minimum amount will be made known to you at the time of your application to do the switch.

The value of the remaining units in the PRULink Fund that you are switching out from cannot be lower than a stipulated minimum amount. To calculate the value of the remaining units, we use the bid price at the time the switch is carried out. If the value of the remaining units is lower than the stipulated minimum amount, you must switch all the units out of the fund. We reserve the right to vary, from time to time, the minimum amount you can switch out of a fund in respect of any new application to switch funds. This minimum amount will be made known to you at the time of your application to do the switch.

To apply, you must use our appropriate application form and meet the conditions on it.

2. Top-up your premium

You can top-up your premium by paying an additional one-off amount. The minimum top-up amount is \$2,000. Top-ups are allowed at any time within the permissible age limits with additional death benefits of 110%.

To apply, you must use our appropriate application form and meet the conditions on it.

3. Make withdrawals

You can make partial or full withdrawal by asking us to sell some or all of the units in your Account. To apply you must use our appropriate application form and meet the conditions on it.



You can only make a partial withdrawal if you have a minimum amount in your Account. The minimum amount you can withdraw is currently \$1,000. The remaining units in your Account must be worth at least \$1,000 based on the bid price at the time of withdrawal. If not, you will not be able to make a partial withdrawal.

Exclusions:

There are certain conditions under which no benefits will be payable. You are advised to read your policy document for the full details of these exclusions.

If the life assured dies due to a pre-existing condition within 12 months from any premium or top-up paid, we pay the higher of:

- the value of the units for the respective premium or top-up; or
- the respective premium or top-up paid less any withdrawals, all outstanding amounts owing to us in connection with the policy and expenses (including but not limited to administrative, sales related and medical expenses, if any) incurred by us on the policy.

A pre-existing condition is the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the life assured or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to, the cover start date of this policy or the date of any top-up.

Surrender/ Maturity Value:

The surrender/maturity value of this plan is the value of all units (including top-ups, but less withdrawals) in your Account at the bid price.

Direct Income Option

If you bought your policy using cash, that means not using your CPF or SRS monies, you can choose to add this benefit to your policy.

We pay a fixed amount (Direct Income) monthly from your policy (Main Policy), for as long as there are sufficient units left in your Account.

The minimum monthly Direct Income amount is \$100 and this will be credited directly into your bank account. You can increase or decrease the Direct Income amount during the Direct Income payment period subject to the minimum amount as mentioned above and the value of units left in your main policy.

You must apply for the change in your Direct Income amount on our appropriate application form and meet the conditions on it. If you should change the bank account where your Direct Income is credited into, you must also apply on our appropriate application form and meet the conditions on it. These changes will then take effect at the end of the next calendar month following the approval of your application.

We can change the minimum monthly Direct Income amount but will give you 30 days' written notice before we do so.

When you do a lump sum top-up into your main policy or make a withdrawal from your main policy, it may affect the length of the Direct Income payment period. We do not guarantee the length of the Direct Income payment period, as this will also depend on the value of the units in your main policy.

If the main policy's unit value has less than 2 months' worth of monthly Direct Income, this amount will be paid out in a lump sum. We will write to you when we pay your last Direct Income, as there will be no more units left in your policy and as a result your main policy will end.

The monthly Direct Income payments will start at the end of the next month, following:

- the approval of this application; or
 - the main policy's anniversary before the life assured turns 62 years old;
- whichever is later.



When we deduct the units in your main policy to pay you the monthly Direct Income, we will use the bid price on the 21st of every month. Should this day fall on a weekend or a public holiday, we will use the bid price on the following business day.

Example:

Policy anniversary date – 2 May

First Direct Income date – 30 June

Bid price of 21 June will be used.

If you have invested in more than one fund, we will deduct proportionately from each fund based on their corresponding unit value at bid price, to make up your monthly Direct Income amount.

You may choose to stop the monthly Direct Income after they have started. This will take effect at the end of the next month, following the approval of the request.

If you wish to reapply for the Direct Income option, you can apply on our appropriate application form and meet the conditions on it. There is a processing fee for each reapplication of the Direct Income option. This processing fee can change and we will let you know when you reapply for the Direct Income option.

The Direct Income payment will then take effect at the end of the next month, following the approval of your application.

If the life assured dies, the monthly Direct Income will stop.

The Direct Income payments shall be treated as withdrawals when calculating the death benefit of the main policy.

This option is not available for policies that:

- are put under trust,
- have been assigned, or
- are owned by an undischarged bankrupt.

After the Direct Income payments have started, if your main policy is put under trust or is assigned or you become a bankrupt, the Direct Income payments will stop.

Any Direct Income payment due that has not been processed will not be paid. For Direct Income payments already processed, they will be paid accordingly. The Direct Income payments will then stop in the following month.

Your Direct Income option will end when:

- your main policy ends,
- the life assured dies, or
- there are no more units in your main policy.



Charges:

The following charges will be levied on the policy where applicable.

1. Premium Charge:

The premium charge is an upfront charge that is deducted from premium paid for fees and charges, other than charges for insurance coverage.

Single Premium/ Top-up Premium	Premium Charge (Percentage of single premium / top-up premium)	
	For SRS / Cash policies	For CPF-OA & CPF-SA policies
All premium amount	3%	0%

e-Top-up Premium	Premium Charge (Percentage of e-top-up premium)	
	For SRS / Cash policies	For CPF-OA & CPF-SA policies
All premium amount	2.5%	0%

Your premiums will be invested in the PRULink Funds if it is available.

2. Assurance Charge

If you bought your policy with Cash or SRS monies, there is an assurance charge for every premium that you pay. The assurance charge is 1.5% of the single premium or top-up premium.

We use the bid price on the next business day following the cover start date of your policy to sell proportionate units from all the PRULink Funds you have invested to pay for the assurance charge.

If you bought your policy with your CPF monies, the assurance charges are not applicable.

3. Investment Charges

Please refer to the section on Fees under the respective schedules in the Fund Information Booklet for details.

Reports:

You will receive a statement on the performance and value of your investment-linked policies. The statement will be issued by Prudential annually.

The financial year-end of the PRULink Funds is 31 December of each year. You will receive the Semi-Annual Report and Annual Audited Report within 2 months and 3 months respectively from the last date of the period to which the report dates. The Semi-Annual Report and Annual Audited Report may also be obtained from www.prudential.com.sg.



What happens if the parties involved in the PRULink Funds becomes insolvent?

Eastspring Investments (Singapore) Limited

The assets of the Funds and/or the Underlying Funds and/or Underlying Entities are held by a Custodian and/or a Trustee. The Custodian and/or Trustee shall keep these assets segregated on its books and records from its own assets and the assets of its other clients.

Schroders Investment Management (Singapore) Limited

Securities held by the Custodian or the Trustee will be segregated from the other assets of the Fund Manager or the Investment Managers (as the case may be) and ring-fenced against the insolvency of the Fund Manager and/or the Investment Managers.

abrdn Asia Limited

The Trustee of the Fund, the abrdn Select Portfolio, is responsible for the safe-keeping of the assets of the Underlying Fund in accordance with the trust deed of the abrdn Select Portfolio.

Under the trust deed of the abrdn Select Portfolio, if the Investment Manager, i.e. abrdn Asia Limited, goes into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee) or if a receiver is appointed over any of its assets or a judicial manager is appointed in respect of the Investment Manager or if it ceases business, the Trustee may remove the Investment Manager. The Underlying Fund may also be terminated by the Trustee if the Investment Manager goes into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee) or if a receiver is appointed over any of its assets or if a judicial manager is appointed in respect of the Investment Manager or if any encumbrancer takes possession of any of its assets or if it ceases business.

JPMorgan Asset Management Limited

The Managers and/or Investment Managers use a Custodian or a Trustee to safeguard the assets of the Funds and/or the Underlying Funds.

The assets of the PRULink Funds will appear in the Manager's and/or Investment Manager's books (as the case may be) as belonging to the Product Provider. The assets of the Funds and/or the Underlying Funds held by the Custodian or the Trustee will be segregated from all other assets which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Manager and/or the Investment Manager.

FIL Fund Management Limited

The Managers and/or Investment Managers use a Custodian or a Trustee to safeguard the assets of the Funds and/or the Underlying Funds. The assets of the PRULink Fund will appear in the Underlying Fund's books (as the case may be) as belonging to the Product Provider. Securities held by the Custodian or the Trustee will be segregated from the other assets of the Fund Managers or the Investment Managers (as the case may be) which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Manager and/or the Investment Manager.

LaSalle Investment Management Limited

The LaSalle Global Property Fund SICAV – SIF uses a third-party Custodian to safeguard the assets of Sub-Fund I. The Sub-Fund I itself is subject to the rules and regulations of Luxembourg as a specialized investment fund. The assets of the LaSalle Global Property Fund SICAV - SIF appear on the Custodian's books as belonging to the LaSalle Global Property Fund SICAV - SIF. The PRULink Fund furthermore is listed on the Custodian's books as a Sub-Fund I shareholder.



Securities held by the Custodian will be segregated from the other assets of the Portfolio Manager and Sub-Portfolio Manager (as the case may be) which mitigates but does not exclude the risk of non-restitution of the assets in the case of the insolvency of the Portfolio Manager and/or the Sub-Portfolio Manager.

Fullerton Fund Management Company Ltd. (the “Manager”)

If the Manager go into liquidation (except a voluntary liquidation for reconstruction or amalgamation upon previously approved terms) or if a receiver is appointed over any of the Manager’s assets or a judicial manager is appointed in respect of the Manager, the Trustee may by notice in writing remove the Manager as Managers and appoint some other corporation as manager of the Fund and/or terminate the Fund in accordance with the Deed. If the Trustee goes into liquidation (except a voluntary liquidation for reconstruction or amalgamation) or if a receiver is appointed over any of its assets or a judicial manager is appointed in respect of the Trustee, the Manager may by notice in writing remove the Trustee and appoint another person as the new trustee of the Fund in accordance with the Deed. In the event the Custodian becomes insolvent, the Trustee may by notice in writing, terminate the custodian agreement entered into with the Custodian and, in accordance with the Deed, appoint such person as the new custodian to provide custodial services to the Fund globally.

Prudential Assurance Company Singapore (Pte) Limited (“Prudential Singapore”)

Where Prudential Singapore is the named Manager, it uses a Custodian to safeguard units held within the Funds. Units held by the Custodian will be segregated from the Custodian’s own assets and the assets of its other clients. The securities of the underlying funds would be safeguarded by the respective Fund or Investment Manager’s appointed Custodian or Trustee.

PIMCO Asia Limited

PIMCO Funds: Global Investors Series plc (the “Company”) is an umbrella type open-ended investment company with variable capital and with segregated liability between Funds incorporated with limited liability under the laws of Ireland and is subject to the rules and regulations of the Central Bank of Ireland.

The Company is an Irish UCITS which appointed a third party Depositary, State Street Custodial Services (Ireland) Limited to act as depositary (the “Depositary”) to safeguard the assets of each Fund. The duty of the Depositary is to provide safekeeping, oversight and asset verification in respect of the assets of the Company and each Fund in accordance with the provisions of Irish law the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 2011 (S.I. No. 352 of 2011) and any further amendments thereto) and any regulations or notices issued by the Central Bank of Ireland pursuant thereto for the time being in force. As a matter of Irish law, any liability attributable to a particular Fund may only be discharged out of the assets of that Fund and assets of other Funds may not be used to satisfy the liability of that Fund.

Wellington Management Company LLP

Assets of the funds are held in custody by the appointed depositary in accordance with UCITS regulation. This custody arrangement should not be impacted by the insolvency of the investment manager.

GMO Investment Management Company (Ireland) Limited

A Depositary is responsible for the safe-keeping of the Underlying Fund’s assets. The Depositary’s functions include holding in custody all financial instruments that are registered directly or indirectly in the name of the Depositary in a financial instruments account and verifying the ownership of other assets and maintaining a record of the other assets for which it is satisfied that the Underlying Fund holds the ownership.

HSBC Global Asset Management (Singapore) Limited

The assets of the UCITS are segregated from the assets of both the depositary and the manager. Therefore, the UCITS assets are protected in case of a default by the manager or the depositary.

UOB Asset Management Limited



The Trustee shall be responsible for the safe keeping of the Deposited Property of each Sub-Fund in accordance with the provisions of the Deed and shall stand possessed of the assets of each Sub-Fund as a single common fund, separate from each of the other Sub-Funds established hereunder, upon trust for the Holders of Units relating to such Sub-Fund and any moneys forming part of the Deposited Property of such Sub-Fund shall from time to time be invested at the direction of the Managers in accordance with the provisions of the Deed provided however that nothing in this Clause shall prevent the Trustee, at the direction of the Managers, from holding an asset on behalf of one or more Sub-Funds pro-rata to the contribution made by each Sub-Fund for the acquisition of such asset.

Amundi Singapore Limited

The Fund's depositary holds all of the Fund's assets, including its cash and securities, either directly or through other financial institutions such as correspondent banks, subsidiaries or affiliates of the depositary. All assets that can be held in custody are registered in the depositary's books in segregated accounts, opened in the name of the Fund, in respect of each Sub-Fund.

M&G Luxembourg S.A.

The assets of the Fund are held in safekeeping by the Depositary detailed in the prospectus. In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations).

Note:

Life insurance is a contract of utmost good faith and a proposer is required to disclose in the proposal form fully and faithfully all the facts which he/she knows or ought to know, as otherwise the policy issued may be void.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Investment products are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units (if any) may fall or rise.

Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy document.

We reserve the right to change, introduce new options or at our discretion withdraw the options offered, change the charges, as we consider appropriate.

Free Look Period:

After purchasing a life insurance policy, you have a 14-day free-look period - starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us. A premium refund formula, as determined by us, is used to work out the amount to be refunded. In determining the amount to be refunded for investment-linked policies, we are entitled to adjust the amount to reflect the change in market value of the underlying assets.

If your policy document and all other documents from us are made available electronically via PRUaccess, then they are considered delivered and received when you receive the relevant SMS and/or email notification informing you that the documents are accessible on PRUaccess.

Otherwise, your policy and all other documents from us are considered delivered and received in the ordinary course of the post, 7 days from the date of posting to the last known address notified to us.

If you decide this policy is not suitable for your needs, simply write to us within the 14-day free-look period.



Appendix A – Available Investment-Linked Funds

PRULINK FUNDS	Continuing Investment Charge*	CASH	SRS ¹	CPFIS-OA ²	CPFIS-SA ³
PRULink ActiveInvest Portfolio – Balanced (Accumulation)	1.20%	✓	✓	✗	✗
PRULink ActiveInvest Portfolio – Conservative (Accumulation)	0.95%	✓	✓	✗	✗
PRULink ActiveInvest Portfolio – Growth (Accumulation)	1.35%	✓	✓	✗	✗
PRULink ActiveInvest Portfolio – Moderate (Accumulation)	1.05%	✓	✓	✗	✗
PRULink Adapt 2035 Fund	1.45%	✓	✓	✓	✗
PRULink America Fund	1.35%	✓	✓	✓	✗
PRULink Asian American Managed Fund	1.30%	✓	✓	✗	✗
PRULink Asian Equity Fund	1.50%	✓	✓	✗	✗
PRULink Asian Fixed-Income Fund (Accumulation)	1.00%	✓	✓	✗	✗
PRULink Asian Fixed-Income Fund (Distribution)	1.00%	✓	✓	✗	✗
PRULink Asian Income and Growth Fund (Accumulation)	1.30%	✓	✓	✓	✓
PRULink Asian Income and Growth Fund (Distribution)	1.30%	✓	✓	✗	✗
PRULink Asian Income Fund	1.50%	✓	✓	✗	✗
PRULink Asian Multi-Asset Income Fund (Accumulation)	1.30%	✓	✓	✗	✗
PRULink Asian Multi-Asset Income Fund (Decumulation)	1.30%	✓	✓	✗	✗
PRULink Asian Multi-Asset Income Fund (Distribution)	1.30%	✓	✓	✗	✗
PRULink China-India Fund	1.50%	✓	✓	✗	✗
PRULink Emerging Markets Fund	1.60%	✓	✓	✓	✗
PRULink Global Bond Fund	0.75%	✓	✓	✓	✓
PRULink Global Climate Change Equity Fund (Accumulation)	1.50%	✓	✓	✗	✗
PRULink Global Diversified Income Fund (Distribution)	1.35%	✓	✓	✗	✗
PRULink Global Episode Macro Fund (Accumulation)	2.25%	✓	✓	✗	✗
PRULink Global Equity Fund	1.30%	✓	✓	✓	✗
PRULink Global Equity Fund (Distribution)	1.30%	✓	✓	✗	✗
PRULink Global Equity Growth Fund (Accumulation)	1.30%	✓	✓	✗	✗
PRULink Global Fixed-Income Fund (Accumulation)	1.05%	✓	✓	✗	✗
PRULink Global Growth Fund (Accumulation) ⁵	1.30%	✓	✓	✗	✗
PRULink Global Impact ESG Equity Fund (Accumulation)	1.50%	✓	✓	✗	✗
PRULink Global Income Fund (Accumulation) ⁵	1.15%	✓	✓	✗	✗
PRULink Global Innovation Equity Fund (Accumulation)	1.50%	✓	✓	✗	✗
PRULink Global Managed Fund	1.30%	✓	✓	✓	✓



PRULINK FUNDS	Continuing Investment Charge*	CASH	SRS ¹	CPFIS-OA ²	CPFIS-SA ³
PRULink Global Managed Fund (Distribution)	1.30%	✓	✓	✗	✗
PRULink Global Multi-Asset Income Fund (Accumulation)	1.30%	✓	✓	✗	✗
PRULink Global Multi-Asset Income Fund (Decumulation)	1.30%	✓	✓	✗	✗
PRULink Global Multi-Asset Income Fund (Distribution)	1.30%	✓	✓	✗	✗
PRULink Global Property Securities Fund	1.50%	✓	✓	✗	✗
PRULink Global Signature CIO Balance Fund (Accumulation) ⁵	1.30%	✓	✓	✗	✗
PRULink Global Signature CIO Growth Fund (Accumulation) ⁵	1.30%	✓	✓	✗	✗
PRULink Global Technology Fund	1.50%	✓	✓	✗	✗
PRULink Greater China Fund	1.50%	✓	✓	✓	✗
PRULink India Equity Fund	1.50%	✓	✓	✓	✗
PRULink Islamic Global Equity Index Fund (Accumulation)	1.10%	✓	✓	✗	✗
PRULink Pan European Fund	1.50%	✓	✓	✓	✗
PRULink Singapore ASEAN Managed Fund	1.30%	✓	✓	✓	✓
PRULink Singapore Asian Managed Fund	1.30%	✓	✓	✗	✗
PRULink Singapore Dynamic Bond Fund (Accumulation)	0.50%	✓	✓	✓	✓
PRULink Singapore Dynamic Bond Fund (Distribution)	0.50%	✓	✓	✗	✗
PRULink Singapore Growth Fund	1.30%	✓	✓	✓	✗
PRULink Singapore Cash Fund ⁴	0.30%	✓	✓	✗	✗

*Annualised

1 Supplementary Retirement Scheme

2 Central Provident Fund Investment Scheme – Ordinary Account

3 Central Provident Fund Investment Scheme – Special Account

4 PRULink Singapore Cash Fund is available for Fund Switch only

5 These PRULink Funds are only available for post-sale transactions (Fund Switch and e-Top-up) via self-serve

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Prepared by

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