

Indexed Universal Life vs. Term Insurance and an Equity Account

For: Tom and Courtney Johnson



Presented By: _____

[Licensed user's name appears here]

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision will involve your selection of the appropriate life insurance policy.

There are several important factors to consider which include:

1. The time frame for the insurance need;
2. Your available cash flow;
3. Your alternative uses for the cash flow;
4. The income tax considerations.

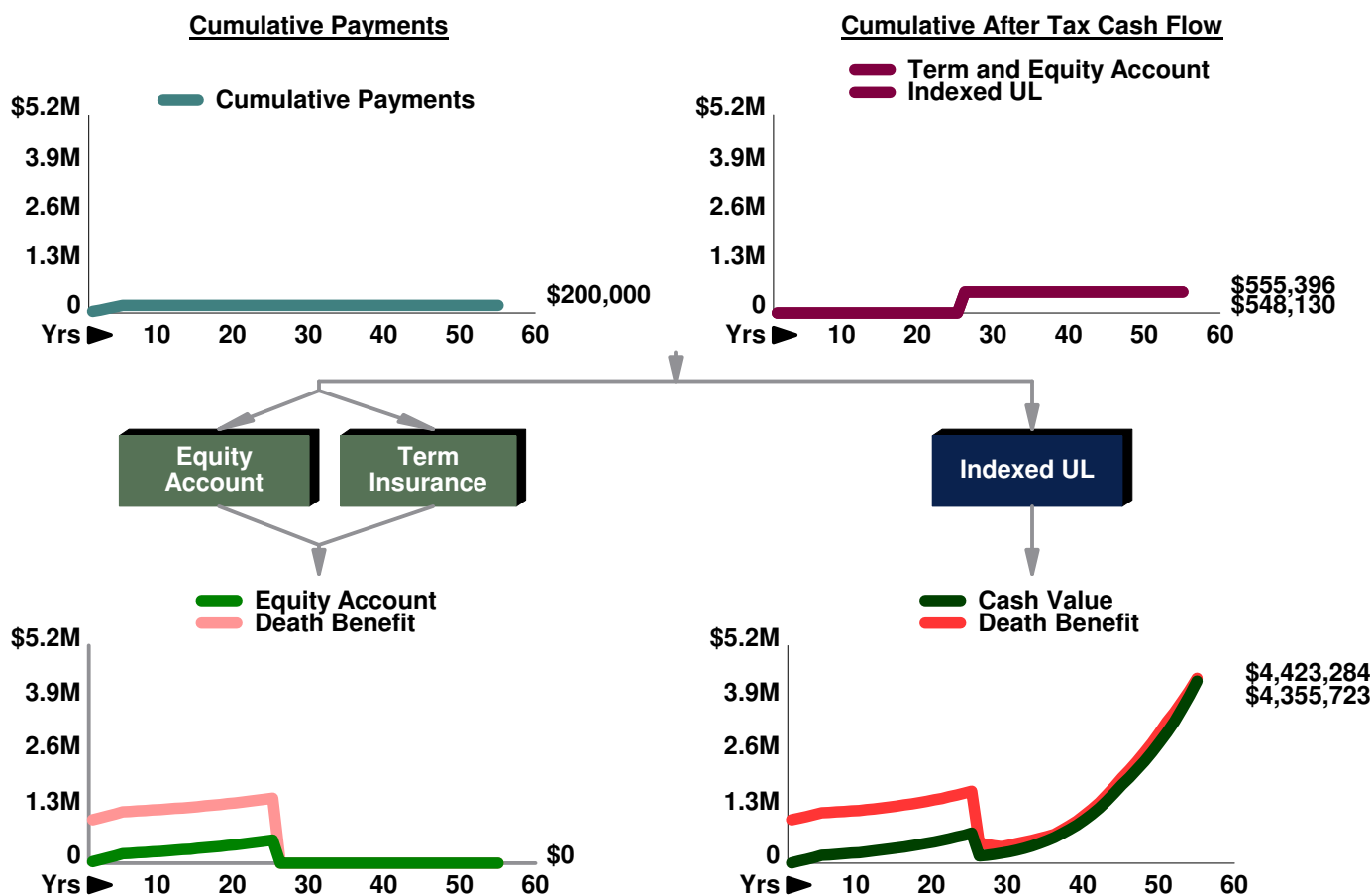
An integrated analysis of these points creates useful information that helps guide your purchasing evaluation. The precision of the conclusions, however, is contingent upon the accuracy of the data utilized. You should be positive that all premises

and conditions accurately reflect your goals and expectations.

The accompanying analysis contrasts a cash value policy to a term insurance alternative. Any difference in premiums between the two choices has been evaluated regarding time/use of money.

The study produces information which should form a basis from which you and your advisors can draw informed conclusions.

Based upon the results of the analysis, we recommend funding your life insurance requirement with the cash value policy illustrated rather than a term life insurance policy.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Comparison

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 30.00%	Income Tax Rate 45.00%	Indexed UL Interest Rate 7.00%	Initial Death Benefit 1,000,000				
		Payment Allocation			1,000,000 Scheduled Term Insurance Along with an Equity Account*				Indexed UL		
Year	Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Equity Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End Equity Account Value	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
1	40	40,000	970	39,030	0	41,169	1,000,000	1,041,169	0	10,530	1,039,540
2	41	40,000	970	39,030	0	84,459	1,000,000	1,084,459	0	51,233	1,077,713
3	42	40,000	970	39,030	0	129,909	1,000,000	1,129,909	0	94,481	1,118,442
4	43	40,000	970	39,030	0	177,592	1,000,000	1,177,592	0	140,452	1,161,883
5	44	40,000	970	39,030	0	227,600	1,000,000	1,227,600	0	189,299	1,208,211
6	45	0	970	-970	0	237,911	1,000,000	1,237,911	0	200,781	1,217,174
7	46	0	970	-970	0	248,590	1,000,000	1,248,590	0	212,988	1,226,851
8	47	0	970	-970	0	259,717	1,000,000	1,259,717	0	225,995	1,237,339
9	48	0	970	-970	0	271,349	1,000,000	1,271,349	0	239,911	1,248,725
10	49	0	970	-970	0	283,527	1,000,000	1,283,527	0	254,776	1,261,070
11	50	0	970	-970	0	296,286	1,000,000	1,296,286	0	275,715	1,279,490
12	51	0	970	-970	0	309,658	1,000,000	1,309,658	0	295,444	1,299,219
13	52	0	970	-970	0	323,674	1,000,000	1,323,674	0	316,570	1,320,345
14	53	0	970	-970	0	338,368	1,000,000	1,338,368	0	339,176	1,342,951
15	54	0	970	-970	0	353,773	1,000,000	1,353,773	0	363,362	1,367,137
16	55	0	970	-970	0	369,923	1,000,000	1,369,923	0	389,204	1,392,979
17	56	0	970	-970	0	386,855	1,000,000	1,386,855	0	416,839	1,420,614
18	57	0	970	-970	0	404,606	1,000,000	1,404,606	0	446,392	1,450,167
19	58	0	970	-970	0	423,215	1,000,000	1,423,215	0	478,001	1,481,776
20	59	0	970	-970	0	442,725	1,000,000	1,442,725	0	511,813	1,515,588
21	60	0	970	-970	0	463,180	1,000,000	1,463,180	0	547,963	1,551,738
22	61	0	970	-970	0	484,626	1,000,000	1,484,626	0	586,587	1,590,362
23	62	0	970	-970	0	507,110	1,000,000	1,507,110	0	627,804	1,631,579
24	63	0	970	-970	0	530,683	1,000,000	1,530,683	0	671,752	1,675,527
25	64	0	970	-970	0	555,396	1,000,000	1,555,396	0	718,565	1,722,340
26	65	0	0	0	548,130	0	0	0	555,396	176,687	475,992
27	66	0	0	0	0	0	0	0	0	194,150	446,834
28	67	0	0	0	0	0	0	0	0	216,037	416,218
29	68	0	0	0	0	0	0	0	0	242,890	398,946
30	69	0	0	0	0	0	0	0	0	275,311	432,775
		200,000	24,250	175,750	548,130				555,396		

Management fees reflected in column (5): 1.50%

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

30 Year Summary

	Term/Equity Account	Indexed UL
After Tax Payments	200,000	200,000
After Tax Cash Flow	548,130	555,396
Living Values	0	275,311
Death Benefit	0	432,775

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Comparison

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 30.00%	Income Tax Rate 45.00%	Indexed UL Interest Rate 7.00%	Initial Death Benefit 1,000,000				
		Payment Allocation			1,000,000 Scheduled Term Insurance Along with an Equity Account*				Indexed UL		
Year	Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Equity Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End Equity Account Value	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
31	70	0	0	0	0	0	0	0	0	313,540	472,214
32	71	0	0	0	0	0	0	0	0	358,244	506,410
33	72	0	0	0	0	0	0	0	0	410,096	545,469
34	73	0	0	0	0	0	0	0	0	469,838	589,668
35	74	0	0	0	0	0	0	0	0	538,298	639,307
36	75	0	0	0	0	0	0	0	0	616,198	694,504
37	76	0	0	0	0	0	0	0	0	703,971	789,040
38	77	0	0	0	0	0	0	0	0	802,464	894,951
39	78	0	0	0	0	0	0	0	0	912,613	1,013,226
40	79	0	0	0	0	0	0	0	0	1,035,397	1,144,898
41	80	0	0	0	0	0	0	0	0	1,171,834	1,291,043
42	81	0	0	0	0	0	0	0	0	1,323,012	1,452,811
43	82	0	0	0	0	0	0	0	0	1,490,019	1,631,351
44	83	0	0	0	0	0	0	0	0	1,674,057	1,827,933
45	84	0	0	0	0	0	0	0	0	1,876,365	2,043,865
46	85	0	0	0	0	0	0	0	0	2,049,787	2,229,642
47	86	0	0	0	0	0	0	0	0	2,236,375	2,429,428
48	87	0	0	0	0	0	0	0	0	2,436,738	2,643,870
49	88	0	0	0	0	0	0	0	0	2,651,403	2,873,534
50	89	0	0	0	0	0	0	0	0	2,881,033	3,119,123
51	90	0	0	0	0	0	0	0	0	3,125,858	3,380,891
52	91	0	0	0	0	0	0	0	0	3,391,992	3,610,614
53	92	0	0	0	0	0	0	0	0	3,682,771	3,858,571
54	93	0	0	0	0	0	0	0	0	4,002,366	4,128,135
55	94	0	0	0	0	0	0	0	0	4,355,723	4,423,284
		200,000	24,250	175,750	548,130				555,396		

Management fees reflected in column (5): 1.50%

55 Year Summary

	Term/Equity Account	Indexed UL
After Tax Payments	200,000	200,000
After Tax Cash Flow	548,130	555,396
Living Values	0	4,355,723
Death Benefit	0	4,423,284

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Indexed Universal Life vs. Term Insurance and an Equity Account

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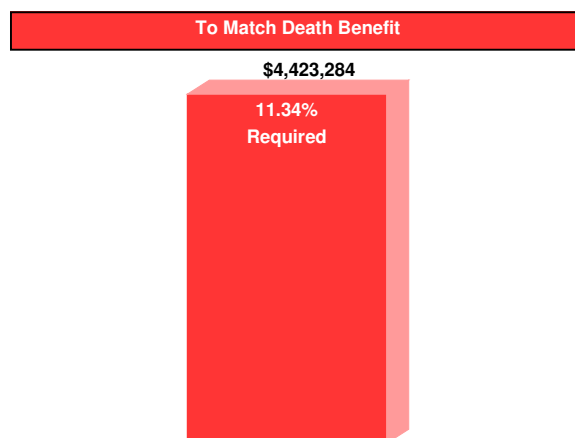
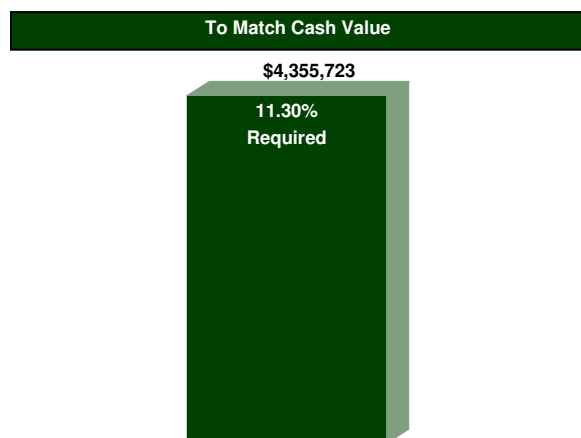
Insured: Tom Johnson

Matching Values

Equity Account Growth	Equity Account Dividend	Dividend Tax Rate	Income Tax Rate	Indexed UL Interest Rate	Initial Death Benefit
7.00%	2.00%	30.00%	45.00%	7.00%	1,000,000

Growth Required on an Equity Account in Addition to the Dividend Illustrated to Match Indexed Universal Life Policy Values over 55 Years After Applying the Term Payment Illustrated

	Growth Required (Plus 2.00% Dividend)
To Match Cash Value of: \$4,355,723	11.30%
To match Death Benefit of: \$4,423,284	11.34%



Income Tax Considerations

1. Equity Account: Capital gains tax calculations are taxed based on a ratio of asset value to remaining cost basis in any given year.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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Indexed Universal Life vs. Term Insurance and an Equity Account

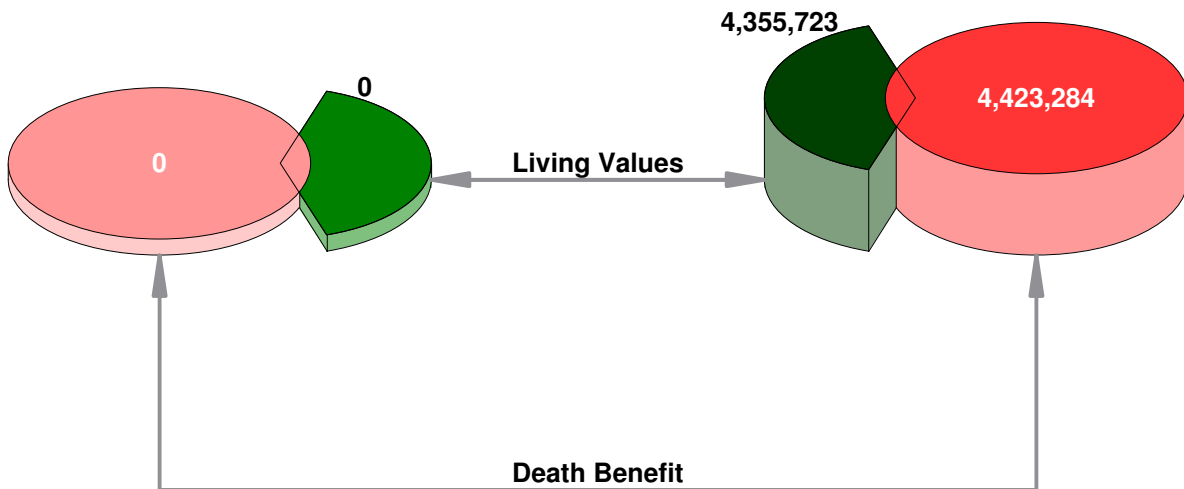
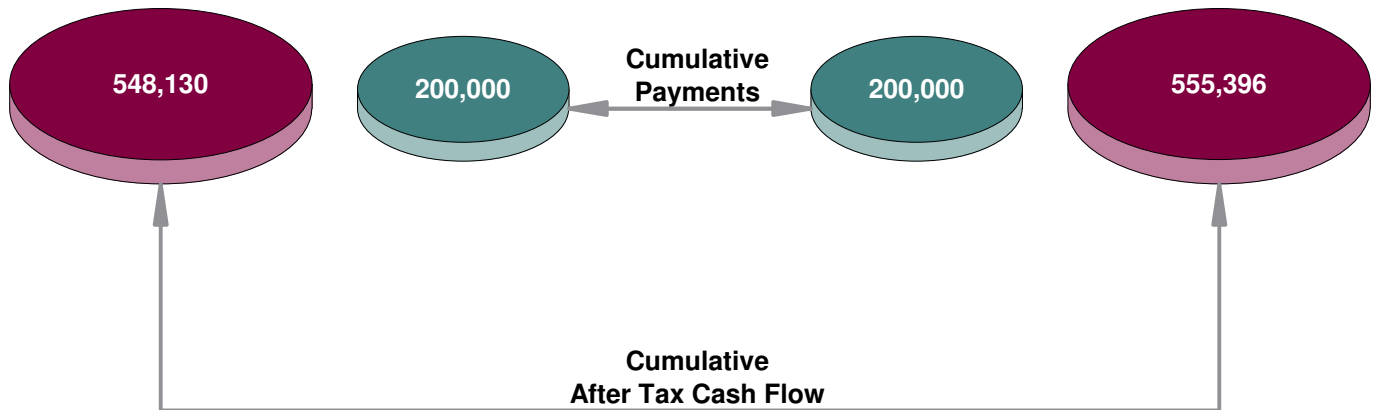
Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

A Look at Year 55

Term Insurance and an Equity Account

Indexed Universal Life

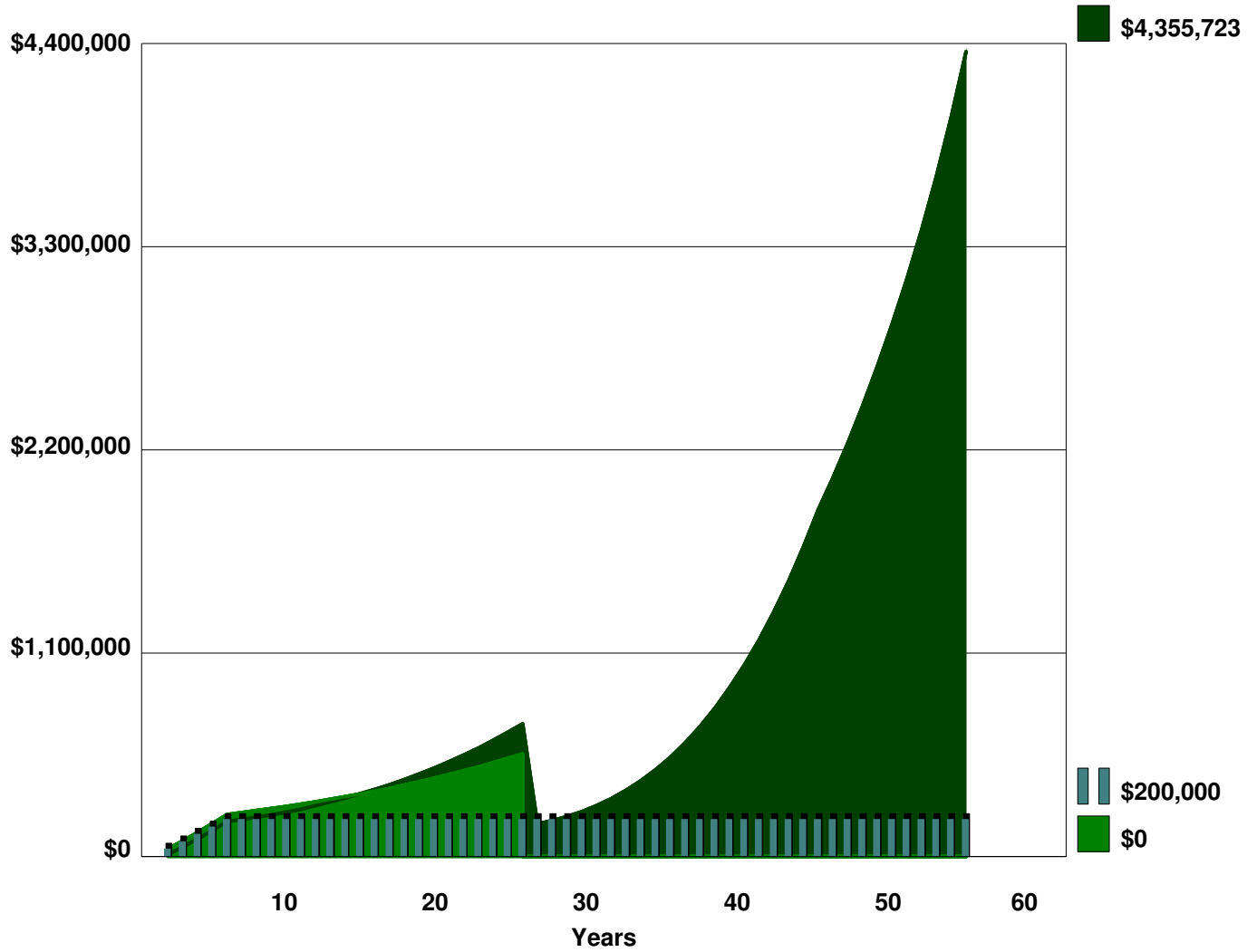


Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

55 Year Analysis



At Year 55

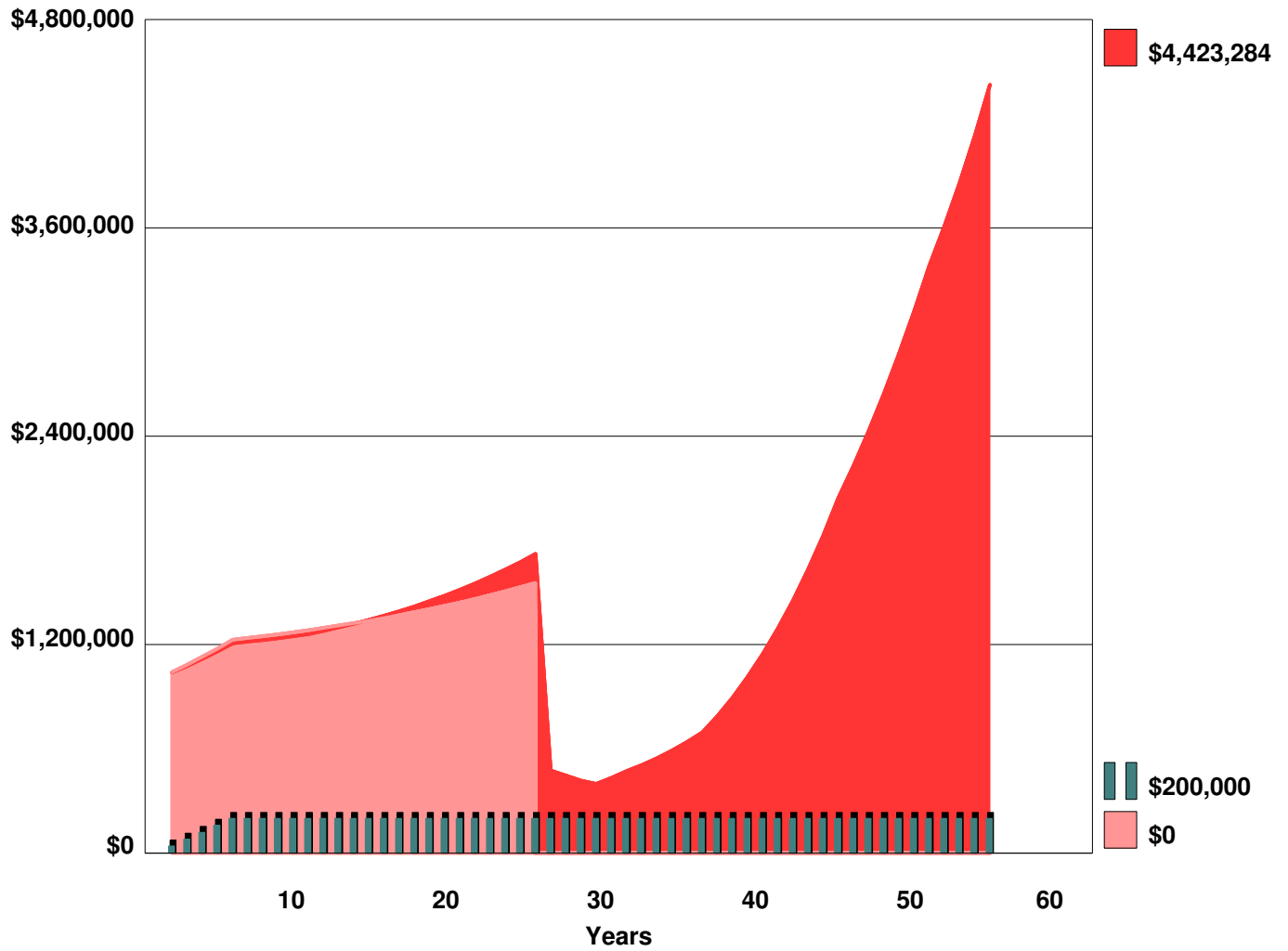
Payments (Cumulative)	\$200,000
Equity Account Values	\$0
Indexed UL Cash Values	\$4,355,723

Indexed Universal Life vs. Term Insurance and an Equity Account

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Insured: Tom Johnson

55 Year Analysis



	At Year 55
Payments (Cumulative)	\$200,000
Term Plus Equity Account Death Benefit	\$0
Indexed UL Policy Death Benefit	\$4,423,284

Taxation of Cash Flow

With equity accounts, dividends are taxed and the after tax balance is either reinvested or used for scheduled cash flow. Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

With cash value life insurance policies, withdrawals (also known as partial surrenders) are income-tax free up to cost basis and taxable thereafter. Policy loans are income-tax free so long as the policy stays in force until death. The source of the cash flow from the life insurance policy in this presentation is policy loans.

Note: Policy loans reduce policy cash values and death benefits, and the lapse of a loaned policy could result in severe tax ramifications to the policy owner. Be sure to consult a professional tax adviser if you have any questions about this issue.

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Equity Account Details

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 30.00%	Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 37.50%	Turnover Assumption 50.00%				
Yr	Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7)** Year End Value of Account After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
1	40	0	39,030	0	2,732	546	42,308	41,169	0	0	0
2	41	41,169	39,030	0	5,614	1,123	86,936	84,459	0	0	0
3	42	84,459	39,030	0	8,644	1,729	133,862	129,909	0	0	0
4	43	129,909	39,030	0	11,826	2,365	183,130	177,592	0	0	0
5	44	177,592	39,030	0	15,164	3,033	234,819	227,600	0	0	0
6	45	227,600	0	0	15,932	2,216	245,748	237,911	970	0	970
7	46	237,911	0	0	16,654	2,361	256,926	248,590	970	0	970
8	47	248,590	0	0	17,401	2,510	268,501	259,717	970	0	970
9	48	259,717	0	0	18,180	2,666	280,563	271,349	970	0	970
10	49	271,349	0	0	18,994	2,829	293,172	283,527	970	0	970
11	50	283,527	0	0	19,847	2,999	306,373	296,286	970	0	970
12	51	296,286	0	0	20,740	3,178	320,204	309,658	970	0	970
13	52	309,658	0	0	21,676	3,365	334,699	323,674	970	0	970
14	53	323,674	0	0	22,657	3,561	349,892	338,368	970	0	970
15	54	338,368	0	0	23,686	3,767	365,821	353,773	970	0	970
16	55	353,773	0	0	24,764	3,983	382,520	369,923	970	0	970
17	56	369,923	0	0	25,895	4,209	400,027	386,855	970	0	970
18	57	386,855	0	0	27,080	4,446	418,381	404,606	970	0	970
19	58	404,606	0	0	28,322	4,694	437,622	423,215	970	0	970
20	59	423,215	0	0	29,625	4,955	457,795	442,725	970	0	970
21	60	442,725	0	0	30,991	5,228	478,944	463,180	970	0	970
22	61	463,180	0	0	32,423	5,515	501,118	484,626	970	0	970
23	62	484,626	0	0	33,924	5,815	524,365	507,110	970	0	970
24	63	507,110	0	0	35,498	6,130	548,738	530,683	970	0	970
25	64	530,683	0	0	37,148	6,460	574,291	555,396	970	0	970
26	65	555,396	0	555,396	0	0	0	0	548,130	548,130	548,130
27	66	0	0	0	0	0	0	0	0	0	0
28	67	0	0	0	0	0	0	0	0	0	0
29	68	0	0	0	0	0	0	0	0	0	0
30	69	0	0	0	0	0	0	0	0	0	0
			195,150	555,396	545,417	89,683			19,400	548,130	567,530

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 30.00%
Income Tax: 45.00%

**Column (7) is reduced by a 1.50% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Indexed Universal Life vs. Term Insurance and an Equity Account

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Insured: Tom Johnson

Equity Account Details

		Equity Account Growth 7.00%	Equity Account Dividend 2.00%	Dividend Tax Rate 30.00%	Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 37.50%	Turnover Assumption 50.00%								
Yr	Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7)** Year End Value of Account After Turnover	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow				
31	70	0	0	0	0	0	0	0	0	0	0				
32	71	0	0	0	0	0	0	0	0	0	0				
33	72	0	0	0	0	0	0	0	0	0	0				
34	73	0	0	0	0	0	0	0	0	0	0				
35	74	0	0	0	0	0	0	0	0	0	0				
36	75	0	0	0	0	0	0	0	0	0	0				
37	76	0	0	0	0	0	0	0	0	0	0				
38	77	0	0	0	0	0	0	0	0	0	0				
39	78	0	0	0	0	0	0	0	0	0	0				
40	79	0	0	0	0	0	0	0	0	0	0				
41	80	0	0	0	0	0	0	0	0	0	0				
42	81	0	0	0	0	0	0	0	0	0	0				
43	82	0	0	0	0	0	0	0	0	0	0				
44	83	0	0	0	0	0	0	0	0	0	0				
45	84	0	0	0	0	0	0	0	0	0	0				
46	85	0	0	0	0	0	0	0	0	0	0				
47	86	0	0	0	0	0	0	0	0	0	0				
48	87	0	0	0	0	0	0	0	0	0	0				
49	88	0	0	0	0	0	0	0	0	0	0				
50	89	0	0	0	0	0	0	0	0	0	0				
51	90	0	0	0	0	0	0	0	0	0	0				
52	91	0	0	0	0	0	0	0	0	0	0				
53	92	0	0	0	0	0	0	0	0	0	0				
54	93	0	0	0	0	0	0	0	0	0	0				
55	94	0	0	0	0	0	0	0	0	0	0				
		195,150		555,396		545,417		89,683		19,400		548,130		567,530	

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:
 Capital Gains Tax: 30.00%
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**Column (7) is reduced by a 1.50% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Indexed Universal Life vs. Term Insurance and an Equity Account

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Insured: Tom Johnson

Portfolio Turnover Details

		Equity Account Dividend 2.00%	Dividend Tax Rate 30.00%	Income Tax Rate 45.00%	Composite Capital Gains Tax Rate* 37.50%	Turnover Assumption 50.00%						
Yr	Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
1	40	0	39,030	0	2,732	546	42,308	39,576	21,154	19,788	20,642	41,169
2	41	40,430	39,030	0	5,614	1,123	86,936	80,583	43,468	40,291	42,277	84,459
3	42	82,568	39,030	0	8,644	1,729	133,862	123,327	66,931	61,664	64,956	129,909
4	43	126,619	39,030	0	11,826	2,365	183,130	168,014	91,565	84,007	88,731	177,592
5	44	172,738	39,030	0	15,164	3,033	234,819	214,801	117,410	107,400	113,656	227,600
6	45	221,057	0	0	15,932	2,216	245,748	223,272	122,874	111,636	118,660	237,911
7	46	230,296	0	0	16,654	2,361	256,926	232,657	128,463	116,329	123,913	248,590
8	47	240,241	0	0	17,401	2,510	268,501	242,752	134,251	121,376	129,422	259,717
9	48	250,798	0	0	18,180	2,666	280,563	253,464	140,282	126,732	135,200	271,349
10	49	261,932	0	0	18,994	2,829	293,172	264,761	146,586	132,381	141,259	283,527
11	50	273,640	0	0	19,847	2,999	306,373	276,639	153,187	138,319	147,611	296,286
12	51	285,931	0	0	20,740	3,178	320,204	289,108	160,102	144,554	154,272	309,658
13	52	298,826	0	0	21,676	3,365	334,699	302,191	167,350	151,095	161,254	323,674
14	53	312,350	0	0	22,657	3,561	349,892	315,910	174,946	157,955	168,575	338,368
15	54	326,530	0	0	23,686	3,767	365,821	330,297	182,911	165,148	176,250	353,773
16	55	341,398	0	0	24,764	3,983	382,520	345,382	191,260	172,691	184,296	369,923
17	56	356,987	0	0	25,895	4,209	400,027	361,196	200,014	180,598	192,733	386,855
18	57	373,331	0	0	27,080	4,446	418,381	377,777	209,191	188,888	201,577	404,606
19	58	390,466	0	0	28,322	4,694	437,622	395,160	218,811	197,580	210,849	423,215
20	59	408,429	0	0	29,625	4,955	457,795	413,385	228,898	206,692	220,570	442,725
21	60	427,262	0	0	30,991	5,228	478,944	432,490	239,472	216,245	230,762	463,180
22	61	447,007	0	0	32,423	5,515	501,118	452,523	250,559	226,261	241,447	484,626
23	62	467,708	0	0	33,924	5,815	524,365	473,523	262,183	236,762	252,650	507,110
24	63	489,411	0	0	35,498	6,130	548,738	495,541	274,369	247,771	264,395	530,683
25	64	512,165	0	0	37,148	6,460	574,291	518,626	287,146	259,313	276,708	555,396
26	65	536,021	0	555,396	0	0	0	0	0	0	0	0
27	66	0	0	0	0	0	0	0	0	0	0	0
28	67	0	0	0	0	0	0	0	0	0	0	0
29	68	0	0	0	0	0	0	0	0	0	0	0
30	69	0	0	0	0	0	0	0	0	0	0	0
		195,150										

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 30.00%
Income Tax: 45.00%

**Column (11) is reduced by a 1.50% management fee.

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Indexed Universal Life vs. Term Insurance and an Equity Account

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Portfolio Turnover Details

		Equity Account		Dividend		Income		Composite Capital		Turnover		
		Dividend		Tax Rate		Tax Rate		Gains Tax Rate*		Assumption		
		2.00%		30.00%		45.00%		37.50%		50.00%		
Yr	Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
31	70	0	0	0	0	0	0	0	0	0	0	0
32	71	0	0	0	0	0	0	0	0	0	0	0
33	72	0	0	0	0	0	0	0	0	0	0	0
34	73	0	0	0	0	0	0	0	0	0	0	0
35	74	0	0	0	0	0	0	0	0	0	0	0
36	75	0	0	0	0	0	0	0	0	0	0	0
37	76	0	0	0	0	0	0	0	0	0	0	0
38	77	0	0	0	0	0	0	0	0	0	0	0
39	78	0	0	0	0	0	0	0	0	0	0	0
40	79	0	0	0	0	0	0	0	0	0	0	0
41	80	0	0	0	0	0	0	0	0	0	0	0
42	81	0	0	0	0	0	0	0	0	0	0	0
43	82	0	0	0	0	0	0	0	0	0	0	0
44	83	0	0	0	0	0	0	0	0	0	0	0
45	84	0	0	0	0	0	0	0	0	0	0	0
46	85	0	0	0	0	0	0	0	0	0	0	0
47	86	0	0	0	0	0	0	0	0	0	0	0
48	87	0	0	0	0	0	0	0	0	0	0	0
49	88	0	0	0	0	0	0	0	0	0	0	0
50	89	0	0	0	0	0	0	0	0	0	0	0
51	90	0	0	0	0	0	0	0	0	0	0	0
52	91	0	0	0	0	0	0	0	0	0	0	0
53	92	0	0	0	0	0	0	0	0	0	0	0
54	93	0	0	0	0	0	0	0	0	0	0	0
55	94	0	0	0	0	0	0	0	0	0	0	0

195,150

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