

Essex Pension Fund

Business Plan 2024/25 - 2026/27

March 2024



Essex Pension Fund Business Plan



Introduction

This Business Plan explains how the Essex Pension Fund ‘the Fund’ intends to develop and improve its services over the next three years.

It enables the Fund to focus on its key priorities, the achievement of its objectives and assists Stakeholders in their understanding of how they contribute to the overall success of the Fund.

About the Essex Pension Fund (‘the Fund’)

Key Facts

The Fund is one of the 86 Funds* making up the Local Government Pension Scheme (LGPS) in England and Wales.

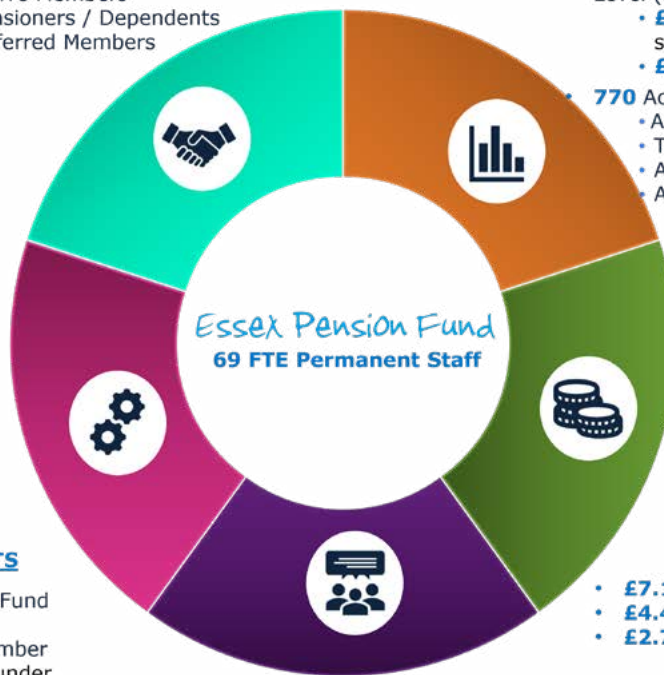
The Fund is managed and administered by Essex County Council (ECC). ECC are responsible for maintaining and managing the Fund on behalf of its Stakeholders; the Scheme Members and Employers participating in the Fund.

FUND MEMBERSHIP

- **181,267** Members (31 March 2023)
 - **59,160** Active Members
 - **49,770** Pensioners / Dependents
 - **72,337** Deferred Members

FUNDING/EMPLOYERS

- **94.8%** Interim Valuation Funding Level (31 March 2023)
 - **£8.18bn** Assets (based on a smoothed 6-month average)
 - **£8.63bn** Liabilities
- **770** Active Employers, including:
 - Administering Authority (ECC)
 - Tax Raising Bodies
 - Admission Bodies
 - Academies



INVESTMENTS

- **c£9.6bn** Value of Fund (31 March 2023)
- **ACCESS Pool** member
- **64.3%** of assets under pooled governance as at 31 March 2023

FINANCIAL

- **£7.17M** Total Budget
- **£4.42M** Operational Budget
- **£2.75M** Third Party Contractor Expenses**

GOVERNANCE

- **PSB** Essex Pension Fund Strategy Board
- **ISC** Investment Steering Committee
- **PAB** Essex Pension Fund Advisory Board

**This excludes Investment related management fees and expenses

*Source: www.lgpsmember.org

Essex Pension Fund Business Plan



Who Manages and Runs the Fund

ECC's functions as the Administering Authority are delegated to the Essex Pension Fund Strategy Board (PSB), the Essex Pension Fund Investment Steering Committee (ISC) and its Officers. The membership of the PSB is detailed below.

In addition, the Local Pensions Board (Essex Pension Fund Advisory Board (PAB)) has an oversight role to assist the Administering Authority in securing compliance with regulations by acting as a 'critical friend' to the PSB and the ISC, ensuring the efficient and effective governance and administration of the Fund.

Membership of the Essex Pension Fund Strategy Board

Representatives of the Administering Authority (ECC)



Cllr. S. Barker (Chairman)



Cllr. M. Platt (Vice Chairman)

Cllr. A. Goggin
Cllr. A. Hedley
Cllr. M. Hoy
Cllr. D. King
Cllr. C. Souter
Cllr. M. Durham (Conservative Substitute)
Cllr. M. Mackrory (Liberal Democrat Substitute)

Representative of Scheme Members

B. Pereira (UNISON)

Representatives of the City / District / Borough Councils in Essex (nominated by Essex Borough and District Leaders' Group)

Vacant

Representatives of Unitary Councils

Cllr. J. Lamb (Southend-on-Sea City Council)

Representative of Other Employing Bodies

R. Hadley (Chelmer Housing Partnership)

Essex Pension Fund Business Plan

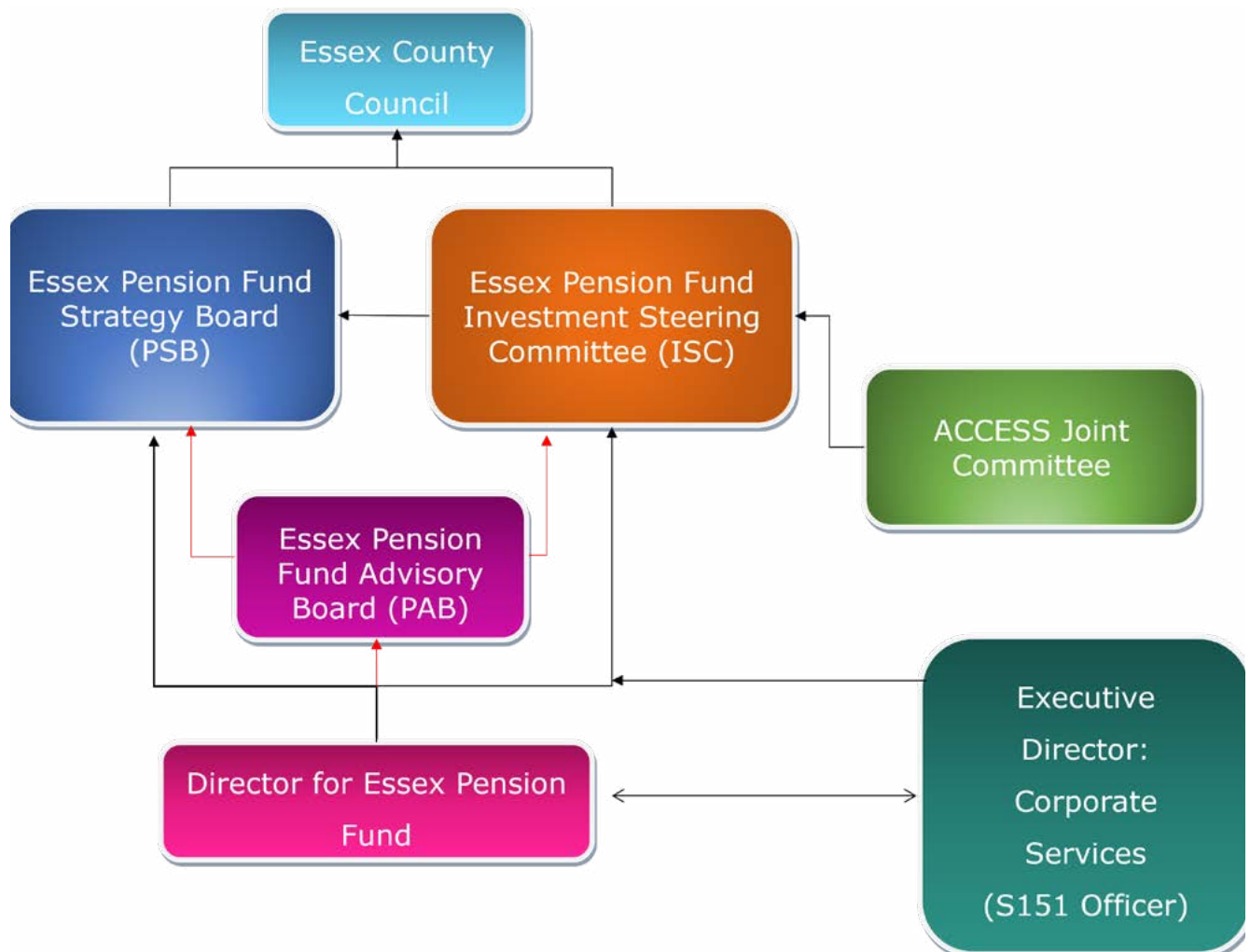


ACCESS Pool

The Fund is one of eleven like minded LGPS Funds working collaboratively under the name ACCESS (A Collaboration of Central, Eastern and Southern Shires) who are committed to working together to optimise benefits and efficiencies in relation to investments on behalf of their individual and collective stakeholders.

Governance of the Fund

The relationship between the key decision-making bodies and day-to-day management of the Essex Pension Fund is illustrated below:

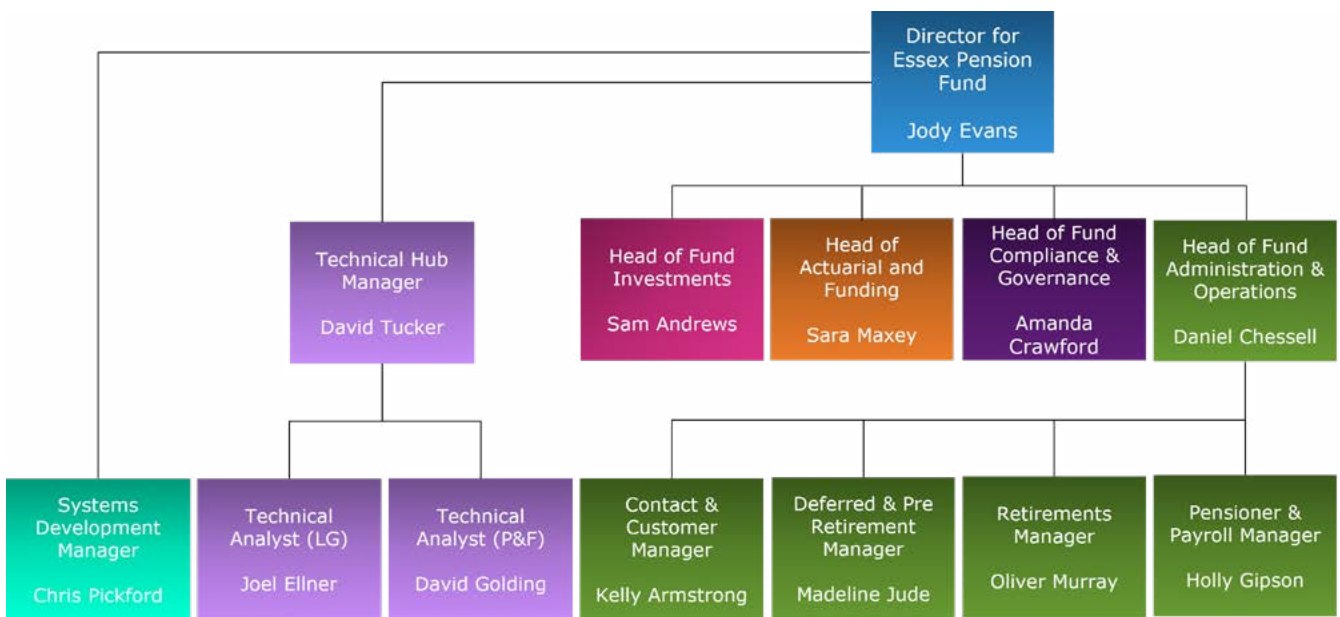


Essex Pension Fund Business Plan



Staffing Structure of the Fund

The day-to-day management of the Essex Pension Fund is illustrated below:





Strategic Goals of the Fund

The strategic goals of the Fund are detailed below:





The Fund's Priorities

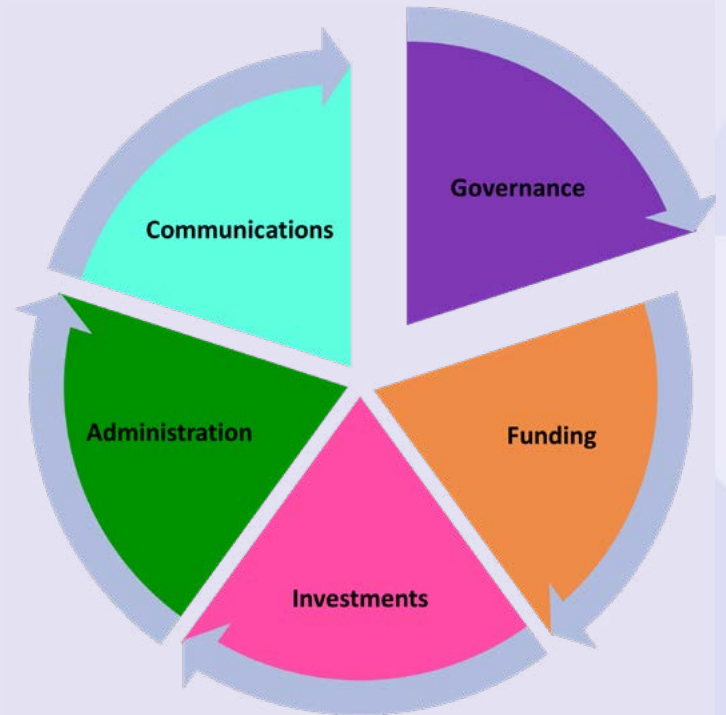
The Fund's priorities for the three years 2024/25 to 2026/27 are linked to the five key areas of business: Governance; Funding; Investments; Administration; and Communications. The following sections outline: the Fund's objectives; area of activity, including strategic Business as Usual (BAU); financial; staff resource and third party support requirements; and training required to deliver the outcomes of the Business Plan.



Essex Pension Fund Business Plan



Governance



Objectives

We aim to:

- Provide a high-quality service whilst maintaining Value for Money;
- Ensure compliance with the LGPS regulations, other relevant legislation and The Pensions Regulator's Codes of Practice;
- Ensure the Fund is managed and its services delivered by people who have the appropriate knowledge and expertise;
- Evolve and look for new opportunities, ensuring efficiency at all times;
- Act with integrity and be accountable to our stakeholders;
- Understand and monitor risk and compliance;
- Continually measure and monitor success against our objectives; and
- Ensure the confidentiality, integrity and accessibility of the Fund's data, systems and services is protected and preserved.

Essex Pension Fund Business Plan



Area of Activity including strategic BAU	2024/25	2025/26	2026/27
Policies and Publications			
Business Plan & Budget	Annual	Annual	Annual
Governance Policy and Compliance Statement	-	-	Review
Terms of Reference for PSB/ISC/PAB	Annual	Annual	Annual
Policy for the Recording and Reporting Breaches of the law	-	-	Review
Conflict of Interest Policy	-	Review	-
Risk Management Strategy	Review	-	-
Business Continuity Policy	Review	-	-
Business Continuity Plan (including Cyber security) and Testing	Ongoing	Ongoing	Ongoing
Cyber Policy (including TPR Cyber Guidance)	Review		-
Stakeholder Engagement Strategy including Equality, Diversity and Inclusion (EDI)	Review	-	-
Members' knowledge and understanding - Knowledge and Skills Strategy	-	Potential Review	-
Members' knowledge and understanding - Training Plan and Training Needs Analysis	-	Potential Review	-
Statement of Accounts including compliance with CIPFA requirements (including compliance with any new requirements)	Annual	Annual	Annual
PAB Workplan	Annual	Annual	Annual
PSB and PAB Member Appointments	As required	As required	As required
Electoral / Succession Planning for PSB/ISC Members	Implement	-	-

Essex Pension Fund Business Plan



Area of Activity including strategic BAU	2024/25	2025/26	2026/27
Reviews			
Fund's Strategic Objectives	As required	As required	As required
Governance Review and Effectiveness Survey	-	-	Review
LGPS Reform / Consultations / Changes to the Scheme	Ongoing	Ongoing	Ongoing
Scheme Advisory Board (SAB) Good Governance Project outcomes	Expected	Review	Implement
The Pensions Regulator General Code of Practice	Review	Implement	BAU
AVC Review	As required	Review	As required
Procurements			
Independent Governance & Administration Adviser (IGAA) Review	-	Retender Preparation	Retender Implementation

Internal Staff Resources and Support from Third Party Suppliers

To deliver the above activities and BAU, the internal staff resources and support from third party suppliers are as follows:

Internal Staff Resources	FTE*
Director for Essex Pension Fund	0.60
Investment Team	0.40
Funding Team	0.50
Compliance Team	3.00
Administration Team	0.25
Technical Team	0.10
Systems Team	0.25
Total	5.10

*These are estimated figures and are subject to change.



Support from Third Party Suppliers

External Third Party Support

Aon - Independent Governance Administration Adviser (IGAA)

Barnett Waddingham LLP - Fund Actuary

Hymans Robertson LLP - Institutional Investment Consultant (IIC)

Mark Stevens - Independent Investment Adviser (IIA)

Budget

To deliver the above activities in 2024/25, the budget allocated for third party support is £380k.

Training

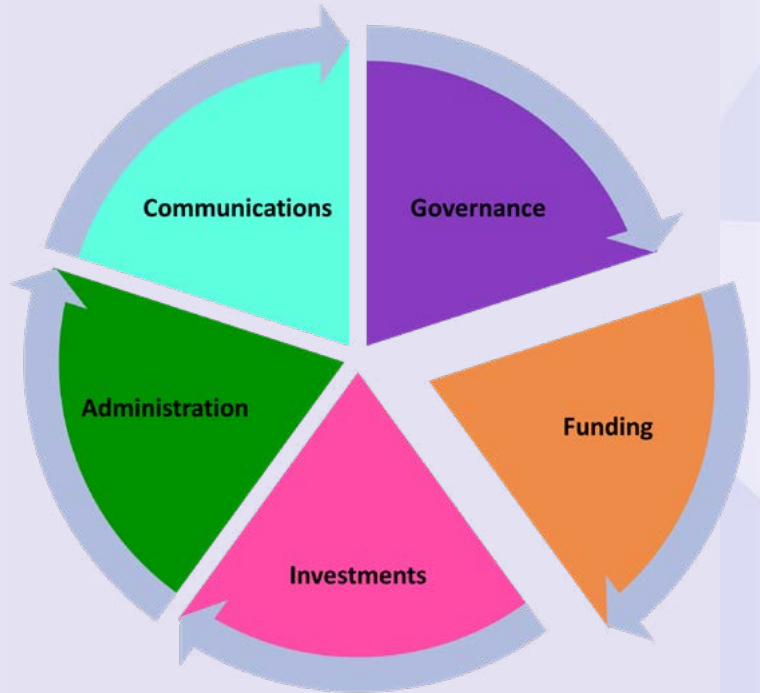
Training offered/delivered to our Committee/Board Members to increase knowledge, enabling robust decision making:

Training	2024/25	2025/26	2026/27
Formal Induction/Refresher training to ensure the PSB/ISC can carry out its role as decision maker	As required	As required	As required
Formal Induction/Refresher training to ensure the PAB can carry out its role	As required	As required	As required
EPF Training Modules	As required	As required	As required
Review of PSB and PAB Training Provision	As required	Possible review	As required
Relevant LOLA Modules covering CIPFA and TPR General Code of Practice	Ongoing	Ongoing	Ongoing
PLSA LA Conference	Annual	Annual	Annual
LGPS Governance Conference	Annual	Annual	Annual
Attendance at training days for Board Members	As required	As required	As required
Any other Governance training as necessary	As required	As required	As required

Essex Pension Fund Business Plan



Funding



Objectives

We aim to:

- Recognise in drawing up its funding strategy the desirability of Employer contribution rates that are as stable as possible;
- Prudently set levels of Employer contributions that aim to achieve a fully funded position in the timescales determined in the Funding Strategy Statement;
- Manage Employers' liabilities effectively, having due consideration of each Employer's strength of covenant, by the adoption, where necessary, of Employer specific funding objectives;
- Ensure consistency between the investment strategy and funding strategy;
- Maintain liquidity in order to ensure benefits can be met as and when they fall due over the lifetime of the Fund; and
- Adopt appropriate measures and approaches to reduce the risk, as far as possible, to the Fund, other Employers and ultimately the tax payer from an Employer defaulting on its pension obligations to minimise unrecoverable debt on termination of Employer participation.

Essex Pension Fund Business Plan



Area of Activity including strategic BAU	2024/25	2025/26	2026/27
Policies and Publications			
Actuarial Valuation	As required	Triennial	As required
Reviews			
Actuarial Valuation	-	Triennial	Implement
Employer Risk Exercise	Ongoing	Ongoing	Ongoing
Longevity Analysis of Fund	-	Triennial	-
Interim Funding review	Annual	-	Annual
Employing Authority discretions and delegations	As required	As required	As required
McCloud Preparation/Implementation	Implement*	BAU*	BAU*
Employer Training Webinars	Ongoing	Ongoing	Ongoing
Procurements			
Actuarial Contract review	-	Retender preparation	Retender Implementation

*In line with Regulatory Change and pending relevant Guidance

Essex Pension Fund Business Plan



Internal Staff Resources and Support from Third Party Suppliers

To deliver the above activities and BAU, the internal staff resources and support from third party suppliers are as follows:

Internal Staff Resources	FTE*
Director for Essex Pension Fund	0.10
Investment Team	-
Funding Team	5.80
Compliance Team	0.10
Administration Team	-
Technical Team	0.30
Systems Team	0.75
Total	7.05

*These are estimated figures and are subject to change.

Support from Third Party Suppliers

External Third Party Support
Barnett Waddingham LLP - Fund Actuary
Dun & Bradstreet - Employer Risk Analysis
Hymans Robertson LLP - Institutional Investment Consultant (IIC)

Budget

To deliver the above activities in 2024/25, the budget allocated for third party support is £160k.



Training

Training offered/delivered to our Committee/Board Members/Fund Employers to increase knowledge, enabling robust decision making:

Training	2024/25	2025/26	2026/27
Formal Induction/Refresher training to ensure the PSB/ISC can carry out its role as decision maker	As required	As required	As required
Formal Induction/Refresher training to ensure the PAB can carry out its role	As required	As required	As required
Actuarial Valuation training	-	Triennial	-
Funding Strategy Statement training	-	Triennial	-
Interim Valuation training	Annual	-	Annual
EPF Training Modules	As required	As required	As required
Any other Employer/Funding training as necessary	As required	As required	As required
Employer Forum/Webinar	As required	As required	As required

On the Horizon

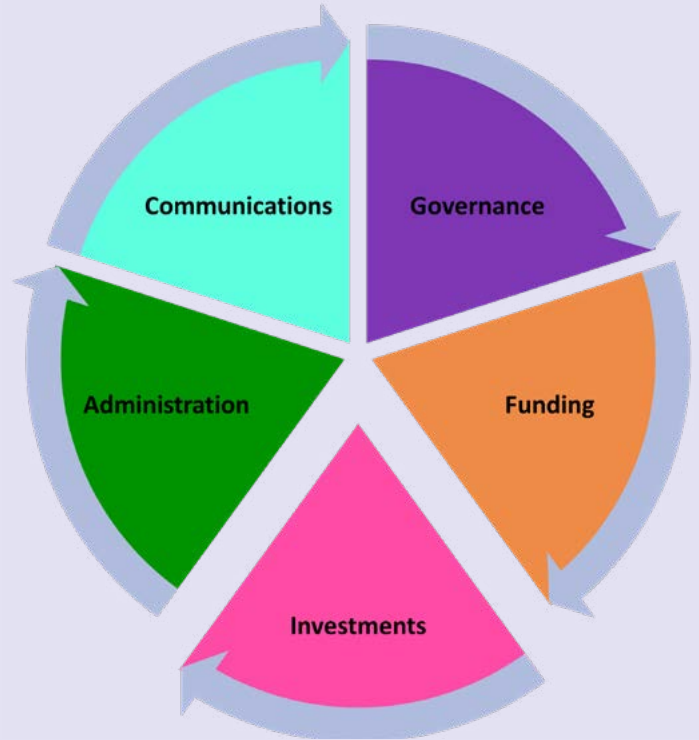
- Cost Cap Mechanism
 - ◇ potential work for the Fund to revisit contribution rates and/or benefit changes back to 2019. SAB proposals included lower contribution rates for lower earners and a £75k minimum death-in-service death grant. The Government has been taken to court for including remedy costs in the mechanism, therefore making Scheme Members pay for the Government's age discrimination.

*Any projects listed under 'On the Horizon' that are formally published throughout the year will be added to the Quarterly Pension Fund Activity Report presented to the PSB.

Essex Pension Fund Business Plan



Investments



Objectives

We aim to:

- Maximise the returns from investments within reasonable risk parameters;
- Ensure the Fund's investments are properly managed before, during and after pooling is implemented; and
- Ensure investment issues are communicated appropriately to the Fund's stakeholders.

Essex Pension Fund Business Plan



Area of Activity including Strategic BAU	2024/25	2025/26	2026/27
Policies and Publications			
Investment Strategy Statement review including Responsible Investment (RI) Policy	As required	As required	Triennial
Reporting on RI	Annual	Annual	Annual
Investment Managers Engagement Strategy	Review	Ongoing	Ongoing
Reviews			
Treasury Management Strategy	Annual	Annual	Annual
Review of Cashflow Management	Review	Potential Implementation	-
Strategic Asset Allocation (including Impact Investing)	Biannual	Biannual	Biannual
Asset/Liability Study (Total Fund Assessment)	-	-	Triennial
ACCESS Collaboration (pooling of illiquids as and when suitable solutions are available)	Ongoing	Ongoing	Ongoing
Individual Manager review (on an exceptional basis)	Quarterly	Quarterly	Quarterly
CEM Benchmarking/Cost Transparency	Annual	Annual	Annual
Signatory of the Financial Reporting Council (FRC) UK 2020 Stewardship Code	Annual	Annual	Annual
Annual review of all investment managers' compliance with the Fund's RI and Stewardship Policy	Ongoing	Ongoing	Ongoing
Climate Change Policy Objectives and Metrics (Task Force for Climate related Financial Disclosures (TCFD))	Annual	Annual	Annual
Policy and Metrics for Taskforce on Nature-related Financial Disclosures (TNFD)	Exploration	Potential Implementation	-
Net Zero Journey Plan	Implement	Ongoing	Ongoing
Voting Policies (in line with ACCESS)	Develop	Implement	-
Annual Investment Scorecard	Annual	Annual	Annual

Essex Pension Fund Business Plan



Area of Activity including Strategic BAU	2024/25	2025/26	2026/27
Procurements			
Institutional Investment Consultant review	-	Retender Preparation	Retender Implementation
Institutional Investment Consultant – CMA review	Annual	Annual	Annual
Independent Investment Adviser review	Retender	-	-
External RI Adviser Exploration	Potential Implementation	-	-

Internal Staff Resources and Support from Third Party Suppliers

To deliver the above activities and BAU, the internal staff resources and support from third party suppliers are as follows:

Internal Staff Resources	FTE*
Director for Essex Pension Fund	0.10
Investment Team	3.50
Funding Team	-
Compliance Team	0.10
Administration Team	-
Technical Team	0.10
Systems Team	0.20
Total	4.00

*These are estimated figures and are subject to change.

Support from Third Party Suppliers

External Third Party Support
Hymans Robertson LLP - Institutional Investment Consultant (IIC)
Mark Stevens - Independent Investment Adviser (IIA)
Northern Trust - The Fund's Global Custodian
Barnett Waddingham LLP - Fund Actuary
Waystone - ACCESS

Essex Pension Fund Business Plan



Budget

To deliver the above activities in 2024/25, the budget allocated for third party support is £1.10m*.

*includes participation within ACCESS

Training

Training offered/delivered to our Committee/Board Members to increase knowledge, enabling robust decision making:

Training	2024/25	2025/26	2026/27
Formal Induction/Refresher training to ensure the PSB/ISC can carry out its role as decision maker	As required	As required	As required
Formal Induction/Refresher training to ensure the PAB can carry out its role	As required	As required	As required
Bite size Training by Asset Class	Quarterly	Quarterly	Quarterly
Investment Strategy Statement Training	-	-	Triennial
Responsible Investment Training	Ongoing	Ongoing	Ongoing
Asset / Liability Study Training	-	-	Triennial
Review Investment Management Fees / Cost Transparency	Annual	Annual	Annual
Market Commentary	Quarterly	Quarterly	Quarterly
Treasury Management (Cash Flow) Training	As required	As required	As required
EPF Training Modules	As required	As required	As required
LAPFF Members' Meetings	Quarterly	Quarterly	Quarterly
LAPFF Annual Conference	Annual	Annual	Annual
LGC Investments and Pensions Summit	Annual	Annual	Annual

Essex Pension Fund Business Plan



Training	2024/25	2025/26	2026/27
LGC Investment Seminar	Annual	Annual	Annual
Investment & Training Seminar	-	Triennial	-
ACCESS Investor Days/Training Requirements in Relation to Pooling	Biannual	Biannual	Biannual
Any other investment training as necessary	As required	As required	As required

On the Horizon

- Structural Reform of the LGPS: Pooling of Investments.
 - ◇ Working collaboratively with ACCESS (which is made up of 10 other local authorities) to pool the Fund's investments. Over the coming months ACCESS will be working towards establishing suitable solutions to pool the illiquid assets of the funds.
 - ◇ Reporting on private markets and levelling up as part of the outcome of the Next steps on investments Consultation.
 - ◇ Any other areas that are required (comply or explain approach) to the Next steps on investments Consultation.

* Any projects listed under 'On the Horizon' that are formally published throughout the year will be added to the Quarterly Pension Fund Activity Report presented to the PSB.

Essex Pension Fund Business Plan



Administration



Objectives

We aim to:

- Deliver a high quality, friendly and informative service to all beneficiaries and Employers at the point of need;
- Ensure contribution income is collected from the right people at the right time in the right amount;
- Ensure benefits are paid to the right people at the right time in the right amount; and
- Ensure the Fund Employers are aware of and understand their roles and responsibilities, and carry out their functions in line with legislation, guidance and the Fund's agreed policies and procedures.

Essex Pension Fund Business Plan



Area of Activity including Strategic BAU	2024/25	2025/25	2026/27
Policies and Publications			
Administration Strategy	Review	-	-
Data / Data Retention Policy	Continued Development	Implement	-
Review			
LGPS Reform / Changes to Scheme / Planning for Administration changes	Ongoing	Ongoing	Ongoing
Pensions Single payments	Continued Implementation	-	-
Greater Digitalisation of the Fund including Member Online and Employer Online	Ongoing	Ongoing	Ongoing
Administering Authority Discretions	-	Review	-
McCloud Preparation/Implementation	Implement*	BAU*	BAU*
National Pensions Dashboard Legislation	Expected*	Implement*	BAU*
Monthly Returns Digital Transformation	-	Review	BAU

* In line with Regulatory Change and pending relevant Guidance

Internal Staff Resources and Support from Third Party Suppliers

To deliver the above activities, the internal staff resources and support from third party suppliers are as follows:

Internal Staff Resources	FTE*
Director for Essex Pension Fund	0.10
Investment Team	-
Funding Team	-
Compliance Team	0.50
Administration Team	34.50
Technical Team	3.00
Systems Team	11.80
Total	49.90

*These are estimated figures and are subject to change.



Support from Third Party Suppliers

External Third Party Support

Aon - Independent Governance Administration Adviser (IGAA)

Civica - Administration System

Adare - Printing

Faraday - Tracing Bureau

Lexis Nexis - Tracing Agency

Barnett Waddingham LLP - Fund Actuary

Budget

To deliver the above activities in 2024/25, the budget allocated for third party support is £1.01m.

Training

Training offered/delivered to our Committee/Board Members/Fund Employers/Fund Members to increase knowledge, enabling robust decision making:

Training	2024/25	2025/26	2026/27
Formal Induction/Refresher training to ensure the PSB/ISC can carry out its role as decision maker	As required	As required	As required
Formal Induction/Refresher training to ensure the PAB can carry out its role	As required	As required	As required
Road Shows / Surgeries / Webinars	Ongoing	Ongoing	Ongoing
Monthly Return Workshops	As required	As required	As required
Employer Online Workshops	As required	As required	As required
EPF Training Modules	As required	As required	As required
Any other administration / regulatory training as necessary	As required	As required	As required



On the Horizon

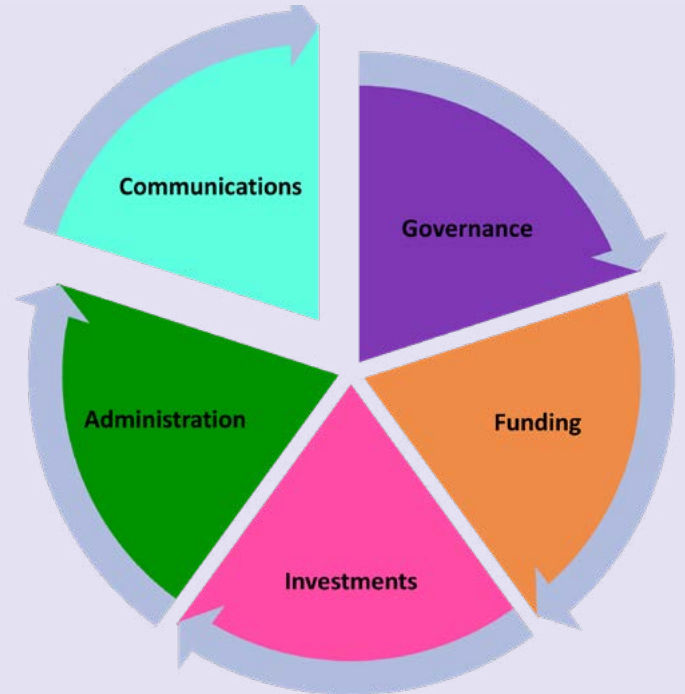
- Cost Cap Mechanism
 - ◇ potential work for the Fund to revisit contribution rates and/or benefit changes back to 2019. SAB proposals included lower contribution rates for lower earners and a £75k minimum death-in-service death grant. The Government has been taken to court for including remedy costs in the mechanism, therefore making Scheme Members pay for the Government's age discrimination.
- Goodwin
 - ◇ Due to the court cases and resulting scheme changes, survivor benefits will need to be revisited and recalculated when Regulations have been amended.
 - ◇ A consultation on Regulation changes is expected.
- National Minimum Pension Age
 - ◇ The increase in the National Minimum Pension Age to 57 in 2028 is likely to result in an increase in workload due to system changes and communications to Scheme Members.

* Any projects listed under 'On the Horizon' that are formally published throughout the year will be added to the Quarterly Pension Fund Activity Report presented to the PSB.

Essex Pension Fund Business Plan



Communications



Objectives

We aim to:

- Communicate in a friendly, expert and direct way to our stakeholders, treating all our stakeholders equally;
- Ensure our communications are useful and easy to follow;
- Deliver information in a way that suits all types of stakeholders including providing more accessibility through greater use of technology; and
- Aim for full appreciation of the pension scheme benefits and changes to the Scheme by all the Scheme Members, prospective Scheme Members and Employers.

Essex Pension Fund Business Plan



Area of Activity including Strategic BAU	2024/25	2025/26	2026/27
Policies and Publications			
Communications Policy	-	Review	-
Stakeholder Engagement Strategy including Equality, Diversity and Inclusion (EDI)	Review	-	-
Reviews			
LGPS Reform / Communications of: Consultations / Changes to the Scheme	Ongoing	Ongoing	Ongoing
Greater Digitalisation of the Fund including the exploration of Electronic Communications / Strategy	Ongoing	Ongoing	Ongoing
McCloud Implications	Ongoing	BAU	BAU
New Website	Develop	Go Live	Ongoing
Digital Developments of Annual Benefit Statements	Annual	Annual	Annual
Fund Surveys	Ongoing	Review	Ongoing
External Activities			
Consultations (DLUHC, SAB, LGA etc)	As required	As required	As required
Board/Committee Task and Finish Groups	As required	As required	As required



Internal Staff Resources and Support from Third Party Suppliers

To deliver the above activities, the internal staff resources and support from third party suppliers are as follows:

Internal Staff Resources	FTE*
Director for Essex Pension Fund	0.10
Investment Team	0.10
Funding Team	0.20
Compliance Team	1.30
Administration Team	0.25
Technical Team	-
Systems Team	1.00
Total	2.95

*These are estimated figures and are subject to change.

Support from Third Party Suppliers

External Third Party Support

Aon - Independent Governance Administration Adviser (IGAA)

Barnett Waddingham LLP - Fund Actuary

Hymans Robertson LLP - Institutional Investment Consultant (IIC)

Budget

To deliver the above activities in 2024/25, the budget allocated for third party support and website procurement is £100k



Training

Training offered/delivered to our Committee/Board Members to enabling robust decision making:

Training	2024/25	2025/26	2026/27
Formal Induction/Refresher training to ensure the PSB/ISC can carry out its role as decision maker	As required	As required	As required
Formal Induction/Refresher training to ensure the PAB can carry out its role	As required	As required	As required
Ad hoc Communications Training	As required	As required	As required
Media training	As required	As required	As required
Website training	As required	As required	As required

On the Horizon

- Goodwin
 - ◇ Due to the court cases and resulting scheme changes, survivor benefits will need to be revisited and recalculated when Regulations have been amended.
 - ◇ A consultation on Regulation changes is expected.
- National Minimum Pension Age
 - ◇ The increase in the National Minimum Pension Age to 57 in 2028 is likely to result in an increase in workload due to system changes and communications to Scheme Members.

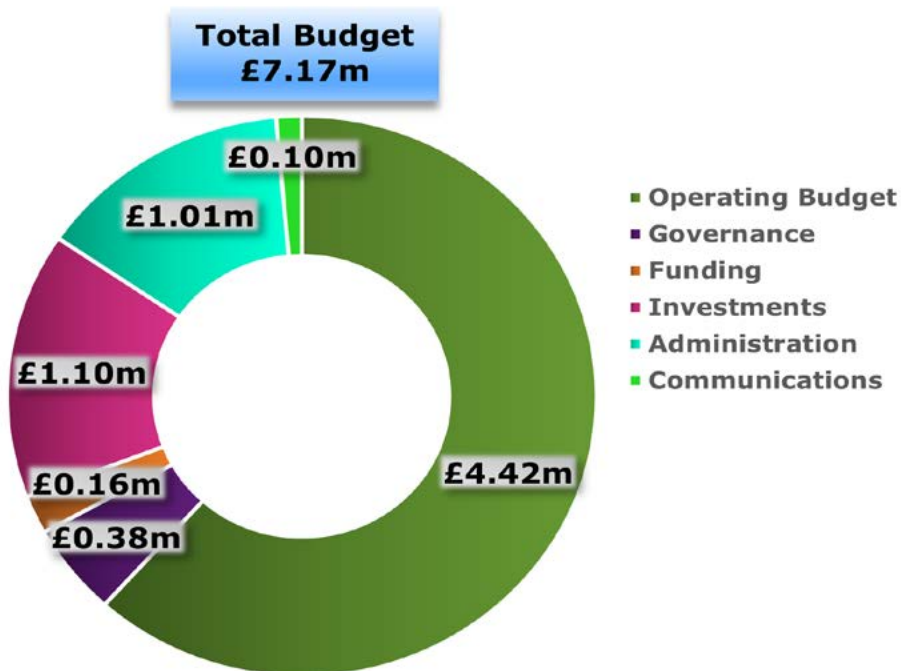
* Any projects listed under 'On the Horizon' that are formally published throughout the year will be added to the Quarterly Pension Fund Activity Report presented to the PSB.



Additional Information

Budget

The 2024/25 operational and third party supplier support budget is shown below:



Third party suppliers/support provided by:

- Aon
- Barnett Waddingham
- Hymans Robertson
- Mark Stevens
- Civica
- Northern Trust
- Adare
- Faraday Tracing Bureau
- Lexis Nexis
- Waystone
- Dun & Bradstreet

*Investments excludes Investment Management Fees and associated expenses

**Investments section includes £155k which relates to the ACCESS Partnership arrangements

Essex Pension Fund Business Plan



Key Policy Documents

For further information on the Essex Pension Fund, please visit our website



www.essexpensionfund.co.uk

- Administration Strategy
- Annual Report & Accounts
- Business Continuity Policy
- Communications Policy
- Conflict of Interest Policy
- Cyber Policy
- Funding Strategy Statement
- Governance Policy & Compliance Statement
- Investment Engagement Strategy
- Investment Strategy Statement
- Knowledge and Skills Strategy
- Policy for Recording and Reporting Breaches of the Law
- Responsible Investment Policy
- Risk Strategy
- Stakeholder Engagement Strategy
- Treasury Management Strategy

Further Information

If you require further information about anything in or related to this Business Plan, please contact:

Jody Evans, Director for Essex Pension Fund

Email: Compliance.team@essex.gov.uk

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