

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or None
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 4/30/2026	<b>End of Late Planting Period Date</b> 5/15/2026	<b>Acreage Reporting Date</b> 7/15/2026
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/14/2025	<b>Insured's Production Reporting Date</b> 11/14/2026

TP	Type	Practice
T/P 01	All Others (Spring) 872	Non-Irrigated 003 *7
T/P 04	All Others (Spring) 872	Irrigated 002
T/P 05	Malting (Spring) 873 *14	Non-Irrigated 003 *7
T/P 08	Malting (Spring) 873 *14	Irrigated 002
T/P 09	Waxy Hulled (Spring) 874 *14	Non-Irrigated 003 *7
T/P 10	Waxy Hulled (Spring) 874 *14	Irrigated 002
T/P 11	Waxy Hulless (Spring) 875 *14	Non-Irrigated 003 *7
T/P 12	Waxy Hulless (Spring) 875 *14	Irrigated 002
T/P 13	Hulless (Spring) 876 *14	Non-Irrigated 003 *7
T/P 14	Hulless (Spring) 876 *14	Irrigated 002
T/P 15	All Others (Spring) 872	Organic(Certified) Non-Irr. 713 *7
T/P 18	All Others (Spring) 872	Organic(Certified) Irr. 702
T/P 19	Malting (Spring) 873 *14	Organic(Certified) Non-Irr. 713 *7
T/P 22	Malting (Spring) 873 *14	Organic(Certified) Irr. 702
T/P 23	Waxy Hulled (Spring) 874 *14	Organic(Certified) Non-Irr. 713 *7
T/P 24	Waxy Hulled (Spring) 874 *14	Organic(Certified) Irr. 702
T/P 25	Waxy Hulless (Spring) 875 *14	Organic(Certified) Non-Irr. 713 *7

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use: 0000 [I] [a] [G] D
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

TP	Type	Practice
T/P 26	Waxy Hulless (Spring) 875 *14	Organic(Certified) Irr. 702
T/P 27	Hulless (Spring) 876 *14	Organic(Certified) Non-Irr. 713 *7
T/P 28	Hulless (Spring) 876 *14	Organic(Certified) Irr. 702
T/P 29	All Others (Spring) 872	Organic(Transitional) Non-Irr. 714 *7
T/P 32	All Others (Spring) 872	Organic(Transitional) Irr. 712
T/P 33	Malting (Spring) 873 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 36	Malting (Spring) 873 *14	Organic(Transitional) Irr. 712
T/P 37	Waxy Hulled (Spring) 874 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 38	Waxy Hulled (Spring) 874 *14	Organic(Transitional) Irr. 712
T/P 39	Waxy Hulless (Spring) 875 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 40	Waxy Hulless (Spring) 875 *14	Organic(Transitional) Irr. 712
T/P 41	Hulless (Spring) 876 *14	Organic(Transitional) Non-Irr. 714 *7
T/P 42	Hulless (Spring) 876 *14	Organic(Transitional) Irr. 712

**Sales Closing  
Date**  
9/30/2025

**Cancellation  
Date**  
9/30/2025

**Earliest Planting  
Date**

**Final Planting  
Date**  
10/15/2025

**End of Late Planting Period  
Date**  
10/30/2025

**Acreage Reporting  
Date**  
11/15/2025

**Premium Billing  
Date**  
8/15/2026

**End of Insurance  
Date**  
10/31/2026

**Termination  
Date**  
11/30/2026

**Contract Change  
Date**  
6/30/2026

**Production Reporting  
Date**  
11/14/2025

**Insured's Production Reporting  
Date**  
11/14/2026

TP	Type	Practice
T/P 02	All Others (Winter) 972	Summerfallow 005 *5 *7
T/P 03	All Others (Winter) 972	Irrigated 002
T/P 06	Malting (Winter) 973 *14	Summerfallow 005 *5 *7
T/P 07	Malting (Winter) 973 *14	Irrigated 002

## Special Provisions 2026 and Succeeding Crop Years

Commodity: Barley (0091)

Plan: Yield Protection (01)

## Revenue Protection (02)

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or Part of Acre
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
  - i. On acreage qualifying as summerfallow; and
  - ii. Was not harvested; and
  - iii. Failed and was terminated on or before June 1, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
  - i. Not hayed, grazed or otherwise harvested; and
  - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

### Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.

### Premium

- \*7 Any acreage in this county with a high risk area designation on the actuarial map will have a rate adjusted in accordance with the high risk area and map area rates table.

### Insurance Availability

Any fall planted acreage on which seed is spread onto the soil surface by any method (e.g. airplane or otherwise broadcast seeded) and is subsequently mechanically incorporated into the soil, will be insurable only if you request an inspection for this acreage within 72 hours after the final planting date or within 72 hours after you complete incorporating the seed if you plant in the late planting period, and we agree in writing that the acreage has an adequate stand to produce the yield used to determine your production guarantee. No coverage will be provided if an adequate stand is not established within 30 days after the end of the late planting period or within 30 days after the final planting date if no late planting period is applicable. Insurance will attach to acreage with an adequate stand on the date the acreage is inspected.

Insurance shall attach to a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to NRCS Cover Crop Termination Guidelines. The Guidelines include information on cover crops and crop insurance, Good Farming Practices for cover crops, and termination information and exceptions, which can be found at <https://www.rma.usda.gov/en/Topics/Cover-Crops>.

## Special Provisions

### 2026 and Succeeding Crop Years

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In addition to Section 35 of the Basic Provisions, if you elect to obtain a Farm Service Agency Graze-Out Payment for acres of this crop grazed by livestock and not otherwise harvested, you are not eligible for an indemnity.

#### Revenue Protection

There are three ways to insure malting barley: (1) Under yield protection or revenue protection, based on a price calculated in accordance with the Commodity Exchange Price Provisions, as applicable; (2) Under yield protection or revenue protection with added protection provided in accordance with the Malting Barley Endorsement (MBE); or (3) under yield protection, based on a price contained in a production contract as indicated below.

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

- a) Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.
- b) Waxy Hulled - having a waxy appearance and an adhering palea and lemma.
- c) Waxy Hulless - having a waxy appearance and a non-adhering palea and lemma.
- d) Hulless - having a non-adhering palea and lemma, not including waxy hulless barley.

You may elect to exclude coverage for the specialty type(s) under revenue protection (excluding malting barley insured under the MBE) provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

#### Revenue Protection with HPE

There are three ways to insure malting barley: (1) Under yield protection or revenue protection, based on a price calculated in accordance with the Commodity Exchange Price Provisions, as applicable; (2) Under yield protection or revenue protection with added protection provided in accordance with the Malting Barley Endorsement (MBE); or (3) under yield protection, based on a price contained in a production contract as indicated below.

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

- a) Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.
- b) Waxy Hulled - having a waxy appearance and an adhering palea and lemma.
- c) Waxy Hulless - having a waxy appearance and a non-adhering palea and lemma.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	User ID: [redacted]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

d) Hulless - having a non-adhering palea and lemma, not including waxy hulless barley.

You may elect to exclude coverage for the specialty type(s) under revenue protection (excluding malting barley insured under the MBE) provided you purchase, from the same approved insurance provider, yield protection for the excluded type(s). The yield protection plan of insurance you purchase may have a different coverage level or percentage of projected price than you have for the revenue protection plan of insurance. You may exclude any or all of the specialty type(s) you produce; however, you must continue to insure all type(s) not excluded under revenue protection.

## Yield Protection

If you produce any of the following specialty barley type(s) (including specialty type(s) grown for seed):

a) Malting - varieties recommended for malting by the American Malting Barley Association for the current crop year, or any variety grown under the terms of a malting barley contract. Winter and Spring will be separate specialty types if separate type codes exist in the county.

b) Waxy Hulled - having a waxy appearance and an adhering palea and lemma.

c) Waxy Hulless - having a waxy appearance and a non-adhering palea and lemma.

d) Hulless - having a non-adhering palea and lemma, not including waxy hulless barley.

appropriate to handle and store specialty type barley production. The contract must be executed by you and the business enterprise, in effect for the crop year, and you must provide a copy to us no later than the acreage reporting date. To be considered a contract, the executed document must contain:

(a) A requirement that you plant, grow and deliver specialty type barley to the business enterprise;

(b) The amount of production that will be accepted or a statement that all production from a specified number of acres will be accepted. To determine the number of acres under contract:

(1) For acreage only based contracts and, acreage and production contracts which specify a maximum number of acres, the lesser of:

(i) The insured acres (planted acreage and acreage that is prevented from being planted); or

(ii) The maximum number of acres specified in the contract.

(2) For production only based contracts, the lesser of:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Use All or Part of Acre
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

(i) The number of acres determined by dividing the production stated in the contract by the approved yield; or

(ii) The insured acres (planted acreage and acreage that is prevented from being planted).

(3) Acreage in excess of (1) or (2) shall be considered acreage not under contract.

(c) The price to be paid for the contracted production or a method to determine such price:

(1) If the contract provides for a premium amount over a

(i) Feed barley price to be determined after the acreage reporting date, the contract price will be the result of adding the premium amount to the published projected price on the acreage reporting date; or

(ii) Price other than a feed barley price that is determined after the acreage reporting date, the contract price will be the result of adding the basis or premium amount to the Malt Barley Endorsement published projected price on the acreage reporting date.

(2) The price used will be the price in the contract without regard to incentives or discounts.

(3) In no case will the contract price exceed the amount determined by multiplying the projected price by the maximum contract price factor shown in the Prices tab in these Actuarial Documents.

(4) If you have more than one contract price for any one specialty type, the price used will be the weighted average of the contract prices. Each contract price is subject to the limits referred to in (c)(3).

(d) Other such terms that establish the obligations of each party to the contract; and

(e) The contract must clearly indicate the specific specialty type or verification must be provided that the contracted variety is one of the specialty types listed above.

Any acreage of the specialty type that is not under a contract per (b)(3) above, or for which a contract is not submitted to us by the acreage reporting date, will be valued at the applicable barley projected price. A weighted average price will be determined from all the contracted and non-contracted acreage of the specialty type, to produce one projected price that will be used in determining the guarantee (per acre), premium, prevented planting payment, replanting payment, and indemnity for the applicable specialty type acreage.

Section 9 - Replanting Payments - If the Small Grains Crop Provisions apply to all insurable barley types.

## Special Provisions 2026 and Succeeding Crop Years

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County: Kiowa (061)

## Quality

- GENERAL STATEMENTS:

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## Special Provisions 2026 and Succeeding Crop Years

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County: Kiowa (061)

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1. OPTION TO DELAY CLAIM SETTLEMENT:

- a. If you sell the production to a disinterested third party during this delay, your claim will be settled using the applicable DFs for unsold production unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- b. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- c. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- d. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- e. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.
- f. If the time to harvest has been extended as stated below, this option will not apply beyond 60 days after the calendar date for the EOIP.
- g. If you sell the production to a disinterested third party during this delay, your claim will be settled using the Reduction In Value (RIV) as outlined below, unless you elect in writing to delay settlement of your claim for up to 60 days after the calendar date for the EOIP.

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statement does not supersede the provisions contained in section 14(e) in the Basic Provisions.

### 3. EXTENSION OF TIME TO HARVEST

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of insurance period (EOIP).

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Barley (0091)	Upland Soybean (0001)
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Kiowa (061)

claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not harvest the crop.

#### 4. DELAY IN MEASUREMENT OF FARM STORED PRODUCTION

Quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not be eligible for indemnity. If a producer delays measurement of farm stored production for more than 60 days after the EOIP, the producer will not be eligible for indemnity on that production.

#### 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

If a producer delays delivery of production to a distant market for more than 60 days after the EOIP, the producer will not be eligible for indemnity on that production.

#### 6. ZERO MARKET VALUE

If on the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value\*\*\*, such production will not be eligible for indemnity, except for production fed or used in any other manner.

#### 7. REDUCTION IN VALUE (RIV):

- Upland Soybean (0001)
- Moisture content;
  - Damage due to uninsured causes;
  - Drying;
  - Handling;
  - Processing; or
  - Other factors that reduce the value of the production.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Barley (0091)

U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs. D

Date: 6/17/2025

Plan: Yield Protection (01)

County: Kiowa (061)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- i. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- ii. If a lower RIV is available for production sold at a distant market, the RIV at the distant market may be increased by the fair consideration to deliver the production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
- iii. The RIV and local market price\* are determined on the date such quality adjusted production is sold to a disinterested third party.
- iv. The RIV and local market price\* are determined on the date such quality adjusted production is sold to a disinterested third party.

### SECTION A - DISCOUNT FACTOR CHARTS

U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs. D

#### GRADE DISCOUNT:

Barley will be discounted for grade as specified within the Quality Adjustment Tab located in the AD.

#### TEST WEIGHT DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs. D; U.S. Sample Grade . 36.0 lbs. and below):

Test Weight Pounds	DF
36 and above	None
35.99-30	See Quality Adjustment Tab for Discount Factors
Below 30	See section B

#### DAMAGE DISCOUNT:

Discounts for low test weight are as follows (U.S. No. 5 for Test Weight . 36.0 lbs. to 36.0 lbs. D; U.S. Sample Grade . 36.0 lbs. and below):

Damage %	DF
10 and below	None
10.01-34	See Quality Adjustment Tab for Discount Factors
Above 34	See Section B

## Special Provisions 2026 and Succeeding Crop Years

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## THIN BARLEY:

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Thin Barley %	DF
75.00 and below	None
75.01-100	See Quality Adjustment Tab for Discount Factors

## SPECIAL GRADE DISCOUNTS:

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Black Barley, Ergoty, Blighted, or Smutty	See section B
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## SAMPLE GRADE DISCOUNTS:

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## SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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2. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be .500 (unless you elect to delay settlement as specified in the General Statements above).
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sections A or B above, except as shown in C3 below.

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## Special Provisions 2026 and Succeeding Crop Years

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County: Kiowa (061)

### Revenue Prot with Harvest Price Exclusion (03)

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Special Provisions
2026 and Succeeding Crop Years

Year: 2026
Date: 6/17/2025
Commodity: Barley (0091)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use: 1000
County: Kiowa (061)

Table with 2 columns: Aflatoxin Range, DF. Rows include 0-100 ppb, 100.1-300 ppb, and 300.1 ppb & above.

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- 3. For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any other substances or conditions qualifying under Section C having a level exceeding the maximum amount allowed or when the edible portion of a crop is exposed to flood waters, a claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed.
a. If the level of Aflatoxin or Vomitoxin is less than the level specified in C3, the claim will be based on the level of Aflatoxin or Vomitoxin in the production at the time of sale, feed, or utilization.
b. For production containing Aflatoxin or any other substances or conditions (except for production containing Vomitoxin as detailed in C3 a above), the DF will be:
c. If the level of Aflatoxin or Vomitoxin is less than the level specified in C3, the claim will be based on the level of Aflatoxin or Vomitoxin in the production at the time of sale, feed, or utilization.
d. If production qualifying under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of insurance period, the claim will be based on the level of Aflatoxin or Vomitoxin in the production at the time of sale, feed, or utilization.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin or Vomitoxin is less than the level specified in C3, the claim will be based on the level of Aflatoxin or Vomitoxin in the production at the time of sale, feed, or utilization.

- 1. If the level of Aflatoxin or Vomitoxin is less than the level specified in C3, the claim will be based on the level of Aflatoxin or Vomitoxin in the production at the time of sale, feed, or utilization.

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County: Kiowa (061)

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\* Local Market Price as defined in the applicable Basic, Crop, or these Provisions.

\*\* %Disinterested third party-~~A~~ A^A ^âA A@A ]|Baa|^A Oe aZD:[[] E!A@•^AU[ çã ã } •BQAssaaa } A! A@A^A aa } A^A  
%Disinterested third party-~~E~~a person or business who does not routinely purchase production for resale or for feed will  
not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local  
market.

\*\*\* Zero market value occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market or when acreage of an insured crop in which the edible portion of the crop has been exposed to flood waters.

\*\*\*\* %Sold-A Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer.

*****	%Unsold Grain that does not meet the definition of %Gold.
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