

## BrokerCheck Report

# RHETT DOUGLAS BEDWELL

CRD# 5664392

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

**Thank you for using FINRA BrokerCheck.**

**RHETT D. BEDWELL**

CRD# 5664392

This broker is not currently registered.

## Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

**This broker is not currently registered.**

#### This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

### Registration History

**This broker was previously registered with the following securities firm(s):**

- B LPL FINANCIAL LLC**  
CRD# 6413  
ROGERS, AR  
11/2017 - 08/2019
- B ARVEST WEALTH MANAGEMENT**  
CRD# 42057  
BENTONVILLE, AR  
07/2015 - 11/2017
- B INVESTMENT PROFESSIONALS, INC.**  
CRD# 30184  
BENTONVILLE, AR  
04/2015 - 07/2015

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Regulatory Event	1
Customer Dispute	4
Judgment/Lien	1

### Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

## Broker Qualifications



### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

**This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	06/19/2009

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	07/02/2009

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

## Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 11/2017 - 08/2019	LPL FINANCIAL LLC	6413	ROGERS, AR
<b>B</b> 07/2015 - 11/2017	ARVEST WEALTH MANAGEMENT	42057	BENTONVILLE, AR
<b>B</b> 04/2015 - 07/2015	INVESTMENT PROFESSIONALS, INC.	30184	BENTONVILLE, AR
<b>B</b> 12/2012 - 04/2015	WELLS FARGO ADVISORS, LLC	19616	SPRINGDALE, AR
<b>B</b> 06/2009 - 12/2012	EDWARD JONES	250	SPRINGDALE, AR

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
11/2017 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	ROGERS, AR, United States
11/2017 - 09/2018	Cornerstone Wealth Management, LLC	Investment Adviser Representative	Y	Rogers, AR, United States
12/2015 - 11/2017	ARVEST WEALTH MANAGEMENT	CLIENT ADVISOR	Y	BENTONVILLE, AR, United States
07/2015 - 12/2015	ARVEST ASSET MANAGEMENT	CLIENT ADVISOR	Y	BELLA VISTA, AR, United States
04/2015 - 07/2015	INVESTMENT PROFESSIONALS INC	FINANCIAL ADVISOR	Y	SAN ANTONIO, TX, United States
12/2012 - 04/2015	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SPRINGDALE, AR, United States
04/2009 - 12/2012	EDWARD JONES	FINANCIAL ADVISOR	Y	ST LOUIS, MO, United States

## Registration and Employment History



### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

1. 11/10/2017 - RENTAL PROPERTY/ REAL ESTATE RENTAL/ 1%/ 1220 ELK RD BENTONVILLE, AR 72712.
-



## Disclosure Events

### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - § A "pending" event involves allegations that have not been proven or formally adjudicated.
    - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - § A "final" event has been concluded and its resolution is not subject to change.
  - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
    - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Customer Dispute	0	4	N/A
Judgment/Lien	1	N/A	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 1

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:**

**Date Initiated:** 03/02/2021

**Docket/Case Number:** [2020067764001](#)

**Employing firm when activity occurred which led to the regulatory action:** LPL Financial LLC

**Product Type:** No Product

**Allegations:** Without admitting or denying the findings, Bedwell consented to the sanction and to the entry of findings that he refused to produce information and documents requested by FINRA during the course of its review of an amended Form U5 filed by his former member firm. The findings stated that the Form U5 disclosed that Bedwell had been identified in a pending customer arbitration alleging that he moved a client's IRA to a different administrator and used forged documentation to invest the claimant's money in a Ponzi scheme. Although Bedwell provided some of the information and documents requested by FINRA, he failed to respond to certain of the requests.

**Current Status:** Final



**Resolution:** Acceptance, Waiver & Consent(AWC)

**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 03/02/2021

**Sanctions Ordered:** Bar (Permanent)

**If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?** No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**



**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**

**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

<b>Sanction Type:</b>	Bar (Permanent)
<b>Capacities Affected:</b>	All Capacities
<b>Duration:</b>	Indefinite
<b>Start Date:</b>	03/02/2021
<b>End Date:</b>	





## Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

### Disclosure 1 of 3

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL FINANCIAL LLC
<b>Allegations:</b>	Customer alleges that representative caused her to transfer funds to business entity that representative purported to be affiliated with, and used funds to invest in an unsecured promissory note without the customer's knowledge; and that thereafter representative returned the proceeds of the promissory note to the business entity and subsequently transferred the customer's funds first to another broker-dealer and then to a bank account that was not the customer's account, without the customer's knowledge and consent. Activity period: 4/3/19 to 1/29/20.
<b>Product Type:</b>	Promissory Note
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	UNSPECIFIED, BUT BELIEVED TO EXCEED \$5,000
<b>Is this an oral complaint?</b>	Yes
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/17/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	09/23/2021
<b>Settlement Amount:</b>	\$19,848.26
<b>Individual Contribution Amount:</b>	\$0.00



### Disclosure 2 of 3

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL Financial, LLC
<b>Allegations:</b>	Customer alleges that representative caused her to surrender two variable annuities, transfer proceeds and other funds to business entity that representative purported to be affiliated with, and used funds to invest in worthless unsecured promissory notes, without customer's knowledge. Activity period: 2/26/19 to 4/25/19
<b>Product Type:</b>	Promissory Note
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	UNSPECIFIED BUT BELIEVED TO BE GREATER THAN \$5,000
<b>Is this an oral complaint?</b>	Yes
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/14/2020
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	07/29/2021
<b>Settlement Amount:</b>	\$355,772.08
<b>Individual Contribution Amount:</b>	\$0.00

### Disclosure 3 of 3

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL Financial LLC



**Allegations:** Claimant alleges that in 2019 representative moved clients IRA to a different administrator and used forged documentation to invest claimant's money in a Ponzi scheme.

**Product Type:** No Product

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** Unstated but believed to be greater than \$5,000

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 20-02811

**Filing date of arbitration/CFTC reparation or civil litigation:** 08/26/2020

### Customer Complaint Information

**Date Complaint Received:** 08/28/2020

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/15/2021

**Settlement Amount:** \$233,000.00

**Individual Contribution Amount:** \$0.00



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	ON SEPTEMBER 21, 2012 CLIENT CLAIMS THE PURCHASED ANNUITY CONTRACT IS NOT WHAT SHE EXPECTED AND CLAIMS SHE WAS TOLD THE AMOUNT SHE INVESTED WOULD NOT DECREASE. SHE HAS LEARNED THERE IS AN INCOME BENEFIT THAT WILL NOT GO DECREASE; HOWEVER, HER PRINCIPAL CAN DECREASE. CLIENT ALSO CLAIMS SHE DID NOT KNOW THE FEES WERE SO HIGH. CLIENT STATES SHE WANTED A SAFE INVESTMENT WITH NO RISK AND THE PURCHASED ANNUITY DOES NOT PROVIDE THAT. CLIENT WANTS HER INVESTED MONEY OUT OF THE ANNUITY SHE PURCHASED.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/20/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	01/14/2013
<b>Settlement Amount:</b>	



**Individual Contribution Amount:**

**Firm Statement**

RECORDS REFLECT THE ANNUITY WAS ISSUED SEPTEMBER 21, 2012 IN THE PRINCIPAL AMOUNT OF \$207,000.00. CLIENT EXECUTED, ON SEPTEMBER 13, 2012, THE VARIABLE ANNUITY: PURCHASE IN A TAX QUALIFIED ACCOUNT/PLAN ACKNOWLEDGEMENT LETTER. CLIENT ACKNOWLEDGED, BY SIGNING THIS DOCUMENT, SHE WAS AWARE OF RISKS, FEES, WITHDRAWALS, EXPENSES AND THAT SHE RECEIVED THE PROSPECTUS, ETC. CLIENT ALSO SIGNED THE ANNUITY DELIVERY RECEIPT ON OCT 1, 2012 REFLECTING HER RECEIPT OF THE CONTRACT. WHILE THERE IS A RIGHT TO CANCEL PROVISION, CLIENT DID NOT REQUEST THE CANCELLATION OF THE CONTRACT WITHIN THE TIME SPECIFIED. CLAIM DENIED.

**Reporting Source:**

Broker

**Employing firm when activities occurred which led to the complaint:**

EDWARD JONES

**Allegations:**

ON SEPTEMBER 21, 2012 CLIENT CLAIMS THE PURCHASED ANNUITY CONTRACT IS NOT WHAT SHE EXPECTED AND CLAIMS SHE WAS TOLD THE AMOUNT SHE INVESTED WOULD NOT DECREASE. SHE HAS LEARNED THERE IS AN INCOME BENEFIT THAT WILL NOT GO DECREASE; HOWEVER, HER PRINCIPAL CAN DECREASE. CLIENT ALSO CLAIMS SHE DID NOT KNOW THE FEES WERE SO HIGH. CLIENT STATES SHE WANTED A SAFE INVESTMENT WITH NO RISK AND THE PURCHASED ANNUITY DOES NOT PROVIDE THAT. CLIENT WANTS HER INVESTED MONEY OUT OF THE ANNUITY SHE PURCHASED.

**Product Type:**

Annuity-Variable

**Alleged Damages:**

\$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):**

ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000.00

**Is this an oral complaint?**

No

**Is this a written complaint?**

Yes

**Is this an arbitration/CFTC reparation or civil litigation?**

No

**Customer Complaint Information**



**Date Complaint Received:** 12/20/2012

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/14/2013

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

RECORDS REFLECT THE ANNUITY WAS ISSUED SEPTEMBER 21, 2012 IN THE PRINCIPAL AMOUNT OF \$207,000.00. CLIENT EXECUTED, ON SEPTEMBER 13, 2012, THE VARIABLE ANNUITY: PURCHASE IN A TAX QUALIFIED ACCOUNT/PLAN ACKNOWLEDGEMENT LETTER. CLIENT ACKNOWLEDGED, BY SIGNING THIS DOCUMENT, SHE WAS AWARE OF RISKS, FEES, WITHDRAWALS, EXPENSES AND THAT SHE RECEIVED THE PROSPECTUS, ETC. CLIENT ALSO SIGNED THE ANNUITY DELIVERY RECEIPT ON OCT 1, 2012 REFLECTING HER RECEIPT OF THE CONTRACT. WHILE THERE IS A RIGHT TO CANCEL PROVISION, CLIENT DID NOT REQUEST THE CANCELLATION OF THE CONTRACT WITHIN THE TIME SPECIFIED. CLAIM DENIED.



## Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	STATE OF ARKANSAS
<b>Judgment/Lien Amount:</b>	\$1,471.35
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	01/02/2019
<b>Date Individual Learned:</b>	06/18/2019
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	STATE OF ARKANSAS
<b>Location of Court:</b>	BENTON, AR
<b>Docket/Case #:</b>	L201900053
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	FIRM MADE REASONABLE DETERMINATION LIEN WAS REPORTABLE

## End of Report



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