**105026: Occupational Certificate:**

**Financial Advisor**

**Module 4**

**Employee Benefits and Retirement Advice**

**SAQA ID: 105030**

**NQF Level 5**

**80 credits**

**WORKPLACE POE**

**Table of Contents**

[Occupational Qualification: 1](#_Toc32321059)

[Investment Advisor 1](#_Toc32321060)

[Employee Benefits – Module 4 1](#_Toc32321061)

[Section A: Background information 3](#_Toc32321064)

[1. Introduction 3](#_Toc32321065)

[2. Portfolio construction 3](#_Toc32321066)

[3. Cross-referencing 5](#_Toc32321067)

[4. Suitability of evidence 5](#_Toc32321068)

[Section B: Candidate’s Information 6](#_Toc32321069)

[1. Personal Information 6](#_Toc32321070)

[2. Workplace Information 8](#_Toc32321071)

[3. Qualification/ part qualification to be assessed against 9](#_Toc32321072)

[4. Motivation why you (the candidate) think you are ready for assessment against the qualification / part qualification as specified above. 9](#_Toc32321073)

[5. Educational Background 10](#_Toc32321074)

[6. Special Requirements 10](#_Toc32321075)

[7. Work Experience 11](#_Toc32321076)

[Section C: Assessment Instrument (For the candidate) 16](#_Toc32321077)

[1. Workplace Evidence Collection 16](#_Toc32321078)

[Section D: Assessor Documents (For Assessor) 20](#_Toc32321079)

[1. Judgment on collected evidence 20](#_Toc32321080)

[2. Judgment on observed evidence 23](#_Toc32321081)

[3. Overall Assessment Decision 27](#_Toc32321082)

# **Section A: Background information**

## **1. Introduction**

A portfolio of evidence (PoE) is a collection of documents that you must compile to show your competence against a set of learning outcomes. You are required to present the required evidence. In this case, the PoE is completed so as to meet the requirements stated in the curriculum for the Occupational Certificate: Investment Advisor (Employee Benefits).

In respect of the Investment Advisor curriculum, it is the obligation of the registered Assessment Quality Partner (AQP, viz. INSETA) and any institution that it has entered into a Service Level Agreement (SLA) with to perform activities of assessment and quality assurance on behalf of the AQP. This includes auditing any participating learner’s PoE to ensure compliance.

The PoE must exhibit evidence of the workplace experience component of the curriculum for receipt of the occupational qualification.

## **2. Portfolio construction**

A portfolio is a folder, file or collection of information which presents direct and indirect evidence:

An Arch lever file or suitable equivalent can be very useful as it clearly displays and protects your evidence. Do not cram it full of material; make it easy to turn pages and access content. Be selective with what you include; ensure that it is of a good quality and relevant.

Suitable evidence to include in your file can be divided into two main categories – direct and indirect evidence.

To render the PoE ‘user-friendly’ so that the Assessors can actually assess/interpret the evidence, it is necessary that the PoE be constructed in such a way as to visually exhibit the three components. Furthermore, it is recommended for standardization purposes (as far as possible) that a proper encompassing main index for the PoE be collated as well as sub-indices per component.

**Direct evidence may include: -**

This can include a variety of the following: -

* Your performance being observed by your Assessor.
* Projects or work-based assignments.
* Personal reports.
* Minutes of meetings, action plans, progress reports.
* Internal and external correspondence.
* Prior qualifications, which relate directly to the curriculum components/units.
* Product evidence e.g. examples, samples, and photographs.
* Your responses to oral or written questions.
* Narratives.
* Video or authenticated audiotapes.
* Assessor observations.

It is expected that you will provide a diversity of evidence types to support your demonstration of competence. The list above is not exhaustive and you may find other appropriate forms of evidence depending on your qualification, experience and work contexts.

**Indirect evidence may include: -**

* Witness testimonies from people within or outside the organization.
* Achievement in related areas.
* Attendance of courses/training activities relevant to the learning outcomes in this portfolio.
* Membership of related professional bodies, etc.
* Previously set exercises and assignments, tests and other forms of assessment that the applicant has achieved.
* Documents produced through work-related activities such as reports on underwriting activities and tasks undertaken.
* Reports by Supervisors and Managers.
* Progress reports, results of performance appraisals, documentary evidence of problems identified and action taken, photographic records, witness statements, etc.

Such indirect evidence will be used mainly to support or confirm direct evidence.

Include a contents page at the front and ensure that you have clearly divided the various sections of your portfolio by using dividers that are wider than your A4 material. Be logical in your layout; consider the impression you will be giving about the way you potentially think and work.

## **3. Cross-referencing**

It is vital that your evidence (especially written) is referenced to the learning outcomes and assessment criteria that you are undertaking. A clear referencing system is important.

## **4. Suitability of evidence**

In order for you to be regarded as successful, your evidence should be valid, authentic, current, sufficient and relevant.

**a) Valid** – You must demonstrate the skills, knowledge and attributes as described in the associated assessment criteria. Validity is assured when the performance required matches the performance described in the assessment criteria.

**b) Authentic** - You must be able to explain and substantiate the evidence you put forward. It is important, therefore, to ensure you only submit evidence that represents YOUR OWN WORK. There must also a declaration that is completed at the end of your qualification to confirm your evidence is authentic.

**c) Current** – Your evidence must demonstrate current competency, legislation and practices. This requires the evidence to be from the present or the very recent past, not the evidence of decades ago. Currency means evidence needs to be checked to ensure it shows recent performance.

**d) Sufficient** - Your evidence must cover all aspects of the learning outcomes and assessment criteria for each module you are seeking to achieve. Sufficient does not mean a mass of evidence. It simply means collecting enough and appropriate evidence to demonstrate competence.

**e) Relevant** - Any evidence must relate clearly to the qualification you are seeking to achieve. Assessors are only interested in evidence directly related to the requirements set out in the units. That is, evidence which clearly links to the specific outcomes in the PoE. You should avoid the inclusion of reference documents, training materials and other evidence that does not relate to the prescribed outcomes.

# **Section B: Candidate’s Information**

## **1. Personal Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Full name/s |  | | | |
| Surname |  | | | |
| Candidate’s maiden surname |  | | | |
| Occupation |  | | | |
| Employee number |  | | | |
| Identity number |  | | | |
| Home language |  | | | |
| Disability   * None * Sight (even with glasses) * Hearing (even with a hearing aid) * Communication (talking, listening * Physical (moving, standing, grasping) * Intellectual, retarding (difficulties in learning) * Emotional (behavioural or psychological) * Multiple * Disabled but unspecified |  | | | |
| Equity:   * Black: African * Black: Coloured * Black: Indian/Asian * White |  | | | |
| Gender:   * Male * Female |  | | | |
| Postal Address of Candidate (Home) |  | | | |
| Physical Address of Candidate (Home) |  | | | |
| Home telephone number | ( ) | | | |
| Home fax number | ( ) | | | |
| Cell number |  | | | |
| Home e-mail Address |  | | | |
| Do you have access to Internet? | Yes |  | No |  |

## **2. Workplace Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Employer |  | | | |
| Supervisor / Manager |  | | | |
| Designation of Supervisor / Manager |  | | | |
| Postal Address of Employer |  | | | |
| Physical Address of Employer |  | | | |
| Work fax number | ( ) | | | |
| Work telephone number | ( ) | | | |
| Work E-mail Address |  | | | |
| Do you have access to Interne at work? | Yes |  | No |  |

## **3. Qualification/ part qualification to be assessed against**

|  |  |  |  |
| --- | --- | --- | --- |
| **TITLE OF QUALIFICATION/**  **PART QUALIFICATION** | **NQF NUMBER** | **NQF LEVEL** | **CREDITS** |
| Occupational Certificate:  Financial Investment Advisor (Employee Benefits) | 105025 | 5 | 80 |

## **4. Motivation why you (the candidate) think you are ready for assessment against the qualification / part qualification as specified above.**

I think I am ready and eligible for assessment because:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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## **5. Educational Background**

(In date order: from the oldest to the latest/most recent)

|  |  |  |
| --- | --- | --- |
| **QUALIFICATIONS**  **(RECOGNISED QUALIFICATIONS)** | **PROVIDER NAME/INSTITUTION** | **YEAR QUALIFIED** |
|  |  |  |
|  |  |  |
|  |  |  |

## **6. Special Requirements**

|  |  |
| --- | --- |
| **List of requirements** | **Descriptions** |
| Requires Interpreter (if so, indicate language you prefer) |  |
| Any physical requirements  (E.g. Blind, deaf etc.) |  |
| Any other special needs |  |

## **7. Work Experience**

(List previous occupations/jobs from the most recent to the most recent/current)

|  |  |  |  |
| --- | --- | --- | --- |
| **ORGANISATION** | **DEPARTMENT** | **JOB TITLE** | **YEARS AT ORGANISATION** |
|  |  |  |  |
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|  |
| --- |
| **CANDIDATE’S CURRICULUM VITAE** |

*(Insert CV after this page)*

|  |
| --- |
| **A COPY OF CERTIFIED ID DOCUMENT** |

*(Insert copy of ID document after this page)*

|  |
| --- |
| **COPIES OF RELEVANT CERTIFICATES** |

*(Insert certificates after this page)*

|  |
| --- |
| **SUPPLEMENTARY INFORMATION** |

*(Insert information after this page*)

# **Section C: Assessment Instrument** (For the candidate)

## **1. Workplace Evidence Collection**

You are required to collect evidence in the workplace against each assessment criterion below. Take time to understand the requirements of each assessment criterion so that you provide suitable and relevant evidence.

**Please remember:   
The types of evidence listed in the last column are intended only as a guideline. Use your discretion in selecting evidence which *is relevant to your particular organisation* and circumstances.**

***YOU MAY INCLUDE OTHER EVIDENCE THAN THE SUGGESTED TYPE OF EVIDENCE, AS LONG AS IT COVERS THE RELEVANT ASSESSMENT CRITERIA***

|  | **Examples of Type of Evidence Required** |
| --- | --- |

**Workplace Experience**

| **Scope of Work Experience/ Assessment Criteria** | **Supporting Evidence** |
| --- | --- |
| WM-02, Support the provisioning of advice to clients on employee benefits and retirement structures for a period of three to six months,Credits 23 | |
| **WM-02-WE01: Analyse the implications of current and/or proposed reform for the Retirement Fund/Medical Scheme sub- sector in order to formulate a possible response**   * WA0101 Analyse and interpreting current or proposed changes in the retirement fund/medical scheme environment and their potential impact on the financial services industry * WA0102 Formulate a response to pending or current changes to the retirement fund/medical scheme sub-sector * WA0103 Investigate changes needed for a business to implement an agreed decision for retirement fund/medical scheme reform in a specific organisation * WA0104 Communicate proposed changes as a result of retirement fund/medical scheme reform | SE0101 Research report   * Media articles * Own report addressing WA0102-4 |
| **WM-02-WE02: Develop a set of rules that meets the needs of a retirement fund client and are compliant**   * WA0201 Interpret the structure and benefit design of a selected retirement fund. * WA0202 Apply knowledge of the regulatory environment and best practice to a set of retirement fund rules. * WA0203 Develop a set of rules for a new retirement fund * WA0204 Edit and review a set of retirement fund rules for submission to the Financial Services Board (FSB) and South African Revenue Service (SARS). | SE0201 Research report   * Sample of Fund rules * Own research report |
| **WM-02-WE03: Apply technical knowledge and insight to manage the risks inherent in a Group Scheme**   * WA0301 Analyse the group/categories of people to be covered for risk benefits in a group proposal. * WA0302 Apply knowledge of a specific industry to a group proposal. * WA0303 Analyse financial aspects that could impact on risk in a group proposal. * WA0304 Analyse group data to adjust a standard rate to reflect groups risk accurately. * WA0305 Suggest changes to an organisation’s system to allow for non-standard requirements. * WA0306 Analyse the free cover limit on a group scheme and how individuals with higher salaries are to be accommodated, e.g. evidence of good health, etc. | SE0301 Work assignment report |
| **WM-02-WE04: Analyse reports and documents of a retirement fund to ensure governance and manage risk**   * WA0401 Explain the reporting required of a retirement fund. * WA0402 Apply knowledge of a retirement fund’s investment strategy to validate implementation and ensure compliance * WA0403 Examine the assets and liabilities of a retirement fund to evaluate risk. * WA0404 Analysing a retirement fund’s strategy to manage risk | SE0104 Work assignment report |
| **WM-02-WE05: Analyse the role of group retirement benefits in the insurance industry**   * WA0501 Describe the group retirement benefits market in South Africa. * WA0502 Analyse the needs of the market that are met by group retirement benefits. * WA0503 Compare group-based benefits and individually provided retirement benefits * WA0504 Investigate how the group retirement benefit market has changed in response to the changing financial services industry, for example different variants of the Covid-19 pandemic; increase in diagnosis of Cancer, etc. | SE0105 Work assignment report |

|  |
| --- |
| ***(All evidence must be authenticated and signed by the Supervisor)*** |

**All evidence must be filed behind this page. Put dividers in between the evidence of each assessment criterion.**

# **Section D: Assessor Documents** (For Assessor)

## **1. Judgment on collected evidence**

|  |  |  |  |
| --- | --- | --- | --- |
| **NAME OF CANDIDATE** |  | **NAME OF ASSESSOR** |  |
| **DATE OF EVALUATION/ASSESSMENT** |  | | |
| **MODULE TITLE** |  | | |

| **ASSESSMENT PRINCIPLES** | **TYPES OF EVIDENCE** | | | |
| --- | --- | --- | --- | --- |
| Direct: | Indirect | Supplementary / Historical |
| Requirements met  C/NYC | Requirements met  C/NYC | Requirements met  C/NYC |
| **Validity:**  The evidence submitted was valid; i.e. the assessment must be fit for purpose |  |  |  |
| **Authenticity:**  The evidence submitted belongs to the person assessed |  |  |  |
| **Sufficient:**  All the required workplace assessment criteria were met. |  |  |  |
| **Current:**  The evidence submitted related to current and recent developments in terms of underwriting practices and processes, current legislation, etc. |  |  |  |
| **Relevant:**  The evidence submitted specifically addressed the workplace assessment criteria as required. |  |  |  |

|  |
| --- |
| **ADDITIONAL FEEDBACK FROM ASSESSOR:** |

|  |
| --- |
| **DECLARATION BY CANDIDATE** |
| I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name and surname of candidate) declare that I am satisfied that the feedback given to me by the Assessor was relevant, sufficient and completed in a constructive manner. I accept the assessment evaluation outcome and have no further questions relating to this particular assessment instrument. |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
| **CANDIDATE** | **ASSESSOR** | **MANAGER / SUPERVISOR OF CANDIDATE** | **INTERNAL MODERATOR** |

## **2. Evaluation outcome on observed evidence**

|  |
| --- |
| **BEHAVIOURAL OBSERVATION** |

|  |  |  |  |
| --- | --- | --- | --- |
| **NAME OF CANDIDATE** |  | **NAME OF ASSESSOR** |  |
| **VENUE WHERE ASSESSMENT WILL TAKE PLACE** |  | **TIME** |  |
| **MODULE TITLE** |  | | |

| **ASSESSMENT CRITERIA** | | **DESCRIPTION OF EVIDENCE OBSERVED** | **REQUIREMENTS MET** | | | **ACTION REQUIRED IF NOT YET COMPETENT** |
| --- | --- | --- | --- | --- | --- | --- |
| **C** | | **NYC** |
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| --- |
| **ASSESSOR’S FEEDBACK REMARKS:** |
| **COMMENTS FROM LEARNER:** |

## **3. Overall Assessment Decision**

(To be completed by the Assessor)

|  |  |
| --- | --- |
| The candidate submitted evidence that is valid, relevant, current, sufficient and authentic against the listed specific outcomes and covered all range statements (Yes/No) |  |

|  |  |
| --- | --- |
| The candidate is **competent** in all the assessment criteria listed (Yes/No) |  |

|  |  |
| --- | --- |
| The candidate is **not yet competent** in the following assessment criteria:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | The following items require some **corrective action or improvement:**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |