



Long Island FPA

*Making a Difference:
Together We Change Lives*

Fall Symposium & Exhibition Journal

Wednesday, October 29th

Mansion at Oyster Bay

7:45am to 6:00pm

8 CE Credits

FPA

FINANCIAL
PLANNING
ASSOCIATION

LONG ISLAND

fpali.org

Mission Statement

The Financial Planning Association of Long Island Chapter, through its program meetings and annual symposium, provides an educational and networking forum for professional financial planners so they may provide the highest level of service to their clients.

We promote activities on Long Island to benefit the financial planning profession, our members and the general public.

The Long Island Chapter will continue to build and retain a growing membership with a shared vision.

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The FPA would like to thank Michael Rolston for his assistance in putting this journal together.

Phone: 631.512.3952 • **Email:** design@michaelrmedia.com

President's Letter

Dear Symposium Attendees,

Can you believe how quickly a year goes by? It feels like just yesterday we were gathered here for our last Symposium. It's truly a pleasure to be back among such a dedicated group of professionals who are helping their clients navigate this ever-changing financial landscape. We truly are making a lasting impact on our clients' lives.

It's an honor to address you once again as your Chapter President. I am happy to see so many familiar faces – and to welcome some news ones – as we come together to share, learn and grow.

I would like to take this opportunity to thank our out-going Chairwomen of the Board, Donna LaScala, RFC®, CDFA®. Her commitment, tireless efforts and dedicated leadership during her board tenure have left a lasting impact and we are grateful for the strong foundation she leaves us with.



Guided by expertise and foresight, our dedicated board remains focused on delivering exceptional value to you, our members, in today's ever-evolving financial environment. Our educational sessions, led by Larry Sangirardi, CFP®, ChFC® have continued to provide valuable information on today's most pressing topics from our industry's top minds offering over 15 CE credits this year. Susan Quigley, CFP® continues to lead the charge with our advocacy efforts providing a voice with lawmakers in both Washington DC and Albany. And keeping us visible within the Long Island community, Rob Tollin, CRMP® continues to find opportunities for us to provide financial advice to those in need through our important ProBono work.

As many of our members are getting older and choosing to retire, chapter membership remains our most difficult area of growth. Thanks to the efforts of Steve Conroy and our NexGen Chair, Peter Craig, CFP® we are actively exploring new and engaging ways to demonstrate the value of membership to those new to the profession—through networking opportunities, meaningful connections, and educational resources.

Pam Diamond, CPA offers her many years of experience and knowledge as our Treasurer. Her sharp business acumen ensures we stay focused and aligned with our chapter goals. If you're following us on our social media platforms, you've likely seen the creative work of our marketing guru, Mitch Goldberg, who continues to keep us informed with updates on chapter activities, along with sharing insightful articles and practical resources we can use in our practices and with our clients. Be sure to follow along so you don't miss out on this valuable content!

A special thank you to our Chapter Executive, Elissa Weick. Her tireless efforts will undoubtedly be evident in the success of this year's Symposium. Her dedication to our chapter and members does not go unnoticed.

I would like to extend our heartfelt thanks to all of our Sponsors who are here with us today. Without their generous support, events like this—filled with quality learning and meaningful engagement—would not be possible.

Lastly, I want to offer my deepest gratitude to each of you—for your presence, your engagement, and your thoughtful contributions throughout our time together. Whether you were here to present, to learn, or to connect, your participation is what will make this event meaningful and impactful. The ideas exchanged and connections formed here today will no doubt continue to inspire long after we part ways.

Let us carry forward the momentum applying what we've learned and continue the conversations we've started here today.

Sincerely,
Mark A. Badami, CFP®, CLTC®
FPA-LI President



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The FPA of Long Island would like to thank all of our amazing 2025 Sponsors.

We are so grateful for their continued support of our Chapter. Without them, we would not be able to provide our members with timely topics across the many disciplines of Financial Planning and Practice Management!

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Happy Hour Sponsor



Letter From The Symposium Co-Chairs

Dear Colleagues,

Each fall, we come together to acquire knowledge from top industry leaders, while collaborating with colleagues and forging valuable professional connections that will assist us in moving our practices forward. And this year is no exception!

Welcome to the 2025 FPA-LI Annual Symposium. We have titled this year's Symposium, **Making A Difference: Together We Change Lives** because as trusted financial professionals, this is exactly what we do for our clients. It is at the core of our profession and reflects the profound impact our guidance has on our clients' long-term well-being and financial security. As our clients navigate life's major milestones, we build lasting relationships that allow us to provide confidence and peace of mind in today's ever changing world. By attending today's Symposium, we hope you will have several key take-a-ways that do just that for you, your practice and your valued clients.



Today's Symposium will offer eight general sessions, led by content experts, all providing detailed information that will give you the resources and tools needed to provide timely and valuable advice to help lead your clients to achieve their financial objectives. Topics include 529 Planning, International Investing, Estate Planning for Blended Families, Charitable Giving Opportunities, Multi-Method Investing, what to expect from newly imposed Tariffs, what is on the Horizon for Advisors in regards to Public Policy and what's new with the Mortgage Market.

We would like to thank our presenting sponsors: 4 Thought Financial Group, BlackRock, Harbor Capital Advisors, Manulife Investments/John Hancock, the New York Community Trust, Ocean Park Asset Management, Sammartino & Sultan Law, and Citizens Bank / GoRascal. Without them and today's other Sponsors, this Symposium would not be possible. Their support is much appreciated and helps make events like this Symposium possible. They are the reason we are able to provide our Members with quality educational events and networking opportunities.

Our hope is that you will refer to this Journal often, as it can be used as a Resource Guide throughout the year; with up-to-date contact information of specialists that support the FPA of Long Island.

We would like to recognize the Symposium Committee for all of their efforts, and vision to make the Symposium a reality. In addition, we would like to thank Elissa Weick, our Chapter Executive, for her ongoing drive, focus on detail, perfection, and her ability to bring the entire event together from the first presenter to the Happy Hour!

We hope you enjoy the Symposium, learn something new, and gain valuable information that you will utilize in your practice to help lead your clients to their financial goals and dreams!

We hope to see all of you at the Happy Hour, sponsored by Northern Trust, immediately following the last session... it is a great way to end our day together!

Sincerely,

Mark A. Badami, CFP®, CLTC®

Donna E. LaScala, CDFA®, RFC®

Lawrence D. Sangirardi, CFP®, ChFC®

Tradeshow Participants



Symposium Schedule

Wednesday, October 29th

7:45am – 8:15am • Continental Breakfast and Sponsor Exhibit Hall Open

8:15am – 8:30am • Symposium Announcements

8:30am – 9:20am • ***The Modern Mortgage Market: What Every Financial Planner Should Know About Today's Lending Landscape***

Presented by: Citizens Bank / GoRascal • Speakers: Dave Goldklang and Robert Tollin, CRMP®

9:20am – 9:30am • Break

9:30am – 10:20am • ***529s for Affluent Clients***

Presented by: BlackRock • Speaker: Stephen Jagard

10:20am – 10:30am • Break

10:30am – 11:20am • ***The Importance of Estate Planning for Blended Families***

Presented by: Sammartino & Sultan Law Group • Speaker: Christina Sammartino, Esq.

11:20am – 12:00pm • Sponsor Exhibit Hall Open

12:00pm – 1:00pm • Lunch • ***Global Perspectives: Navigating International Investing in a Shifting World***

Presented by: Harbor Capital Advisors, Inc • Speaker: Robert Brengle, CFA®

1:00pm – 1:10pm • Break

1:10pm – 2:00pm • ***Sharpening Our Charitable Giving Tools: Opportunities to Enhance Your Clients' Plans***

Presented by: The New York Community Trust • Speaker: Audra Lewton, Esq.

2:00pm – 2:10pm • Break

2:10pm – 3:00pm • ***Watching the Public Policy Horizon for Advisors***

Presented by: Ocean Park Asset Management • Speaker: Albert G. "Skip" Schweiss, CFP®, AIF®

3:00pm – 3:10pm • Break

3:10pm – 4:00pm • ***Bear, Bull, Wolf, Eagle Markets and Multi-Method Investing***

Presented by: 4Thought Financial Group Inc. • Speaker: Jesse Mackey

4:00pm – 4:10pm • Break

4:10pm – 5:00pm • ***Fast and Furious 2025: Tariff Drift***

Presented by: Manulife Investments / John Hancock Investments • Speaker: Macan Nia, CFA®

5:00pm – 6:00pm • ***Networking After 5... Cocktails and Conversations – Happy Hour***

Course Descriptions



Session I

8:30am – 9:20am • CFP® Credit • CPE Credit

The Modern Mortgage Market: What Every Financial Planner Should Know About Today's Lending Landscape

Presented by: Citizens Bank / GoRascal

Speaker: Dave Goldklang and Robert Tollin, CRMP



Dave Goldklang, Senior Mortgage Banker, at Citizens Bank has over 25 years of experience in the mortgage industry and has helped thousands of families and individuals achieve their homeownership dreams. A nationally recognized Mortgage Banker, he has personally closed more than \$1 billion in residential loans.

Licensed in all 50 states and based on Long Island, Dave specializes in portfolio and jumbo lending, construction loans, and customized financing solutions for primary residences, vacation homes, and investment properties. His approach is transparent, collaborative, and always focused on building lasting relationships.

Dave works closely with financial advisors, real estate professionals, accountants, and attorneys to guide clients through every step of the mortgage process. His deep industry knowledge and commitment to educating clients have earned him a reputation as a top producer and trusted resource.



With over 24 years in the mortgage industry, Robert Tollin has specialized in providing tailored home loan solutions, with a focus on refinancing, purchasing, and reverse mortgages. He currently is serving as a Mortgage Loan Officer at GoRascal and proudly holds the Certified Reverse Mortgage Professional (CRMP) designation—an achievement shared by a select group of professionals nationwide.

His expertise extends to educating clients and realtors about reverse mortgage products, including the reverse for purchase option, empowering seniors to achieve financial flexibility in retirement. At GoRascal, he contributes to delivering a comprehensive suite of loan products for residential 1-4 family homes, combining industry knowledge with a passion for client education and financial empowerment.

Topic Description: Today's mortgage landscape offers more opportunities than ever for financial professionals to help clients make smarter, more strategic use of their real estate wealth. In this engaging session, we'll break down how various lending solutions — from jumbo and portfolio loans to asset dissipation programs, Reverse mortgage, and non-QM products — can be thoughtfully integrated into a client's overall financial plan.

We'll also explore real-world strategies using reverse mortgages, HELOCs, and refinancing to create liquidity, manage cash flow, and support retirement or investment goals. Whether your clients are buying vacation homes, investment properties, or non-warrantable co-ops and condos, you'll walk away with practical insights and talking points to strengthen your advisory relationships and add real value to every financial conversation.

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Contact us:



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BlackRock

blackrock.com

Session 2

9:30am – 10:20am • CFP® Credit • CPE Credit

529s for Affluent Clients

Presented by: BlackRock

Speaker: Stephen Jagard

BlackRock



Stephen Jagard, Vice President, is a 529 Distribution and Sales Specialist on the Strategic Accounts team within BlackRock's US Wealth Advisory business.

In his current role, he is responsible for business development, sales distribution and platform strategy for BlackRock's 529 college savings platform. Stephen partners with BlackRock's Wire, Independent, RIA and state clients, focusing on 529 education, state plan insights and the financial practice benefits of the platform.

Prior to working at BlackRock, Stephen was a 529 Sales Director and Specialist at John Hancock Investment Management, where he was responsible for growing 529 sales across 15 states and managing relationships with financial advisors utilizing the plan. He has been working in the 529 space dating back to 2019.

Stephen also has a couple of years of financial advisor experience during his time at Edward Jones Investments while living in Phoenix, Arizona. He received his undergraduate degree from Boston University's Questrom School of Business, majoring in finance and minoring in economics.

Topic Description: As the cost of higher education continues to rise, investors are turning to 529 plans more, utilizing their tax benefits to help pay for these increasing costs. While 529 plans primarily help families save for future qualified education expenses, these tax-advantaged vehicles also offer a broader range of capabilities. Learn how to strategically leverage 529 plans for high-net-worth and affluent clients.

We will highlight strategies that higher-net-worth individuals can take advantage of with a 529 plan, while also understanding the broad uses of 529 plans beyond their tax advantaged benefits of saving for education. You will become proficient in the ways that 529s can impact an investor's financial plan as it relates to estate planning, generational wealth transfer, and financial aid.

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Helping Women in all aspects of financial planning advance their career through mentoring, networking, social gatherings, and the opportunity to meet and share ideas with like-minded professionals.



We connect passionate financial planning practitioners to individuals, families and communities in need.



Continued learning, education and networking should happen at every stage of your career and new financial planners need different resources on topics and issues than those in the business for 25 plus years.

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I look forward to connecting with you!

Stephen J. Evangelista, CFA
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Session 3

10:30am – 11:20am • CFP® Credit • CPE Credit

The Importance of Estate Planning for Blended Families

Presented by: Sammartino & Sultan Law Group

Speaker: Christina Sammartino, Esq.



Christina Sammartino, Esq. is a graduate of Pace University School of Law where she landed on the Dean's List and Hofstra University's Business Administration program with honors. Christina's academic excellence is matched only by her passion for helping others.

"Estate planning isn't just about documents and assets," Christina often says. "It's about preserving legacies and providing peace of mind for families during their most challenging times."

This philosophy was born from personal experiences with the deaths of both her mother and grandfather. Five years ago, Christina lost her mother to MS and ultimately to cancer, a journey that profoundly impacted her approach to law. "Watching my mother's struggle taught me the invaluable importance of proper estate planning," Christina reflects. "It's not just about preparing for the future; it's about making the present more manageable for everyone involved."

Driven by this experience, Christina pursued certification as a Guardian, Court Evaluator, and Attorney for the AIP under Part 36 of the Rules of the Chief Judge. These roles allow her to advocate for those who can no longer speak for themselves, ensuring their wishes and well-being are protected.

When she's not in the office, you might find Christina volunteering for MS causes or chasing after her two children and family dog with her husband in Lindenhurst. A proud member of the Nassau Bar Association since 2019, Christina combines her professional expertise with a warm, approachable demeanor that puts clients at ease.

Topic Description: Estate planning is especially important for blended families in New York, where complex family dynamics and state inheritance laws can lead to unintended consequences without a clear legal plan. By creating a comprehensive estate plan—including wills, trusts, and beneficiary designations—blended families can ensure that both biological and stepchildren are fairly considered and that assets are distributed according to the individual's wishes. This planning helps prevent legal disputes, avoids probate complications, and provides financial security for all family members. In New York, where intestacy laws may not reflect the intentions of a blended family, proper estate planning is essential to protect loved ones and preserve family harmony.

11:20am – 12:00pm – Sponsor Exhibit Hall Open

Network with industry peers and create new connections to assist you in moving your practice forward

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Results Speak Louder Than Words

4Thought Financial Group's Multi-Method Investing® separate account strategies are managed with repeatable algorithmic processes so they can be consistently competitive. Check out how all of our strategies compare to their peers below.

Morningstar Ratings™ Overall (as of June 30th, 2025)

4Thought Multi-Method Unconstrained ★★★★★
(Out of 402 Strategies in the Tactical Allocation Category)

4Thought Traditional Strategic Allocation ★★★★★
(Out of 134 Strategies in the Aggressive Allocation Category)

4Thought Multi-Method Constrained ★★★★★
(Out of 241 Strategies in the Moderately Conservative Allocation Category)

4Thought Traditional Conservative Allocation ★★★★★
(Out of 160 Strategies in the Conservative Allocation Category)

4Thought Traditional Moderate Allocation ★★★★★
(Out of 241 Strategies in the Moderately Conservative Allocation Category)

4Thought Traditional Aggressive Allocation ★★★★★
(Out of 205 Strategies in the Moderately Aggressive Allocation Category)

4Thought Opportunistic Unconstrained ★★★★★
(Out of 402 Strategies in the Tactical Allocation Category)

4Thought Selective Stock Allocation ★★★
(Out of 791 Strategies in the Large Blend Category)

4Thought Fixed Income Plus ★★★
(Out of 90 Strategies in the Corporate Bond Category)

4Thought Global Strategic Allocation ★★★
(Out of 402 Strategies in the Tactical Allocation Category)

Want to learn more about our investment management services?

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Session 4

12:00pm - 1:00pm • CFP® Credit • CPE Credit

Global Perspectives: Navigating International Investing in a Shifting World

Presented by: Harbor Capital Advisors, Inc.

Speaker: Robert Brengle, CFA®



Rob joined Acadian in 2024 and is a member of Acadian's Global Client Group, responsible for supporting business development efforts in North America. Prior to Acadian, he was a vice president at Wellington Management Company focused on US wealth distribution. Rob earned a B.A. in economics from University of Michigan. He is a CFA charterholder.

Topic Description: Join us for an insightful conversation with Rob Brengle, CFA from Acadian Asset Management. This session will explore the rapidly evolving global investment landscape, the explosion of data and its implications for investors, as well as investment opportunities beyond U.S. shores. From the disruptive rise of artificial intelligence to the ripple effects of geopolitical tensions, shifting trade policies, and tariff dynamics, this session will unpack how global forces are reshaping opportunities across markets. Learn how investors can position themselves to capture value beyond domestic borders, and what regions, sectors, and strategies may be best poised for growth in today's complex environment.

Session 5

1:10pm – 2:00pm • CFP® Credit • CPE Credit

Sharpening Our Charitable Giving Tools: Opportunities to Enhance Your Clients' Plans

Presented by: The New York Community Trust

Speaker: Audra Lewton, Esq.



Audra Lewton, Esq. is the Director of Planned Giving at The New York Community Trust, where she helps supporters create meaningful charitable legacies. An attorney with extensive experience in estate and philanthropic planning, she has counseled and collaborated with individuals, families, and charities on a wide range of matters.

Audra began her career as an associate in the New York private client group at a large international law firm. She then spent over a decade at Barnard College, where she served as Director of Gift and Estate Planning and Assistant General Counsel, before returning to private practice at Brick & Patel LLP, and later establishing her own law practice.

An active volunteer in her local community and a devoted team leader for the Lustgarten Foundation's annual Long Island Walk for Pancreatic Cancer Research, she is also a member of the Board of Directors of the Philanthropic Planning Group of Greater New York and a member of the New York City Bar Association, having served on its Non-Profit Organizations Committee. Audra earned a B.A. magna cum laude in Political Science and French from Wellesley College and a J.D. cum laude from Cornell Law School, and is admitted to practice law in New York State.

Topic Description: This session will focus on a variety of charitable giving strategies, with an emphasis on how you can help your clients develop plans that include meaningful support for the causes they care about in the most financially advantageous ways. We will discuss using appreciated property and retirement assets in charitable planning and will explore the benefits that donor-advised funds and community foundations can provide—all while keeping in mind recent changes to the tax laws. The goal is to help sharpen the tools at your disposal for advising clients on the array of opportunities for tax-smart charitable giving.

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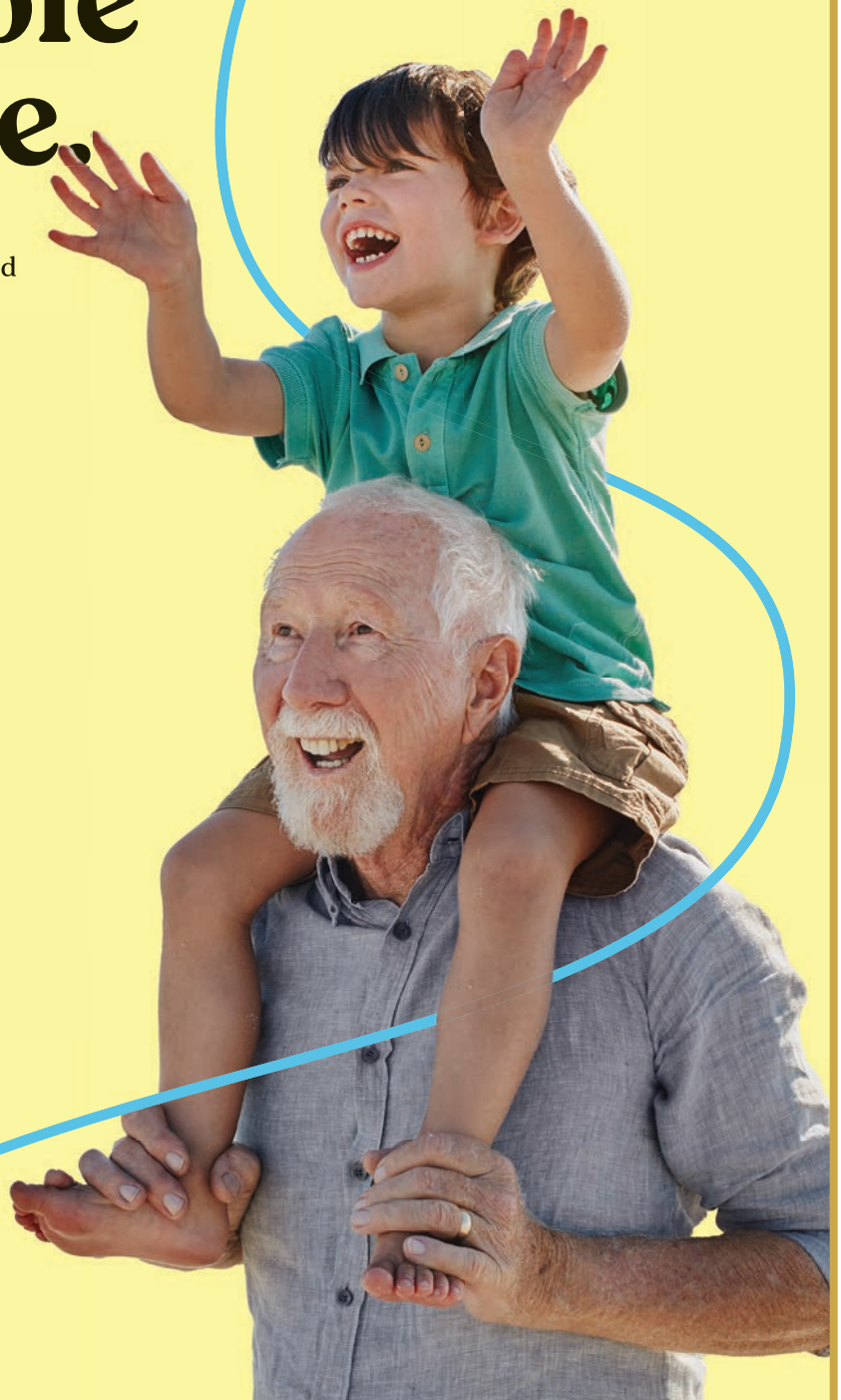
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Session 6

2:10pm – 3:00pm • CFP® Credit • CPE Credit

Watching the Public Policy Horizon for Advisors

Presented by: Ocean Park Asset Management

Speaker: Albert G. “Skip” Schweiss, CFP®, AIF®



Skip Schweiss, CFP® is Chief Executive Officer at Ocean Park Asset Management. He oversees all operational activities of the organization, focusing on the growth of the firm and demonstrating the value of Ocean Park’s investment strategies to investors.

Skip previously served as president of TD Ameritrade Trust Company and Managing Director of Advisor Advocacy for TD Ameritrade Institutional. Before joining TD Ameritrade, Skip spent 20 years in various management positions, including Executive Vice President at Fiserv Investment Support Services.

Skip earned a BS in Business Administration from the University of South Dakota and an MS in Finance from the University of Colorado. He is past board president of the Financial Planning Association, and current board chair of the FPA Political Action Committee.

Topic Description: Elections have consequences, and the 2024 elections were certainly no exception. When policy-making seats change hands – and political parties – it can have significant changes in the outlook for policy impacting financial planners and their clients.

This session will explore the evolving policy landscape, touching on key changes coming for federal and state regulation and legislation that financial planners should be aware of that can impact their practices and their planning approach with their clients.

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Thursday, November 13th

9am to 11am • via Zoom

2 CFP® Credits • \$40 – member • \$70 – non-member

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Session 7

3:10pm – 4:00pm • CFP® Credit • CPE Credit

Bear, Bull, Wolf, Eagle Markets and Multi-Method Investing

Presented by: 4Thought Financial Group Inc.

Speaker: Jesse Mackey



Jesse Mackey is the CEO and Chief Investment Officer of 4Thought Financial Group Inc. As head of the firm's portfolio management operations and investment committee, he is responsible for developing and implementing the firm's algorithmic investment processes, while providing guidance to aid financial advisors and partner firms in servicing their clients. In addition to authoring the financial market theory/research whitepapers and articles published by 4Thought, he has also been published through multiple third-party venues, including the FPA's Journal of Financial Planning, CPA Journal, and several others.

Topic Description: In this session, Jesse Mackey, Chief Investment Officer of 4Thought Financial Group Inc. will identify four types of financial market environments that may be experienced by the investor, including "Wolf" and "Eagle" markets (in addition to traditional "Bull" and "Bear" markets), in a review of financial market history since 1950. He'll also present data on an actionable approach for advisors and investors to capitalize on this information, called Multi-Method Investing.

Session 8

4:10pm – 5:00pm • CFP® Credit • CPE Credit

Fast and Furious 2025: Tariff Drift

Presented by: Manulife John Hancock Investments

Speaker: Macan Nia, CFA®



As Co-Chief Investment Strategist at Manulife Investments, Macan deciphers global markets and economies, guiding clients with strategic insights.

Joining Manulife in 2009, Macan excels at translating complex market trends into actionable investment strategies, empowering clients to achieve their financial goals.

His deep expertise across diverse asset classes and global markets makes him a sought-after speaker, known for his compelling blend of knowledge and engaging commentary.

Topic Description: Global equity and bond markets have been stronger than many anticipated in 2025. That resilience came against a steady flow of unsettling news. Concerns about slower growth persisted. Conflicts in Eastern Europe and the Middle East remained unresolved, and political instability along with trade disputes among the world's largest economies added to the strain. That's in the rearview mirror, what will the future bring? Join us as we discuss top of mind questions on investor's minds.



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BANK STATEMENT

WHO IT'S FOR	self-employed borrowers
QUALIFY WITH	last 12 - 24 months of business bank statements
HOW IT WORKS	qualifying income is 50% of total business bank deposits
PRODUCT SPECS	90% loan to value / \$4m max

INVESTOR CASH FLOW

WHO IT'S FOR	real estate investors
QUALIFY WITH	subject property's projected rental income
HOW IT WORKS	rent income needs to be more than the monthly payment
PRODUCT SPECS	80% loan to value / \$4m max

ASSET QUALIFIER

WHO IT'S FOR	those with sizable liquid assets
QUALIFY WITH	assets instead of income
HOW IT WORKS	assets need to be more than 60x the monthly payment (assets - loan + closing costs)
PRODUCT SPECS	90% loan to value / \$4m max

PROFIT & LOSS

WHO IT'S FOR	self-employed borrowers
QUALIFY WITH	1-2 years of P&L statements from a certified accountant
HOW IT WORKS	55% of debt to income ratio determines qualifying amount
PRODUCT SPECS	80% loan to value / \$4m max

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Top 20

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