



General Assembly

Amendment

February Session, 2026

LCO No. 676



Offered by:

SEN. HARDING, 30th Dist.
SEN. MARTIN, 31st Dist.
SEN. SAMPSON, 16th Dist.
SEN. CICARELLA, 34th Dist.
SEN. SOMERS, 18th Dist.

SEN. HWANG, 28th Dist.
SEN. BERTHEL, 32nd Dist.
SEN. FAZIO, 36th Dist.
SEN. GORDON, 35th Dist.
SEN. KISSEL, 7th Dist.

To: Senate Bill No. 83

File No.

Cal. No.

"AN ACT ESTABLISHING THE FEDERAL CUTS RESPONSE FUND."

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. Subparagraph (B) of subdivision (20) of subsection (a) of
4 section 12-701 of the 2026 supplement to the general statutes is repealed
5 and the following is substituted in lieu thereof (*Effective July 1, 2026, and*
6 *applicable to taxable years commencing on or after January 1, 2026*):

7 (B) There shall be subtracted therefrom:

8 (i) To the extent properly includable in gross income for federal
9 income tax purposes, any income with respect to which taxation by any
10 state is prohibited by federal law;

- 11 (ii) To the extent allowable under section 12-718, exempt dividends
12 paid by a regulated investment company;
- 13 (iii) To the extent properly includable in gross income for federal
14 income tax purposes, the amount of any refund or credit for
15 overpayment of income taxes imposed by this state, or any other state
16 of the United States or a political subdivision thereof, or the District of
17 Columbia;
- 18 (iv) To the extent properly includable in gross income for federal
19 income tax purposes and not otherwise subtracted from federal
20 adjusted gross income pursuant to clause (x) of this subparagraph in
21 computing Connecticut adjusted gross income, any tier 1 railroad
22 retirement benefits;
- 23 (v) To the extent any additional allowance for depreciation under
24 Section 168(k) of the Internal Revenue Code for property placed in
25 service after September 27, 2017, was added to federal adjusted gross
26 income pursuant to subparagraph (A)(ix) of this subdivision in
27 computing Connecticut adjusted gross income, twenty-five per cent of
28 such additional allowance for depreciation in each of the four
29 succeeding taxable years;
- 30 (vi) To the extent properly includable in gross income for federal
31 income tax purposes, any interest income from obligations issued by or
32 on behalf of the state of Connecticut, any political subdivision thereof,
33 or public instrumentality, state or local authority, district or similar
34 public entity created under the laws of the state of Connecticut;
- 35 (vii) To the extent properly includable in determining the net gain or
36 loss from the sale or other disposition of capital assets for federal income
37 tax purposes, any gain from the sale or exchange of obligations issued
38 by or on behalf of the state of Connecticut, any political subdivision
39 thereof, or public instrumentality, state or local authority, district or
40 similar public entity created under the laws of the state of Connecticut,
41 in the income year such gain was recognized;

42 (viii) Any interest on indebtedness incurred or continued to purchase
43 or carry obligations or securities the interest on which is subject to tax
44 under this chapter but exempt from federal income tax, to the extent that
45 such interest on indebtedness is not deductible in determining federal
46 adjusted gross income and is attributable to a trade or business carried
47 on by such individual;

48 (ix) Ordinary and necessary expenses paid or incurred during the
49 taxable year for the production or collection of income which is subject
50 to taxation under this chapter but exempt from federal income tax, or
51 the management, conservation or maintenance of property held for the
52 production of such income, and the amortizable bond premium for the
53 taxable year on any bond the interest on which is subject to tax under
54 this chapter but exempt from federal income tax, to the extent that such
55 expenses and premiums are not deductible in determining federal
56 adjusted gross income and are attributable to a trade or business carried
57 on by such individual;

58 (x) (I) For taxable years commencing prior to January 1, 2019, for a
59 person who files a return under the federal income tax as an unmarried
60 individual whose federal adjusted gross income for such taxable year is
61 less than fifty thousand dollars, or as a married individual filing
62 separately whose federal adjusted gross income for such taxable year is
63 less than fifty thousand dollars, or for a husband and wife who file a
64 return under the federal income tax as married individuals filing jointly
65 whose federal adjusted gross income for such taxable year is less than
66 sixty thousand dollars or a person who files a return under the federal
67 income tax as a head of household whose federal adjusted gross income
68 for such taxable year is less than sixty thousand dollars, an amount
69 equal to the Social Security benefits includable for federal income tax
70 purposes;

71 (II) For taxable years commencing prior to January 1, 2019, for a
72 person who files a return under the federal income tax as an unmarried
73 individual whose federal adjusted gross income for such taxable year is
74 fifty thousand dollars or more, or as a married individual filing

75 separately whose federal adjusted gross income for such taxable year is
76 fifty thousand dollars or more, or for a husband and wife who file a
77 return under the federal income tax as married individuals filing jointly
78 whose federal adjusted gross income from such taxable year is sixty
79 thousand dollars or more or for a person who files a return under the
80 federal income tax as a head of household whose federal adjusted gross
81 income for such taxable year is sixty thousand dollars or more, an
82 amount equal to the difference between the amount of Social Security
83 benefits includable for federal income tax purposes and the lesser of
84 twenty-five per cent of the Social Security benefits received during the
85 taxable year, or twenty-five per cent of the excess described in Section
86 86(b)(1) of the Internal Revenue Code;

87 (III) For the taxable year commencing January 1, 2019, and each
88 taxable year thereafter, for a person who files a return under the federal
89 income tax as an unmarried individual whose federal adjusted gross
90 income for such taxable year is less than seventy-five thousand dollars,
91 or as a married individual filing separately whose federal adjusted gross
92 income for such taxable year is less than seventy-five thousand dollars,
93 or for a husband and wife who file a return under the federal income tax
94 as married individuals filing jointly whose federal adjusted gross
95 income for such taxable year is less than one hundred thousand dollars
96 or a person who files a return under the federal income tax as a head of
97 household whose federal adjusted gross income for such taxable year is
98 less than one hundred thousand dollars, an amount equal to the Social
99 Security benefits includable for federal income tax purposes; and

100 (IV) For the taxable year commencing January 1, 2019, and each
101 taxable year thereafter, for a person who files a return under the federal
102 income tax as an unmarried individual whose federal adjusted gross
103 income for such taxable year is seventy-five thousand dollars or more,
104 or as a married individual filing separately whose federal adjusted gross
105 income for such taxable year is seventy-five thousand dollars or more,
106 or for a husband and wife who file a return under the federal income tax
107 as married individuals filing jointly whose federal adjusted gross

108 income from such taxable year is one hundred thousand dollars or more
109 or for a person who files a return under the federal income tax as a head
110 of household whose federal adjusted gross income for such taxable year
111 is one hundred thousand dollars or more, an amount equal to the
112 difference between the amount of Social Security benefits includable for
113 federal income tax purposes and the lesser of twenty-five per cent of the
114 Social Security benefits received during the taxable year, or twenty-five
115 per cent of the excess described in Section 86(b)(1) of the Internal
116 Revenue Code;

117 (xi) To the extent properly includable in gross income for federal
118 income tax purposes, any amount rebated to a taxpayer pursuant to
119 section 12-746;

120 (xii) To the extent properly includable in the gross income for federal
121 income tax purposes of a designated beneficiary, any distribution to
122 such beneficiary from any qualified state tuition program, as defined in
123 Section 529(b) of the Internal Revenue Code, established and
124 maintained by this state or any official, agency or instrumentality of the
125 state;

126 (xiii) To the extent allowable under section 12-701a, contributions to
127 accounts established pursuant to any qualified state tuition program, as
128 defined in Section 529(b) of the Internal Revenue Code, established and
129 maintained by this state or any official, agency or instrumentality of the
130 state;

131 (xiv) To the extent properly includable in gross income for federal
132 income tax purposes, the amount of any Holocaust victims' settlement
133 payment received in the taxable year by a Holocaust victim;

134 (xv) To the extent properly includable in the gross income for federal
135 income tax purposes of a designated beneficiary, as defined in section
136 3-123aa, interest, dividends or capital gains earned on contributions to
137 accounts established for the designated beneficiary pursuant to the
138 Connecticut Homecare Option Program for the Elderly established by

139 sections 3-123aa to 3-123ff, inclusive;

140 (xvi) To the extent properly includable in gross income for federal
141 income tax purposes, any income received from the United States
142 government as retirement pay for a retired member of (I) the Armed
143 Forces of the United States, as defined in Section 101 of Title 10 of the
144 United States Code, or (II) the National Guard, as defined in Section 101
145 of Title 10 of the United States Code;

146 (xvii) To the extent properly includable in gross income for federal
147 income tax purposes for the taxable year, any income from the discharge
148 of indebtedness in connection with any reacquisition, after December
149 31, 2008, and before January 1, 2011, of an applicable debt instrument or
150 instruments, as those terms are defined in Section 108 of the Internal
151 Revenue Code, as amended by Section 1231 of the American Recovery
152 and Reinvestment Act of 2009, to the extent any such income was added
153 to federal adjusted gross income pursuant to subparagraph (A)(xi) of
154 this subdivision in computing Connecticut adjusted gross income for a
155 preceding taxable year;

156 (xviii) To the extent not deductible in determining federal adjusted
157 gross income, the amount of any contribution to a manufacturing
158 reinvestment account established pursuant to section 32-9zz in the
159 taxable year that such contribution is made;

160 (xix) To the extent properly includable in gross income for federal
161 income tax purposes, (I) for the taxable year commencing January 1,
162 2015, ten per cent of the income received from the state teachers'
163 retirement system, (II) for the taxable years commencing January 1,
164 2016, to January 1, 2020, inclusive, twenty-five per cent of the income
165 received from the state teachers' retirement system, and (III) for the
166 taxable year commencing January 1, 2021, and each taxable year
167 thereafter, fifty per cent of the income received from the state teachers'
168 retirement system or, for a taxpayer whose federal adjusted gross
169 income does not exceed the applicable threshold under clause (xx) of
170 this subparagraph, the percentage pursuant to said clause of the income

171 received from the state teachers' retirement system, whichever
172 deduction is greater;

173 (xx) To the extent properly includable in gross income for federal
174 income tax purposes, except for retirement benefits under clause (iv) of
175 this subparagraph and retirement pay under clause (xvi) of this
176 subparagraph, for a person who files a return under the federal income
177 tax as an unmarried individual whose federal adjusted gross income for
178 such taxable year is less than seventy-five thousand dollars, or as a
179 married individual filing separately whose federal adjusted gross
180 income for such taxable year is less than seventy-five thousand dollars,
181 or as a head of household whose federal adjusted gross income for such
182 taxable year is less than seventy-five thousand dollars, or for a husband
183 and wife who file a return under the federal income tax as married
184 individuals filing jointly whose federal adjusted gross income for such
185 taxable year is less than one hundred thousand dollars, (I) for the taxable
186 year commencing January 1, 2019, fourteen per cent of any pension or
187 annuity income, (II) for the taxable year commencing January 1, 2020,
188 twenty-eight per cent of any pension or annuity income, (III) for the
189 taxable year commencing January 1, 2021, forty-two per cent of any
190 pension or annuity income, and (IV) for the taxable years commencing
191 January 1, 2022, and January 1, 2023, one hundred per cent of any
192 pension or annuity income;

193 (xxi) To the extent properly includable in gross income for federal
194 income tax purposes, except for retirement benefits under clause (iv) of
195 this subparagraph and retirement pay under clause (xvi) of this
196 subparagraph, any pension or annuity income for the taxable year
197 commencing on or after January 1, 2024, and each taxable year
198 thereafter, in accordance with the following schedule, for a person who
199 files a return under the federal income tax as an unmarried individual
200 whose federal adjusted gross income for such taxable year is less than
201 one hundred thousand dollars, or as a married individual filing
202 separately whose federal adjusted gross income for such taxable year is
203 less than one hundred thousand dollars, or as a head of household

204 whose federal adjusted gross income for such taxable year is less than
 205 one hundred thousand dollars:

| T1 | Federal Adjusted Gross Income | Deduction |
|-----|--------------------------------|-----------|
| T2 | Less than \$75,000 | 100.0% |
| T3 | \$75,000 but not over \$77,499 | 85.0% |
| T4 | \$77,500 but not over \$79,999 | 70.0% |
| T5 | \$80,000 but not over \$82,499 | 55.0% |
| T6 | \$82,500 but not over \$84,999 | 40.0% |
| T7 | \$85,000 but not over \$87,499 | 25.0% |
| T8 | \$87,500 but not over \$89,999 | 10.0% |
| T9 | \$90,000 but not over \$94,999 | 5.0% |
| T10 | \$95,000 but not over \$99,999 | 2.5% |
| T11 | \$100,000 and over | 0.0% |

206 (xxii) To the extent properly includable in gross income for federal
 207 income tax purposes, except for retirement benefits under clause (iv) of
 208 this subparagraph and retirement pay under clause (xvi) of this
 209 subparagraph, any pension or annuity income for the taxable year
 210 commencing on or after January 1, 2024, and each taxable year
 211 thereafter, in accordance with the following schedule for married
 212 individuals who file a return under the federal income tax as married
 213 individuals filing jointly whose federal adjusted gross income for such
 214 taxable year is less than one hundred fifty thousand dollars:

| T12 | Federal Adjusted Gross Income | Deduction |
|-----|----------------------------------|-----------|
| T13 | Less than \$100,000 | 100.0% |
| T14 | \$100,000 but not over \$104,999 | 85.0% |
| T15 | \$105,000 but not over \$109,999 | 70.0% |
| T16 | \$110,000 but not over \$114,999 | 55.0% |
| T17 | \$115,000 but not over \$119,999 | 40.0% |
| T18 | \$120,000 but not over \$124,999 | 25.0% |
| T19 | \$125,000 but not over \$129,999 | 10.0% |
| T20 | \$130,000 but not over \$139,999 | 5.0% |

| | | |
|-----|---|------|
| T21 | \$140,000 but not over \$149,999 | 2.5% |
| T22 | \$150,000 and over | 0.0% |
| 215 | (xxiii) The amount of lost wages and medical, travel and housing | |
| 216 | expenses, not to exceed ten thousand dollars in the aggregate, incurred | |
| 217 | by a taxpayer during the taxable year in connection with the donation | |
| 218 | to another person of an organ for organ transplantation occurring on or | |
| 219 | after January 1, 2017; | |
| 220 | (xxiv) To the extent properly includable in gross income for federal | |
| 221 | income tax purposes, the amount of any financial assistance received | |
| 222 | from the Crumbling Foundations Assistance Fund or paid to or on | |
| 223 | behalf of the owner of a residential building pursuant to sections 8-442 | |
| 224 | and 8-443; | |
| 225 | (xxv) To the extent properly includable in gross income for federal | |
| 226 | income tax purposes, the amount calculated pursuant to subsection (b) | |
| 227 | of section 12-704g for income received by a general partner of a venture | |
| 228 | capital fund, as defined in 17 CFR 275.203(l)-1, as amended from time to | |
| 229 | time; | |
| 230 | (xxvi) To the extent any portion of a deduction under Section 179 of | |
| 231 | the Internal Revenue Code was added to federal adjusted gross income | |
| 232 | pursuant to subparagraph (A)(xiv) of this subdivision in computing | |
| 233 | Connecticut adjusted gross income, twenty-five per cent of such | |
| 234 | disallowed portion of the deduction in each of the four succeeding | |
| 235 | taxable years; | |
| 236 | (xxvii) To the extent properly includable in gross income for federal | |
| 237 | income tax purposes, for a person who files a return under the federal | |
| 238 | income tax as an unmarried individual whose federal adjusted gross | |
| 239 | income for such taxable year is less than seventy-five thousand dollars, | |
| 240 | or as a married individual filing separately whose federal adjusted gross | |
| 241 | income for such taxable year is less than seventy-five thousand dollars, | |
| 242 | or as a head of household whose federal adjusted gross income for such | |
| 243 | taxable year is less than seventy-five thousand dollars, or for a husband | |

244 and wife who file a return under the federal income tax as married
 245 individuals filing jointly whose federal adjusted gross income for such
 246 taxable year is less than one hundred thousand dollars, for the taxable
 247 year commencing January 1, 2023, twenty-five per cent of any
 248 distribution from an individual retirement account other than a Roth
 249 individual retirement account;

250 (xxviii) To the extent properly includable in gross income for federal
 251 income tax purposes, for a person who files a return under the federal
 252 income tax as an unmarried individual whose federal adjusted gross
 253 income for such taxable year is less than one hundred thousand dollars,
 254 or as a married individual filing separately whose federal adjusted gross
 255 income for such taxable year is less than one hundred thousand dollars,
 256 or as a head of household whose federal adjusted gross income for such
 257 taxable year is less than one hundred thousand dollars, (I) for the taxable
 258 year commencing January 1, 2024, fifty per cent of any distribution from
 259 an individual retirement account other than a Roth individual
 260 retirement account, (II) for the taxable year commencing January 1, 2025,
 261 seventy-five per cent of any distribution from an individual retirement
 262 account other than a Roth individual retirement account, and (III) for
 263 the taxable year commencing January 1, 2026, and each taxable year
 264 thereafter, any distribution from an individual retirement account other
 265 than a Roth individual retirement account. The subtraction under this
 266 clause shall be made in accordance with the following schedule:

| T23 | Federal Adjusted Gross Income | Deduction |
|-----|--------------------------------|-----------|
| T24 | Less than \$75,000 | 100.0% |
| T25 | \$75,000 but not over \$77,499 | 85.0% |
| T26 | \$77,500 but not over \$79,999 | 70.0% |
| T27 | \$80,000 but not over \$82,499 | 55.0% |
| T28 | \$82,500 but not over \$84,999 | 40.0% |
| T29 | \$85,000 but not over \$87,499 | 25.0% |
| T30 | \$87,500 but not over \$89,999 | 10.0% |
| T31 | \$90,000 but not over \$94,999 | 5.0% |
| T32 | \$95,000 but not over \$99,999 | 2.5% |

T33 \$100,000 and over 0.0%

267 (xxix) To the extent properly includable in gross income for federal
 268 income tax purposes, for married individuals who file a return under
 269 the federal income tax as married individuals filing jointly whose
 270 federal adjusted gross income for such taxable year is less than one
 271 hundred fifty thousand dollars, (I) for the taxable year commencing
 272 January 1, 2024, fifty per cent of any distribution from an individual
 273 retirement account other than a Roth individual retirement account, (II)
 274 for the taxable year commencing January 1, 2025, seventy-five per cent
 275 of any distribution from an individual retirement account other than a
 276 Roth individual retirement account, and (III) for the taxable year
 277 commencing January 1, 2026, and each taxable year thereafter, any
 278 distribution from an individual retirement account other than a Roth
 279 individual retirement account. The subtraction under this clause shall
 280 be made in accordance with the following schedule:

| T34 | Federal Adjusted Gross Income | Deduction |
|-----|----------------------------------|-----------|
| T35 | Less than \$100,000 | 100.0% |
| T36 | \$100,000 but not over \$104,999 | 85.0% |
| T37 | \$105,000 but not over \$109,999 | 70.0% |
| T38 | \$110,000 but not over \$114,999 | 55.0% |
| T39 | \$115,000 but not over \$119,999 | 40.0% |
| T40 | \$120,000 but not over \$124,999 | 25.0% |
| T41 | \$125,000 but not over \$129,999 | 10.0% |
| T42 | \$130,000 but not over \$139,999 | 5.0% |
| T43 | \$140,000 but not over \$149,999 | 2.5% |
| T44 | \$150,000 and over | 0.0% |

281 (xxx) To the extent properly includable in gross income for federal
 282 income tax purposes, for the taxable year commencing January 1, 2022,
 283 the amount or amounts paid or otherwise credited to any eligible
 284 resident of this state under (I) the 2020 Earned Income Tax Credit
 285 enhancement program from funding allocated to the state through the
 286 Coronavirus Relief Fund established under the Coronavirus Aid, Relief,

287 and Economic Security Act, P.L. 116-136, and (II) the 2021 Earned
288 Income Tax Credit enhancement program from funding allocated to the
289 state pursuant to Section 9901 of Subtitle M of Title IX of the American
290 Rescue Plan Act of 2021, P.L. 117-2;

291 (xxxix) For the taxable year commencing January 1, 2023, and each
292 taxable year thereafter, for a taxpayer licensed under the provisions of
293 chapter 420f or 420h, the amount of ordinary and necessary expenses
294 that would be eligible to be claimed as a deduction for federal income
295 tax purposes under Section 162(a) of the Internal Revenue Code but that
296 are disallowed under Section 280E of the Internal Revenue Code
297 because marijuana is a controlled substance under the federal
298 Controlled Substance Act;

299 (xxxix) To the extent properly includable in gross income for federal
300 income tax purposes, for the taxable year commencing on or after
301 January 1, 2025, and each taxable year thereafter, any common stock
302 received by the taxpayer during the taxable year under a share plan, as
303 defined in section 12-217ss;

304 (xxxix) To the extent properly includable in gross income for federal
305 income tax purposes, the amount of any student loan reimbursement
306 payment received by a taxpayer pursuant to section 10a-19m;

307 (xxxix) Contributions to an ABLE account established pursuant to
308 sections 3-39k to 3-39q, inclusive, not to exceed five thousand dollars for
309 each individual taxpayer or ten thousand dollars for taxpayers filing a
310 joint return;

311 (xxxix) To the extent properly includable in gross income for federal
312 income tax purposes, the amount of any payment received pursuant to
313 subsection (c) of section 3-122a;

314 (xxxix) For an account holder, as defined in section 12-724b, who files
315 a return under the federal income tax as an unmarried individual, a
316 married individual filing separately or a head of household, whose
317 federal adjusted gross income for the taxable year is less than one

318 hundred twenty-five thousand dollars or who files a return under the
319 federal income tax as married individuals filing jointly whose federal
320 adjusted gross income for the taxable year is less than two hundred fifty
321 thousand dollars:

322 (I) To the extent not deductible in determining federal adjusted gross
323 income, for the taxable year commencing January 1, 2027, an amount
324 equal to the contributions deposited during the taxable years
325 commencing January 1, 2026, and January 1, 2027, in a first-time
326 homebuyer savings account established pursuant to subsection (c) of
327 section 12-724b, less any amounts withdrawn during said taxable years
328 by the account holder from such account under subparagraph (D) of
329 subdivision (2) of subsection (f) of section 12-724b. The amount claimed
330 under this subclause shall not exceed two thousand five hundred
331 dollars for each such taxable year for an unmarried individual, a
332 married individual filing separately or a head of household and five
333 thousand dollars for each such taxable year for married individuals
334 filing jointly;

335 (II) To the extent not deductible in determining federal adjusted gross
336 income, for the taxable year commencing January 1, 2028, and each
337 taxable year thereafter, an amount equal to the contributions deposited
338 during the taxable year in a first-time homebuyer savings account
339 established pursuant to subsection (c) of section 12-724b, less any
340 amounts withdrawn during the taxable year by the account holder from
341 such account pursuant to subparagraph (D) of subdivision (2) of
342 subsection (f) of section 12-724b. The amount allowed to be claimed
343 under this subclause for the taxable year shall not exceed two thousand
344 five hundred dollars for an unmarried individual, a married individual
345 filing separately or a head of household and five thousand dollars for
346 married individuals filing jointly; and

347 (III) To the extent properly includable in gross income for federal
348 income tax purposes, for the taxable year commencing January 1, 2027,
349 and each taxable year thereafter, an amount equal to the sum of all
350 interest accrued on a first-time homebuyer savings account, established

351 pursuant to subsection (c) of section 12-724b, during the taxable year;
352 [and]

353 (xxxvii) To the extent properly includable in gross income for federal
354 income tax purposes, for the taxable year commencing January 1, 2027,
355 and each taxable year thereafter, for an account holder who is a qualified
356 beneficiary of a first-time homebuyer savings account, as those terms
357 are defined in section 12-724b, and who files a return under the federal
358 income tax as an unmarried individual, a married individual filing
359 separately or a head of household, whose federal adjusted gross income
360 for the taxable year is less than one hundred twenty-five thousand
361 dollars or who files a return under the federal income tax as married
362 individuals filing jointly whose federal adjusted gross income for the
363 taxable year is less than two hundred fifty thousand dollars, an amount
364 equal to any withdrawal from such account that is used to pay or
365 reimburse such qualified beneficiary for eligible costs, as defined in
366 section 12-724b, incurred by the qualified beneficiary; and

367 (xxxviii) To the extent deductible pursuant to P.L. 119-21 for federal
368 income tax purposes, the amount of qualified overtime compensation
369 and qualified tip income."

| | | |
|---|---|------------------|
| This act shall take effect as follows and shall amend the following sections: | | |
| Section 1 | <i>July 1, 2026, and applicable to taxable years commencing on or after January 1, 2026</i> | 12-701(a)(20)(B) |