

SMART BETTING CLUB

SPECIAL 2019 BET DIARY PROFIT REPORT

INTRODUCTION FROM SBC EDITOR PETER LING

Welcome to this special Smart Betting Club Profit Report, featuring an update from our tipster blogger, Rowan Day on the performance of his tipster portfolio in 2019.

Rowan has been blogging about the performance of the tipsters he follows on a weekly basis via the free <u>SBC Bet Diary</u> and this report helps to summarise their performance.

The good news is that during 2019, Rowan has made a Return on Investment (ROI) of 5.71% and a Return on Capital (ROC) of 39.41%.

This adds to the previous profits made via his tipster portfolio since April 2015, where all totaled, Rowan has made a Return on Capital of 203.81%. Fantastic profits that once again providing evidence of the potential for winning if following the right tipsters.

You can read more from Rowan every week on the <u>SBC Bet Diary</u>.

So, without further ado, I will hand over to my colleague, Rowan Day and his 2019 performance.

Pete Ling



Smart Betting Club Editor http://www.smartbettingclub.com Email: info@smartbettingclub.com Twitter: @sbcinfo

ABOUT THE BET DIARY

INTRODUCTION

The SBC Bet Diary was introduced in 2015 with the goal of helping to communicate some of the practical realities of following tipsters to make money betting.

It's penned by profitable punter, and SBC writer, Rowan Day who, each week discusses his ongoing betting journey including the tipsters he follows, and his performance, using their advice (win or lose – he is always refreshingly honest!).

The idea behind the Bet Diary is to provide some real-life, genuine, experiences of just how the tipsters we rate and recommend can actually make you a realistic extra income stream.

READ EVEN MORE IN THE BET DIARY PRO

If the Bet Diary whets your appetite, then you can gain access to Rowan's more detailed, professional betting blog **(Bet Diary Pro)** as a <u>Smart Betting Club member</u>.

First introduced in early 2015, the Bet Diary Pro provides even more from Rowan on the practical realities of following tipsters to make money betting including:

- Exclusive extra analysis on his betting portfolio and his ongoing betting journey;
- The EXACT identities of each of the tipsters he follows;
- Access to all SBC tipster reviews, ratings & recommendations;
- Access to several major SBC-member only discounts on many recommended tipsters.

KEY TERMS EXPLAINED

Throughout this report, we reference a number of key terms such as ROI, ROC and Points Profit. Below you can find explanations as to what they mean.

What is a point?

Most tipsters will advise staking in terms of 'points' and this can be anything from 0.25 point up to 100 points. Each point will have a monetary value based on the size betting bank you use. E.g. If you staked £5, then for every point advised, a 5 point bet would be £25 (5 X £5).

What is a betting bank?

A betting bank is an amount of money you have in order to follow a tipster, which is illustrated by Rowan in points. E.g. for the Bet Alchemist service, he has a 100 point bank. The size of the bank varies for each tipster depending on the profile of bets they take up. As a rule of thumb, the bigger the odds you are betting on, the bigger the bank you will need. Betting banks prevent you from going bust and keep your staking consistent.

What is Return on Capital? (ROC)

The ROC figure gauges just how profitable a service is in relation to the betting bank you would need to follow a tipster. For example, if Rowan has made a 43% ROC in 12 months, this would mean a profit of £430 on a £1000 bank or £860 profit on a £2000 bank. Simply multiply the ROC figure by the bank size. ROC is also sometimes referred to as Betting Bank growth.

What is Return on Investment? (ROI)

The ROI figure outlines just how much you would have staked in order to make a profit. It is very important as it puts profit into context.

The ROI calculation is a simple figure of profit divided by total amount staked. E.g. If you staked £100 and made a £10 profit, your ROI would be 10%.

ROWAN'S 2019 PROFIT REPORT

INTRODUCTION

I was looking back at previous Bet Diary reports recently and comparing how 2019 performed in relation to earlier years. What struck me was that although day to day, week to week, and month to month I frequently feel that there is little by way of consistency performance wise, over the long-term my results are in fact remarkably consistent.

I say this as most years, I'm seeing bank growth of between 35 and 55%, and bearing in mind that's with no leveraging of funds, I'm very happy with that.

This average annual bank growth of between 35% to 55% far outstrips any rate of return realistically achievable on a sustainable basis for any alternative investment vehicle I can think of. Anything that is legal, anyway!

Given the constant uncertainty in the world right now, especially as per the stock market, then I am sometimes glad to be betting, rather than investing in more 'traditional' means.

A Recalibrated Portfolio

Following a re-examination of my portfolio strategy in September 2019, I made the decision to recalibrate it to focus on tipsters that didn't take much time to follow.

Sadly, this meant saying goodbye to some long-term tipsters including the likes of Northern Monkey Punter & Will Lattimore and bringing in a handful of new racing and golf tipsters

Therefore, it is important to make clear that my portfolio is designed for quick and easy bet placement.

Those of you with more time on your hands and more bookmaker accounts available will likely be able to bet on more and subsequently earn a lot more.

In terms of how long it takes me each week to place my bets – here is a rough breakdown:

- Golf tipsters PGA Profit & Golf Insider I can place everything in just 5 minutes each per week (total average of 10 mins per week)
- Bet Alchemist & Racing Service's 1 & 2 only advise bets during big meetings/weekends and are very easy to place (30 mins per week)
- Scottish Football Income Booster advises just a relative handful of bets each week, spread across a couple of days (total 15 mins per week)
- Precision Value and Racing Intelligence have the heaviest workload, but there are many midweek days with just one or two bets from each. (total 1 hour per week)

So as a rough total, I anticipate I spend 1 hour 55 minutes a week on bet placement.

Naturally that can vary on a weekly basis depending on the quantity and quality of betting taking place, but it's a good average total to work off.

I also spend further time logging my results and checking performance, but the reality is that **overseeing this portfolio is not hugely time intensive**.

This is what suits me the most as per the balance between my betting and other commitments, so please do bear this in mind when examining the tipsters I have chosen. There are many other tipsters out there, including some I no longer follow who might be suitable for your needs.

Keeping Expectations In Check

One other point I wish to raise is my concern that some people go into betting with unrealistic expectations in terms of what they can actually achieve by means of returns. I strongly suspect that there is a tendency to think that the hard work is done once you've identified which tipsters you are going to follow.

Not enough consideration is made to how bookmaker accounts are going to be preserved as viable for as long as possible, or how and to what extent dropping odds effect the bottom line, and what impact psychologically the losing runs will have.

Getting the right tipsters in place is only one piece of what is a very complex jigsaw, and so hitting bank growth around the 50% mark each year is, I believe, huge.

After all what else can provide up to 50% growth on just a couple of hours work a week? Not much these days!

For this report, I've written a brief summary on each service that I've followed through 2019. It proved to be an interesting exercise as it made me realize that last year was one of real change as I tried to move the portfolio more to where I wanted it in terms of workload (less) and potential ROI (higher).

I feel now, moving into 2020 that I've been able to transition well in this regard.

Certainly, my betting workload is lower than it has previously been so that target has been hit. As for generating a higher ROI figure...well, only time will tell on that one.

PORTFOLIO PERFORMANCE 2019

2019 was not a bad year at all, even if it fell a little short of my personal target of 50% bank growth.

The final end of year figures were:

Return on Capital (ROC) of 39.41% and a ROI of 5.71%

INDIVIDUAL TIPSTER BREAKDOWN

Below you can find a breakdown on each of the tipsters I followed during 2019. As my portfolio has evolved, I changed a few during the year, especially around the end of September, when I made the decision to increase the number of services I follow. This particularly impacted the number of football tipsters I utilised with a switch to other sports like golf and horse racing.

I've made clear in the following summaries which these are.

1. THE ACCOUNTANT

The Accountant is a service advising place lays in the horse racing market. I stopped following this service in March 2019.

The fact is that when laying, our realistically achievable ROI is likely to be far lower than when backing. Certainly, that is my experience. The advantages to laying are clear. Use of the Exchanges is the main one and so a good laying service is invaluable to anyone who simply has exhausted all their bookmaker accounts or access to viable bookmaker accounts. That's not me, and so I realized that although The Accountant is a professionally run, solid service, it isn't one

that quite meets my needs at this stage. Who knows, it could well be one to come back to as and when circumstances change.

Staked 177pts, -8.248pts, ROI -4.65%, ROC -10.31% (from January to March 2019).

2. BET ALCHEMIST https://smartbettingclub.com/bet-alchemist/

This is an quality service now being run directly with the SBC, and it is fair to say that performance through 2019 was more than worthy of any Hall of Fame member. Here too is a service that benefited from my having a new set of bookmaker accounts to work with and the BOG concession that came with them. My results comfortably outstrip those officially quoted.

This can happen when the full range of bookmaker offers are available to you, although you hope to make the most of them whilst they last. I do often use the Exchanges too for Bet Alchemist, particularly if not able to place the bets on a Friday evening say when they come through. I know for a fact I've been able to secure better odds that those advised by being selective in this way, and it's much the same with The Value Bettor. Something to think about moving forward.

Anyway, a wonderful year for Bet Alchemist in 2019.

Staked 437.7pts, +139.61pts, ROI 31.89%, ROC 139.61%.

3. FOOTBALL INVESTOR (COMBO)

Football Investor is the name suggests advises a series of football bets. I stopped following this service in January 2019.

I don't have much to add as per Football Investor as I only followed it in January 2019. Having shown an extended period of underperformance, it reached the point where I could no longer really justify its continuing exclusion.

Staked 8pts, -5.89pts, ROI -73.62%, ROC -11.78%.

4. FOOTBALL LAY PROFITS

Football Lay Profits advises a series of football lays across Europe's main leagues. I stopped following this service in November 2019.

Another service to badly underperform after previous success in earlier years. Despite this, I drew a line underneath it when I felt that perhaps the strategy of dropping some leagues and introducing others was best watched from afar and not with hard cash. From previous experience of similar situations, it's always good to see proven results when a tweak is being made to methodology.

Staked 1,643.34pts, -62.35pts, ROI -3.79%, ROC -31.17% (January to November)

5. FUTUNVER

Futunver advised football bets across European leagues. I stopped following this service in November 2019.

The Futurver service was taken out of the portfolio towards the end of the year as thoughts began turning to how 2020 would look. My growing belief that it is so, so difficult to generate a double digit ROI from football now meant that as I looked to gear my portfolio more towards those services that had strong potential for 10%+ ROI, this one became a victim.

It's a good service, with an excellent long term track record, but like The Accountant, just not one that is right for what I'm trying to achieve just now.

Staked 149pts, -7.675pts, ROI -5.15%, ROC -15.35%.

6. GOLF INSIDER https://smartbettingclub.com/golf-insider/

Readers of the Bet Diary will know that 2020 has seen the addition of a second golf tipster to the portfolio, and this wasn't a move I'd have made had I not been happy with what Golf Insider was producing. To be honest, having dabbled in golf betting off and on over the years, 2019 was a year I could see its true potential.

The rate of bank growth isn't exceptional, primarily because I feel I'm pretty cautious when it comes to setting a bank for betting on a sport that doesn't provide too many wins (but when they do land, tend to be quite spectacular). This better safe than sorry approach is one to which the SBC subscribe to too, of course.

Golf Insider's recent examination of the potential profitability of the Top 10/20 markets may see turnover increase in the future, and with it, realistic expectations for greater overall bank growth. Still, as 2019's performance has shown, this is a service that is fitting very nicely into my desired profile for 2020 of low workload, double digit ROI potential.

Staked 642.9pts, +106.59pts, ROI 16.58%, ROC 26.64%

7. PRECISION VALUE

https://smartbettingclub.com/precision-value/

This has become a favourite service of mine, not least because of the results it produces. It's not just that, however. It's the relatively low workload that appeals, and this is a very easy service to follow. In November, the nature of the service and bets provided changed a little as it now advises bets priced between 7/4 and 5/1. (Previously it only advised between 7/4 and 3/1).

The upshot is that we have more to bet on and therefore my \pm /point value subsequently changed so the figures below are an aggregate. The ROC figure remains accurate of course as the monetary value assigned to the bank has remain unaltered – it's just split into 200 points for Precision Value compared the to 90 it had assigned previously when taking less bets each day.

More of the same through 2020 and I think we'll all be very happy!

Staked 760pts, +120.866pts, ROI 13.43%, ROC 94.74%.

8. RACING SERVICE 1

The identity of this service is available to SBC members only

Introduced to the portfolio in May following an excellent SBC review and inclusion within the Hall of Fame, Racing Service 1 is another to fit in that relatively low workload, potentially high ROI category. The timing of my decision to follow couldn't have been better, as RS1 enjoyed a

golden summer. The dark months of winter have proven to be a little more tricky, but the figures still read well.

I'm always very cautious of tipsters who release their bets the day before racing for obvious reasons, but with RS1 – and Bet Alchemist for the matter – concentrating only on bigger races at important meetings, I figure it should be ok. So far, I'm please to say that has proven to be the case.

A really straight-forward, no-nonsense service. Looking forward to seeing what 2020 brings.

Staked 222.5pts, +82.238pts, ROI 36.96%, ROC 41.11%.

9. NORTHERN MONKEY

Northern Monkey is a racing tipster I had utilized for several years. After much deliberation, I stopped following this service in September 2019.

Despite Northern Monkey not taking a place in the official Bet Diary portfolio for 2020, the service retains a place in my affections, and I will continue to monitor progress very keenly. There is just so much to like about it, not least the very real potential to quite comfortably beat official results due to the incredibly fair odds quoting policy that Wayne employs.

I know too that others make the service really pay by backing the NMP selections win-only and I must admit to being tempted to do the same. The only thing that has prevented me from doing so through this year is the relatively high workload involved. It just doesn't fit into my betting preferences right now but it could easily for you – I should note as well that SBC members get a free 2 week trial of this service, which is well worth taking up on!

Staked 511.625pts, +29.761pts, ROI 5.82%, ROC 37.2%.

10. SCOTTISH FOOTBALL BETS

Scottish Football Bets is a much loved football service, which I had also followed for several years. Given my focus on tipsters that were easier for me to follow, I stopped using this service in September 2019.

There's no way of dressing it up otherwise; 2019 was a very disappointing year for what is a service with a proven top-level pedigree forged over many years. I think what has happened shows us all that even the very best can have bad years. When those years strike, then the true test of mettle for the tipster is how they bounce back.

I have every confidence that SFB will. My only concern – and hence why it isn't a part of my portfolio for 2020 – is that even if bouncing back to register something like a 7.5% ROI this year, which would be in line with the long term profit level, it's not quite enough for what I'm trying to achieve. What I would say however, is that to many, SFB is the sort of service that should be the foundation stone of a portfolio. 12 months' poor performance hasn't changed that.

Staked 367.85pts, -18.855pts, ROI -5.13%, ROC -47.133%.

11. RACING SERVICE 2

The identity of this service is available to SBC members only

There's not much to say about this service that hasn't already been said.

Despite a bit of a wobble through the early part of 2020, this is a service that I have 100% faith in. It didn't disappoint this year and the only regret I have is that it only operates for five months of the year. Because of this, we have to be prepared for the occasional year that doesn't produce a good profit – perhaps 2020 will be one such – but 2019 was vintage. Strong bank growth, extraordinarily high ROI, generally achievable prices (because RS2 take such effort in ensuring his members can get on, often to the detriment of what would otherwise be an even more superlative rate of return that he could boast were he not so scrupulous), and entertainment along the way.

Staked 103.25pts, +40.896pts, ROI 39.6%, ROC 81.79%.

12. WILL LATTIMORE

Will Lattimore is a racing tipster I had also been a member of for several years. After much deliberation, I stopped following this service in September 2019.

Will turned a profit for me over the year, but not at anywhere near the rate that long-term members had once become accustomed to. I've no doubt he remains a fine reader and interpreter of the form book, and one bettor I have absolute respect for told me once that of all the horse racing tipsters he had ever followed, Will was the very best in terms of finding angles and value. That's some statement, and it's one that won't be forgotten in a hurry.

The reality is however, that the recent past has been disappointing, and I felt it had reached the point towards the end of last year where I had to act. I'm very much hope Will can bounce back – he certainly has the talent. Should he push the SBC into a re-entry to the Hall of Fame through sheer weight of profit, then no doubt I shall clamber back on board.

Staked 815.75pts, +47.532pts, ROI 5.82%, ROC 33.9%.

2020 ADDITIONS

Although this report is firmly focused on my 2019 performance, readers to the Bet Diary during 2020 will no doubt be aware of a few new additions to my portfolio this year.

Here is what I have added and when (correct as of March 10th 2020):

Racing Intelligence. Daily racing tips profitable at Betfair SP – added January 2020. <u>PGA Profit</u>. Weekly golf tips in the outright, top 10 and top 20 markets - added January 2020 <u>Scottish Football Income Booster</u>. Weekly tips across the Scottish football leagues – added January 2020.

You can read about each of these and their ongoing progress during 2020 at the Bet Diary .

CONCLUSIONS

I found 2019 a very tough year for my betting. One that at times had me questioning my methods. I guess that's fairly normal when you bet for a number of years – there are always going to be challenging times.

In this aspect, an ROC figure just shy of 40% is far from being a disaster, but I did feel there was potential for a lot more. And that is precisely why I've looked to make some changes to what I follow and do in 2020.

Whether those changes will work or not remains to be seen. What I remain convinced of however, is that with an appropriate betting bank in place, and some discipline and thought around how to follow the right tipsters, this form of investment is one of the best.

Good luck with your betting!

Rowan Day



EXPLORING ROWAN'S NUMBERS FURTHER

PUTTING HIS PROFIT INTO CONTEXT AS A FORM OF INVESTMENT

In this follow-up article, I hope to provide some additional context as to just how well Rowan's tipster portfolio has performed and how that translate to real world profits.

First of all, it is important to note that Rowan only currently actively follows a handful of tipsters in a fairly low maintenance portfolio, so the time it takes to place his bets is relatively small.

Making it an ideal portfolio for those of you striving to find a balance between your betting and other commitments.

Some of the racing tipsters Rowan follows only provide advice during specific times of year, whilst the football and golf tipsters he follows do not tip every day. Their advice often comes in one email ahead of any relevant football fixtures or golf tournaments. Again, keeping the workload down when following.

Rowan has also chosen tipsters whereby there is no great pressure to obtain the odds in the instant each tip is sent out. Avoiding the problems this can throw up – both in terms of getting worse odds and the bookmaker restrictions associated with backing a popular tip.

Overall performance wise, Rowan has been blogging about his portfolio of tipsters since April 2015, since which time he has made a **203.81% Return on Capital** (or as some call it Betting Bank Growth) in a little over 4 1/2 years.

HOW THESE FIGURES EQUATE TO REAL PROFITS

The 203.81% figure is of great interest as it indicates just how a betting bank will have grown in relation to these profits.

If for example, Rowan began with £2,000 in April 2015, then 164.40% ROC would have made him a £4,076 profit by the end of 2019

Here are a few more examples of how the 203.81% ROC would have helped with different starting points:

£5,000 Starting Bank in April 2015: Profit of £10,190.50

£15,000 Starting Bank in April 2015: Profit of £30,571.50

£25,000 Starting Bank in April 2015: Profit of £50,952.50

£50,000 Starting Bank in April 2015: Profit of £101,905.00

So whatever size bank you start with, there is an exceptional return available to you, especially when you compare this profit to other forms of making money.

'TRADITIONAL' INVESTMENT METHODS

If we compare betting with tipsters to more traditional investment methods, then the 203.81% ROC that Rowan has achieved in this 4 ³/₄ year period stands up very well indeed.

Note – these figures were taken in early March 2020 when interest rates and the stock market were in extraordinary flux due to the coronavirus crisis.

Savings: 1.32% up to 1.65%

Interest rates remain very low across the board and according to the UK based <u>Money Saving</u> <u>Expert site</u>, the best bank easy-access savings in the UK available currently offer just 1.32% on up. For every £1000 invested, you would make just £10.32

If willing to lock away your funds for up to 2 years then you can up that rate to 1.65%, yet again the returns are pitiful with just £10.65 for every £1000 invested.

Bonds: 1.6% to 1.9% over 1 or 5 years

For those of you happy to tie your money up for up to 5 years, you can hit an interest rate of 1.9% by investing in bonds. If only willing to lock these funds up for a year, the rate is 1.6%.

Stock and Shares: 58% growth in 5 years (with caveats)

Moving onto stocks and shares, if selecting to follow the Portfolio+ from stockbroker <u>Hargreaves</u> <u>Lansdown</u> and choosing a balanced growth approach, this fund has made a 41.2% return in 5 years between October 2014 and 2019

This 41% profit doesn't tell the whole story though and does come with an element of risk, because a swathe of this performance is based on backtested statistics.

You won't want to miss on reading some of the small print either as whilst the biggest drop is 8.8% from peak to trough, they do add a handy asterisked section explaining that "Larger falls would have been seen during the financial crisis and depending on the portfolio, falls of up to 40% could have been possible."

You shouldn't forget either that there is also an annual fee of 1.41% from you to Hargreaves Lansdown for this portfolio access, which again eats into your overall profits.

Of course, long-term with the right portfolio you can usually make a good return with investments like this as the 41% growth in 5 years testifies to, yet it is not without its risks.

Furthermore and as I write this article in March 2020, the stock market is in freefall due to the Coronavirus outbreak <u>having lost up to 8%</u> on the latest Black Monday in March 2020. Therefore the 41% return will now be significantly lower with no doubt more uncertainty to come.

Housing: Always Grows But Larger Funds Needed

Another more traditional investment is housing, yet investment in bricks and mortar requires a long-term approach and you can be vulnerable based on the timing of your purchase.

Had you purchased a house in 2007, its market value would have dropped severely in the wake of the Global Financial Crisis that year and its only the very patient who would have benefitted.

You can see the variation in this market from the graph below from 2006 to 2019.

Annual house price rate of change



UK all dwellings from January 2006 to February 2019

STOCKS, SHARES & HOUSES – ALL EFFECTIVELY 'GAMBLING'

Although investment vehicles such as the stock market and housing are considered more traditional forms of making money, in many ways they are also a form of gambling and often at very high stakes.

You are gambling that it's the right market to invest in or that some unforeseen event won't take place such as the 2008 crash, Brexit, Trump or Coronavirus. All of which were very much unexpected by the majority of experts (and betting markets!) and its ultimately a gamble you are investing at the right time.

This is before you consider that there are often significant fees, penalties and taxes on these more 'traditional' forms of investment. You also often need large sums to get started.

Betting, however, is a great leveler as you need very little money to get started, no qualifications, solicitors, estate agents, stockbrokers or lawyers.

The only consideration you need to make when comparing betting as a means of investment to say, buying a property, is that there is a certain level of ongoing daily workload.

You can tailor your portfolio to reduce or increase the amount of day to day involvement you need to dedicate to betting, but you will need to spend some time both placing bets and recording your results.

What I would say however, is that little extra effort can often pay handsome dividends if taking a sensible, patient approach to betting and selection of the right tipsters.

Following Tipsters To Make A Profit Betting

For those of you looking for some inspiration on how to follow tipsters, we have plenty to help you here at the Smart Betting Club.

Not only do we provide independent reviews and ratings on all the very best tipsters, but you will also gain full access to Rowan's Bet Diary Pro, which features ALL the details on the tipsters he follows to make the profits outlined in this report.

Visit <u>www.smartbettingclub.com</u> today and see how we can help you.

HOW THE SMART BETTING CLUB CAN HELP YOUR BETTING

Established in May 2006, the Smart Betting Club is a **100% independent** source for reporting upon, reviewing and monitoring the world of betting advice.

We can help point you in the direction of the **best tipsters**, systems and methods for making money betting via the following:

- <u>SBC Magazines</u> Gain full access to regular SBC magazines, which feature our independent tipster reviews famed for their detail and for uncovering the very best betting tipsters out there.
- <u>SBC Tipster Profit Reports</u> Published several times a year, these unique reports contain our latest tipster ratings, including 'Hall of Fame' recommendations and at a glance comparative league tables on over 60 different of the most profitable tipsters.
- <u>Pro Betting Fundamentals</u> Get your betting off to the best possible start with these expert guides: '*The Pro Gambler Blueprint*' and 'Get The Betting X-Factor'. Designed to help you get the winning betting mindset needed to make it pay long-term and bet like a professional.
- <u>Bet Diary Pro</u> Looking for real-life guidance on how to make a profit betting? Follow the 'Bet Diary Pro', which is a weekly blog penned by profitable punter, Rowan Day on the tipsters he uses and the money he is making following them in.
- <u>Free Tipsters</u> SBC membership brings exclusive, free access to several top performing betting tipsters who provide their advice via both the members-only tipping forum and via direct email.
- <u>Massive Tipster Savings</u> Benefit from huge savings deals on many of the best tipsters exclusively to SBC. Save more than the cost of SBC membership in the first place!

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