

Application form – individuals

This form is for an individual, other than a US person, who wishes to invest in any of the funds listed in the document.

Please read the current Terms and Conditions that apply to this investment before signing the financial advisor and investor declaration and returning this form to us. The Terms and Conditions are available on our website www.cicollective.co.za or from Ci Client Services on 0861 000 881 or e-mail clientservices@cicollective.co.za.

Document checklist

We can only process your application once we have received all of the required documents. **Therefore, please email the following documents to Ciinstructions@cicollectives.co.za.**

- This signed and fully completed application form
- Proof of your identity, e.g. a copy of your:
Identity document (if you are South African)
Passport (if you are not South African)
Birth certificate (if you are a minor)
- A copy of a utility bill less than three months old that shows your name and residential address
- Proof of authority and proof of ID and residential address less than three months old for any person who is authorised to act on your behalf in relation to this investment

Why is this application form important?

This application form, together with the relevant Supplemental Deed of your chosen fund and the Deed of the Ci Collective Investments Scheme form the basis of your agreement with Ci Collective Investments (RF) (Pty) Ltd ("Ci"). It is therefore important that all the information on this form is factually correct.

A: INVESTOR DETAILS

Title	Surname		
First names			
ID or passport number	Date of birth	D D M M Y Y Y Y	
Country of issue of passport	Passport expiry date	D D M M Y Y Y Y	
Nationality	Country of birth		
<input type="checkbox"/> SA resident	<input type="checkbox"/> Non-resident	If non-resident, country of residence	
Country of citizenship			
Residential address			
Area code	Country		
Postal address <i>(if different from residential)</i>			
Postal code	Country		
Email address			
Telephone (home)	Telephone (work)		
Mobile number			



APS IS AN AUTHORISED FINANCIAL SERVICES PROVIDER

Ci Collective Investments (RF) (Pty) Ltd Reg No. 2004/030503/07
Tel: 0861 000 881. email: clientservices@cicollective.co.za.

Occupation:

- | | |
|---|---|
| <input type="checkbox"/> Armed Forces | <input type="checkbox"/> Minister or Senior Government position |
| <input type="checkbox"/> Clerical | <input type="checkbox"/> Professional |
| <input type="checkbox"/> Education or Medical | <input type="checkbox"/> IT, technician or artisan |
| <input type="checkbox"/> Executive | <input type="checkbox"/> Self Employed |
| <input type="checkbox"/> Government Employee | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Manager | <input type="checkbox"/> Other. If other, please specify: |

Source of wealth:

Purpose of investment: (e.g. saving towards retirement, education, etc.)

Prominent Person Declarations

Please complete the below section, if you require more information refer to Appendix 1 at the back of this application form:

Are you a Domestic Politically Exposed Person ("DPEP") as defined in Schedule 3A of the Financial Intelligence Centre Act as amended? Yes No and/or

Are you a Foreign Politically Exposed Persons ("FPEP") as defined in Schedule 3B of the Financial Intelligence Centre Act as amended? Yes No and/or

Do you have a Family Member or known close associate that is a DPEP, FPEP or PIP as defined in Schedule 3A, 3B and 3C of the Financial Intelligence Centre Act as amended? Yes No and/or

Are you a Prominent Influential Person ("PIP") as defined in Schedule 3C of the Financial Intelligence Centre Act as amended? Yes No

B: PERSON ACTING ON BEHALF OF THE INDIVIDUAL

Relationship to investor

Title Surname

First names

ID or passport number

Date of birth

| D | D | M | M | Y | Y | Y | Y |

Country of issue of passport

Passport expiry date

| D | D | M | M | Y | Y | Y | Y |

Nationality

Country of birth

SA resident

Non-resident

If non-resident, country of residence

Country of citizenship

Residential address

Area code

Country

Postal address (if different from residential)

Postal code

Country

Email address

Telephone (home)

Telephone (work)

Mobile number

Prominent Person Declarations

Please refer to Appendix 1 for the definitions of Domestic Politically Exposed Persons ("DPEP"), Foreign Politically Exposed Persons ("FPEP") or Prominent Influential Person ("PIP"), or a family member of known close associate.

I consider myself to be, or to be associated with a DPEP, FPEP and/or PIP Yes No

If yes, please provide details:

C: TAX DETAILS AND RESIDENCY

Please indicate below all countries in which you are a resident for tax purposes and the associated tax reference number in each country (including South Africa). Please also indicate your country of primary tax residence:

Country of primary tax residence

Country of tax residence	Tax reference number
1.	
2.	
3.	
4.	
5.	

Are you a citizen or resident of the United States of America? Yes No

If you are not registered for tax in any country, please tick this box.

Please state reason for not being registered for tax:

TIN is not issued by jurisdiction TIN is not required under domestic law Not required to register for tax

Reduced rate of Withholding Tax

If you are a foreign investor (ie non-resident natural or corporate person), you may qualify for a reduced rate of tax based on your country of residence and the double taxation agreements (DTAs) currently in force. Please include a reference to the DTA in the table below (DTAs can be viewed on the SARS website www.sars.gov.za):

	Country of Residence	DTA Article	Rate
Dividends Withholding Tax			
Subject to a reduced rate of Dividends Withholding Tax			%
Withholding Tax on Interest			
Subject to a reduced rate of Withholding Tax on Interest			%

Declaration

I, _____ (full name of Investor),

the undersigned, hereby declare, in accordance with the provisions of the Income Tax Act (where applicable), and in accordance with the provisions of international tax agreements that:

- the information that I have provided in this form, including but not limited to my tax residency, is to the best of my knowledge and belief, accurate and complete;
- it is my sole responsibility to ensure that the information provided is accurate and complete; and
- I undertake to immediately notify you in writing should the circumstances referred to in this declaration change.

The date from which this declaration is effective is:

Signature of Investor: _____

D: COMMUNICATION PREFERENCE AND ONLINE ACCESS

We send the following communications:

1. **Instruction notifications** - to notify you when we have received an instruction from you regarding your investment.

You would like to receive this notification via:

Email

2. **Quarterly statements and transaction confirmations** – to inform you once an instruction on your account has been completed.

You would like to receive the quarterly statements and transaction confirmations via:

Post Email

If no preference is selected and an email address is provided, the default method of communication will be email.

Online access

You will also be able to view your statements and correspondence online. In order to get online access please provide us with a cell phone number, email address and identity number.

Would you like to have online access to your portfolio?

Yes No

E: SOURCE OF FUNDS

Please choose the option that best describes the source of the initial investment amount:

- | | |
|---|---|
| <input type="checkbox"/> Sale of an asset, e.g. property | <input type="checkbox"/> Bonus |
| <input type="checkbox"/> Salary/business income | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Savings | <input type="checkbox"/> Loan |
| <input type="checkbox"/> Transfer from another investment | <input type="checkbox"/> Donations |
| <input type="checkbox"/> Investment proceeds | <input type="checkbox"/> Other. If other, please specify: |
| <input type="checkbox"/> Retirement funds | |

F: INVESTMENT OPTIONS

Total initial investment amount in rand:

Total initial investment amount in words:

Please indicate which fund/s you would like to invest in in the table below, as well as the amount per fund. The Fund Details table at the back of this application form will provide you with additional information, such as the relevant class, benchmark, annual management fees and ASISA classification of each fund.

Fund name	Fund Class	Lump sum amount Minimum R 10 000	Debit order amount Minimum R 500	Initial Advisory Fee % ex VAT	Ongoing Advisory Fee % ex VAT
APS Ci Cautious Fund	A1				
APS Ci Moderate Fund	A1				
APS Ci Managed Growth Fund	A1				
APS Ci Equity Fund	A1				
APS Ci Global Flexible Feeder Fund	B				
Ci Diversified Income Fund	A				
Ci Diversified Income Fund	B				
Ci Diversified Income Fund	W				

Maximum 3% Maximum 1%

G: DETAILS OF LUMP SUM ONCE-OFF INVESTMENTS

Payment Details. (Please indicate how you wish to invest (we do not accept cash deposits))

Ci may no longer provide bank account details on Application Forms and the Investor may only make payments to the bank accounts once they have been identified and verified.

Electronic/internet transfer to us

Once Ci has successfully identified and verified the Investor, Ci will confirm the Investor number which must be used as a reference. Electronic transfers may take up to 2 business days to reflect in our bank account. Ci can only process your investment once your payment reflects in our bank account. *Please note that some funds may have different bank account numbers, therefore, please confirm the bank account number before making the payments.*

Electronic collection by us

By selecting this payment option you hereby authorise Ci to collect the full amount via a debit order by collecting in parts a maximum of R1 000 000 per day, for each consecutive day until the full investment amount has been collected.

Electronic collection authorisation

Ci is able to collect the investment amount from the Investor's bank account once the account has been opened and with the Investors authorisation in the Banking Details section.

Phase-in Details

Do you want to phase-in your investment amount?

Yes No

If yes, over what period do you want your investment to be phased-in?

3 months 6 months 9 months 12 months

After we have received your payment via the method indicated above for all funds selected, other than Ci Diversified Income Fund, any investment that need to be phased in will first be held in the Ci Diversified Income Fund. It will then be phased into your chosen fund/s as indicated under Investment Options on a pro-rata basis on the 1st business day of the month. If the phase-in instruction is received by the 3rd business day of the month, the first phase-in will take place on the 10th of that same month. The initial investment will be phased in proportionally over the period selected.

H: DETAILS OF DEBIT ORDER

Start date

First increase on

Increase amount every year by 5% 10% 15% or _____ % (enter own)

By signing in the Banking Details section below, the person paying the debit order authorises Ci to deduct the indicated amount and any applicable increases on the first working day of each month from the bank account recorded below. The signatory agrees to pay all bank charges and costs incurred by this debit order. We need to receive a debit order instruction/ amendment in writing before the 25th day of the month to act on the instruction before the first business day of the following month.

The abbreviated name which will appear on your bank statement is: Ci INVEST

I: BANKING DETAILS

Bank account from which we should collect lump sum once-off investments and/or ongoing debit orders:

The person paying the lump sum investment and/or ongoing debit order hereby authorises Ci to deduct the amount specified in the Investment Options section of this form from their bank account. If the banking details provided are not in the name of the Investor, we require a copy of the identification document for the bank account holder. If the bank account holder is an employer/legal entity, a letter of authority is required, granting us permission to debit the account.

Bank _____

Branch _____

Branch code _____

Account holder _____

Account number _____

Account type Savings Current

I/We acknowledge that all debit orders instructed by Ci shall be treated by my/our above-mentioned Bank as if the instructions have been issued by me/us personally.

Signature of account holder above _____

Bank account for payments to you:

Only complete this section if the account from which we are collecting money differs from the account into which we make payments to you. Please note that we can only make payments into your savings or current account and that no payments can be made to third parties.

Bank _____

Branch _____

Branch code _____

Account holder _____

Account number _____

Account type Savings Current

J: INCOME REQUIREMENTS

Income from interest and dividends

Your investment may earn income in the form of interest and dividends, which are distributed during the year when the gross income exceeds the expenses of your chosen fund. You can elect to have these income distributions re-invested or paid out into your bank account. However, all distributions below R300 will be re-invested automatically. If you do not select an option below, we will re-invest the income. Kindly select one of the following options:

Automatically re-invest any income distributions

Automatically pay these income distributions into the bank account indicated for payments to you

Regular withdrawals from repurchasing your units

You also have the option to draw a fixed amount from your investment at chosen intervals by selling some of your units. If you choose this option, regular withdrawals will be processed on the 25th of each month. If the 25th falls on a weekend or public holiday, we will process your withdrawal on the previous business day. Once processed, the funds will be paid to you the following business day.

Your chosen income frequency: Monthly Quarterly Half-yearly Yearly No income from selling units

First Date

Withdrawal amount in rand _____

Withdrawal amount in words _____

Fund	Fund Class	Withdrawal amount or % per fund
APS Ci Cautious Fund	A1	
APS Ci Moderate Fund	A1	
APS Ci Managed Growth Fund	A1	
APS Ci Equity Fund	A1	
APS Ci Global Flexible Feeder Fund	B	
Ci Diversified Income Fund	A	
Ci Diversified Income Fund	B	
Ci Diversified Income Fund	W	

K: YOUR FINANCIAL ADVISOR DETAILS

Name and Surname

FSCA license no.

FSP name

Financial advisor code

Telephone (home)

Telephone (work)

Mobile number

Email address

Discretionary mandate declaration

This section is only applicable if your financial advisor holds a 'Category II' licence in terms of the Financial Advisory and Intermediary Services Act and is therefore an approved discretionary Financial Services Provider ("FSP"). You, the investor, confirm that you have entered into a discretionary mandate with this approved discretionary FSP:

Yes No

In terms of the discretionary mandate, your financial advisor may give Ci investment instructions directly. By ticking "yes" above, you agree to this arrangement and authorise Ci to accept all instructions submitted by your financial advisor on your behalf.

L: FEE DETAILS

Advisory fees

By signing this form, you appoint the person/entity specified above as your financial advisor on this investment, as indicated in Section F. Furthermore, you agree to the payment of the fees from your investment to your financial advisor and the payment of the annual financial advisory fee through the repurchase (selling) of units from your investment.

Annual management fees

The annual management fee applicable to each fund is disclosed in the Fund Details table at the back of this application form.

M: FINANCIAL ADVISOR DECLARATION

Declaration by financial advisor

I, the financial advisor, declare that I have established and verified the identity and residential address of the investor and, where applicable, the person acting on behalf of the investor, according to the requirements of the Financial Intelligence Centre Act and other applicable anti-money laundering laws and regulations. I have records of this identification process.

I am an authorised financial services provider. My license, issued in terms of the Financial Advisory and Intermediary Services Act, grants me full authority to provide the relevant advice and intermediary services to the investor in the Republic of South Africa.

I will always take all reasonable steps to make sure that funds from my client are not the proceeds of crime as defined in the Proceeds of Crime Act, the Financial Intelligence Centre Act and all subsequent and relevant laws. If I become aware that any funds or property of my client are the result of crime, I will promptly inform Ci.

I will always fulfil my duties and obligations described in the Proceeds of Crime Act, the Financial Intelligence Centre Act and all subsequent and relevant laws.

I have made the disclosure required in terms of the Financial Advisory & Intermediary Services Act to the investors.

I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to Ci to cancel my fees.

Financial advisor signature

Signed at

Date | D | D | M | M | Y | Y | Y | Y |

N: INVESTOR DECLARATION

By signing this application form the Investor declares the following:

- I/We have read, understood and agreed to all terms and conditions specified in this application form and we agree to be bound by the Agreement.
- I/We declare that I/we have examined the information on this form and that to the best of my/our knowledge and belief, it is true, correct and complete.
- I/We agree to notify Ci Collective Investments (RF) (Pty) Limited immediately if any information in this application form changes.
- I/We have received a copy of the relevant Fund/s Factsheet or Minimum Disclosure Document (MDD).
- I/We agree to the annual financial advisory fees specified in this application form and we instruct Ci to deduct and pay one twelfth of this annual fee monthly to our appointed financial advisor by repurchasing units from our investment.
- The information contained in this application form is correct.
- If this application form is signed by a representative, we have the necessary authority to do so and this transaction is within our powers.
- Ci has not provided any advice to me regarding the investment or the suitability of the investment for us. Furthermore, we acknowledge that we have no claim or cause of action against Ci in connection with our relationship with our financial advisor or for any other reason, including the advice given to me by our financial advisor.
- Ci may obtain necessary information that is missing from our application or transaction form from my financial advisor.
- If my/our financial advisor is an approved discretionary financial services provider, I/we acknowledge that my/our financial advisor may give Ci instructions in respect of this investment directly, and I/we authorise Ci to adhere to my/our financial advisor's instructions on my/our behalf.
- I/We agree that Ci is entitled to deduct any losses or damages that Ci may suffer resulting from the cancellation or failure of my/our debit order from my/our investment, provided that Ci did not contribute to the cancellation or failure of my/our debit order.
- The Debit Order commencing on the start date, as defined in the application, will continue until this authority is terminated by me/us by giving you notice in writing before the 24th calendar day of the month.
- In the event that the payment day falls on a Saturday or Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day.
- I/We agree that although this authority may be cancelled by me/us, such cancellation will not cancel the investment. I/We shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force, if such amounts were legally owing to you.
- I/We acknowledge that this authority may be ceded or assigned to a third party if the investment is also ceded or assigned to that third party, but in the absence of such assignment of the investment, this authority cannot be assigned to any third party.
- I/We hereby indemnify and hold Ci harmless against any claim of whatsoever nature, which we may have resulting from conducting business telephonically, via the online services (including email), or by way of facsimile. I/We hereby consent to Ci taking any security precautions that it considers necessary to process this application form or any subsequent transaction form.
- I/We consent to Ci using and sharing, where necessary, our personal information to facilitate tracing where required in the future.
- I/We declare that the Effective Annual Cost ("EAC") of this investment has been disclosed to me/us. Where the EAC has not been disclosed to you, please contact your financial advisor or our client services or visit our website www.cicollective.co.za
- I/We understand that collective investments are generally medium to long-term investments. The value of units may go down as well as up and past performance is not necessarily a guide to the future. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total value of all assets in the Fund including any income accrual and less any permissible deductions from the Fund. Fund performance is calculated on a NAV to NAV basis and does not take any initial fees into account.

Capacity of authorised signature:

If you are acting on behalf of the Investor please supply a power of attorney.

If you are the Investor's parent please supply a copy of your ID document. If your surname is different to that of the Investor, please supply supporting documentation such as a marriage certificate.

If you are acting as the legal guardian please supply the appointment of guardianship from the Master of the High Court or a copy of the relevant will.

Signature of Investor or person authorised to act on behalf of the Investor

Name of signatory

Signed at

Date | D | D | M | M | Y | Y | Y | Y |

O: FUND DETAILS

Class	Fund name	Annual management fee excl. VAT	ASISA classification	Benchmark	Distribution dates	Reg. 28 Compliant
A1	APS Ci Cautious Fund	1.50%	SA - Multi Asset - Low Equity	CPI for all urban areas + 3% over a rolling 3 to 5 year period	31 March, 30 June, 30 September & 31 December	Yes
A1	APS Ci Moderate Fund	1.50%	SA - Multi Asset - Medium Equity	CPI for all urban areas + 5% over a rolling 3 to 5 year period	30 June & 31 December	Yes
A1	APS Ci Managed Growth Fund	1.50%	SA - Multi Asset - High Equity	CPI for all urban areas +6% over a rolling 5 year period	30 June & 31 December	Yes
A1	APS Ci Equity Fund	1.50%	SA - Equity - General	FTSE/JSE All Share Index	30 June & 31 December	No
B	APS Ci Global Flexible Feeder Fund	0.15%	Global - Multi Asset - Flexible	EAA Fund USD Flexible Allocation (ZAR)	30 June & 31 December	No
A	Ci Diversified Income Fund	0.50%	SA - Multi Asset - Income	SteFI Composite Index	31 March, 30 June, 30 September & 31 December	Yes
B	Ci Diversified Income Fund	0.40%	SA - Multi Asset - Income	SteFI Composite Index	31 March, 30 June, 30 September & 31 December	Yes
W	Ci Diversified Income Fund	0.75%	SA - Multi Asset - Income	SteFI Composite Index	31 March, 30 June, 30 September & 31 December	Yes

APPENDIX 1

By signing this application form the Investor declares the following:

Schedule 3A: Domestic Prominent Influential Person (DPIP)

A Domestic Politically Exposed Person ("DPEP") is an individual who holds, including in an acting position for a period exceeding six months, or has held a prominent public function in the Republic, including that of:

- i. the President or Deputy President;
- ii. a government minister or deputy minister;
- iii. the Premier of a province;
- iv. a member of the Executive Council of a province;
- v. an executive mayor of a municipality elected in terms of the Local Government: Municipal Structures Act, 1998 (Act No. 117 of 1998);
- vi. a leader of a political party registered in terms of the Electoral Commission Act, 1996 (Act No. 51 of 1996);
- vii. a member of a royal family or senior traditional leader as defined in the Traditional Leadership and Governance Framework Act, 2003 (Act No. 41 of 2003);
- viii. the head, accounting officer or chief financial officer of a national or provincial department or government component, as defined in section 1 of the Public Service Act, 1994 (Proclamation No. 103 of 1994);
- ix. the municipal manager of a municipality appointed in terms of section 54A of the Local Government: Municipal Systems Act, 2000 (Act No. 32 of 2000), or a chief financial officer designated in terms of section 80(2) of the Municipal Finance Management Act, 2003 (Act No. 56 of 2003);
- x. the chairperson of the controlling body, the chief executive officer, or a natural person who is the accounting authority, the chief financial officer or the chief investment officer of a public entity listed in Schedule 2 or 3 to the Public Finance Management Act, 1999 (Act No. 1 of 1999);
- xi. the chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity as defined in section 1 of the Local Government: Municipal Systems Act, 2000 (Act No. 32 of 2000);
- xii. a constitutional court judge or any other judge as defined in section 1 of the Judges' Remuneration and Conditions of Employment Act, 2001 (Act No. 47 of 2001);
- xiii. an ambassador or high commissioner or other senior representative of a foreign government based in the Republic; or an officer of the South African National Defence Force above the rank of major-general; or
- xiv. holds, including in an acting position for a period exceeding six months, or has held the position of head, or other executive directly accountable to that head, of an international organisation.

Schedule 3B: Foreign Politically Exposed Persons

A Foreign Politically Exposed Persons ("FPEP") is an individual who holds, or has held, in any foreign country a prominent public function including that of a:

- a. Head of State or head of a country or government;
- b. member of a foreign royal family;
- c. government minister or equivalent senior politician or leader of a political party;
- d. senior judicial official;
- e. senior executive of a state owned corporation; or
- f. high-ranking member of the military.

Schedule 3C: Prominent Influential Person

A Prominent Influential Person ("PIP") is an individual who holds, or has held at any time in the preceding 12 months, the position of:

- a. chairperson of the board of directors;
- b. chairperson of the audit committee;
- c. executive officer; or
- d. chief financial officer,

of a company, as defined in the Companies Act, 2008 (Act No. 71 of 2008), if the company provides goods or services to an organ of state and the annual transactional value of the goods or services or both exceeds an amount determined by the Minister by notice in the Gazette.

Family members and known close associates (RCA's) (S21h of FICA, as amended)

They are immediate family members and known close associates of DPIP & FPIP's as the case may be. For our purposes, an immediate family member includes:

- a. the spouse, civil partner or life partner;
- b. the previous spouse, civil partner or life partner;
- c. children and step children and their spouses, civil partner or life partner;
- d. parents; and
- e. sibling and step sibling and their spouse, civil partner or life partner.

Collective Investment Schemes in Securities ("CIS") are generally medium to long terms investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to the portfolios and are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from Ci. Ci does not provide any guarantee either with respect to the capital or the return of the portfolio. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Any portfolio may be closed from time to time in order to manage them more efficiently in accordance with their mandate. A feeder fund is a portfolio that invests in a single portfolio of a collective investment scheme, which levies its own charges, which could result in a higher fee structure for the feeder fund. A FX fee of up to 0.05% (incl. VAT) on any FX transactions may be payable to APS in addition to the annual fees referred to above. APS is an indirect shareholder of Ci. As a shareholder, APS may earn dividends from time to time and participation in any dividends may be linked to the revenue generated by Ci from the APS portfolios, and from any other Ci portfolios. The funds are portfolios established and administered by Ci, and APS has been appointed to manage and market the portfolios. Ci retains full legal responsibility for the co-named portfolios. Additional information on the portfolios may be obtained, free of charge, directly from Ci. Ci is a non-voting (ordinary) member of the Association for Savings & Investment SA (ASISA).

Financial Service Provider: APS Asset Management (Pty) Ltd, FSP No 1722, Postnet Suite 022, Private Bag x20009, Garsfontein, 0042
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