



IAPD Report

JASON R LOCKE

CRD# 3277654

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page
<http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

JASON R LOCKE (CRD# 3277654)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PL WEALTH ADVISORS, LLC	CRD# 170887	04/30/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	SIMPLICITY FINANCIAL INVESTMENT SERVICES, INC.	148024	SUMMIT, NJ	10/08/2019 - 03/13/2020
B	FIRST PALLADIUM, LLC	289822	FORT WAYNE, IN	10/31/2018 - 07/01/2019
B	MERCAP SECURITIES, LLC	156607	ATLANTA, GA	10/14/2015 - 08/30/2018

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	4
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PL WEALTH ADVISORS, LLC**

Main Address: 650 SOUTH 500 WEST
SUITE 128
SALT LAKE CITY, UT 84101

Firm ID#: 170887

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	04/30/2025

Branch Office Locations

PL WEALTH ADVISORS, LLC
KATY, TX



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	08/30/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/09/2008

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	03/25/2025
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/11/2008

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
	10/08/2019 - 03/13/2020	SIMPLICITY FINANCIAL INVESTMENT SERVICES, INC.	CRD# 148024	SUMMIT, NJ
	10/31/2018 - 07/01/2019	FIRST PALLADIUM, LLC	CRD# 289822	FORT WAYNE, IN
	10/14/2015 - 08/30/2018	MERCAP SECURITIES, LLC	CRD# 156607	ATLANTA, GA
	05/27/2014 - 09/24/2015	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
	01/03/2013 - 05/16/2014	PRUCO SECURITIES, LLC.	CRD# 5685	OAKBROOK TERRACE,
	02/07/2012 - 01/03/2013	HARTFORD EQUITY SALES COMPANY INC.	CRD# 6604	OAKBROOK TERRACE,
	02/17/2010 - 01/24/2012	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
	04/10/2008 - 10/27/2009	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA
	04/10/2008 - 04/10/2008	QUEST CAPITAL STRATEGIES, INC.	CRD# 16783	LAGUNA HILLS, CA
	04/09/2008 - 04/09/2008	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	NAPERVILLE, IL
	04/23/2001 - 10/09/2002	PACIFIC SELECT DISTRIBUTORS, INC.	CRD# 4452	NEWPORT BEACH, CA
	04/05/2000 - 04/03/2001	AMERICAN SKANDIA MARKETING, INC.	CRD# 21570	SHELTON, CT

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2019 - Present	SIMPLICITY FINANCIAL INVESTMENT SERVICES	REGISTERED REPRESENTATIVE	Y	Summit, NJ, United States
07/2019 - Present	Simplicity Financial Distributors	Wholesaler	N	Hartford, CT, United States
09/2015 - Present	ASH BROKERAGE	WHOLESALE	N	FORT WAYNE, IN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2015 - Present	M3 FINANCIAL	WHOLESALER	N	GLASTONBURY, CT, United States
10/2018 - 07/2019	First Palladium, LLC	Reg Rep / Wholesaler	Y	Fort Wayne, IN, United States
10/2015 - 12/2017	MERCAP SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	PAOLI, PA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

QUANTUM FINANCIAL STRATEGIES; INVESTMENT-RELATED; LICENSED INSURANCE AGENT THAT OFFERS FIXED INSURANCE PRODUCTS; START DATE - 04/2021; DEVOTE APPROX. 90% OF THE TIME DURING TRADING HOURS.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	4
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Other: FLORIDA DEPARTMENT OF INSURANCE
Date Initiated:	03/13/2013
Docket/Case Number:	N/A
Employing firm when activity occurred which led to the regulatory action:	PRUCO SECURITIES, LLC.
Product Type:	No Product
Allegations:	FL - OFFERED ME AN UNRESTRICTED INSURANCE LICENSE WITH A 2 YEAR PROBATIONARY PERIOD REQUIRING THAT I SHALL STRICTLY ADHERE TO ALL PROVISIONS OF THE FLORIDA INSURANCE CODE AND RULES OF THE DEPARTMENT. I AGREED TO THIS SETTLEMENT STIPULATION AGREEMENT. THIS WAS A RESULT OF MY PREVIOUSLY DISCLOSED 2010 FINRA AWC.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes



Resolution Date: 03/13/2013
Sanctions Ordered: Other: FLORIDA OFFERED ME AN UNRESTRICTED INSURANCE LICENSE WITH A 2 YEAR PROBATIONARY PERIOD REQUIRING THAT I SHALL STRICTLY ADHERE TO ALL PROVISIONS OF THE FLORIDA INSURANCE CODE AND RULES OF THE DEPARTMENT. I AGREED TO THIS SETTLEMENT STIPULATION AGREEMENT. THIS WAS A RESULT OF MY PREVIOUSLY DISCLOSED 2010 FINRA AWC.

Disclosure 2 of 4

Reporting Source: Individual
Regulatory Action Initiated By: MICHIGAN INSURANCE DEPARTMENT
Sanction(s) Sought: Denial
Date Initiated: 03/12/2013
Docket/Case Number: N/A
Employing firm when activity occurred which led to the regulatory action: PRUCO SECURITIES, LLC.
Product Type: No Product
Allegations: MI - DENIED MY NON-RESIDENT INSURANCE LICENSE APPLICATION DUE TO THEIR POSITION ON MY PREVIOUSLY DISCLOSED 2010 FINRA AWC EVENT.
Current Status: Final
Resolution: Decision & Order of Offer of Settlement
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes
Resolution Date: 03/12/2013
Sanctions Ordered: Other: MI - DENIED MY NON-RESIDENT INSURANCE LICENSE APPLICATION DUE TO THEIR POSITION ON MY PREVIOUSLY DISCLOSED 2010 FINRA AWC EVENT.

Disclosure 3 of 4

Reporting Source: Individual
Regulatory Action Initiated By: ILLINOIS DEPARTMENT OF INSURANCE
Sanction(s) Sought: Monetary Penalty other than Fines
Date Initiated: 02/05/2013
Docket/Case Number: N/A



Employing firm when activity occurred which led to the regulatory action:	PRUCO SECURITIES, LLC.
Product Type:	No Product
Allegations:	UPON REVIEW OF MY 2012 IL RESIDENT LICENSE RENEWAL, THE IL DEPARTMENT OF INSURANCE DECIDED TO IMPOSE A \$3,000 CIVIL PENALTY UPON THEIR DELAYED REVIEW OF MY 5/25/2010 FINRA ACCEPTANCE WAIVER AND CONSENT. AFTER DISCUSSING THE SPECIFICS OF THIS MATTER WITH MICHAEL TEER - ASSISTANT DEPUTY DIRECTOR AT IL DEPARTMENT OF INSURANCE, THE CIVIL PENALTY WAS REDUCED TO \$1,500.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/18/2013
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Monetary Penalty other than Fines Other: 60 DAY SUSPENSION AND A \$5,000.00 FINE.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$1,500.00
Portion Levied against individual:	\$1,500.00
Payment Plan:	2 INSTALLMENT PAYMENTS OF \$750 DUE BY 5/25/2013 / 6/25/2013
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	Yes
Amount Waived:	\$1,500.00
Broker Statement	WITH MY FINRA AWC BEING FINALIZED IN MAY-2010, I HAVE RENEWED MY IL RESIDENT INSURANCE LICENSE TWICE. ONCE IN OCT.-2010 (AFTER AWC) AND THEN AGAIN IN OCT.-2012. BOTH WERE APPROVED AFTER MY RENEWAL APPLICATION WAS SUBMITTED AND 2010 FINRA AWC HAVING BEEN FULLY DISCLOSED. I AM VERY UNHAPPY THAT THE IL DOI FOUND IT NECESSARY TO IMPOSE THIS STIPULATION AND CONSENT AND CIVIL PENALTY AFTER THE FACT IN FEB.-2013. ESPECIALLY WHEN THE FACT EXISTS THAT NO ADDITIONAL MISCONDUCT HAS OCCURED ON MY PART. PER THE ADVICE FROM MY LEGAL COUNCIL, MY ONLY OPTION OTHER THAN SIGNING THE STIPULATION AND CONSENT AND PAYING THE CIVIL PENALTY WOULD HAVE BEEN IN THE FORM OF A COSTLY HEARING OF WHICH I HAD NO



GUARANTEE FOR A DIFFERENT OUTCOME. HENCE MY SIGNATURE BEING FIXED ON THE ATTACHED FINAL - STIPULATION & CONSENT DOCUMENT.

Disclosure 4 of 4

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	06/14/2010
Docket/Case Number:	2009021029606
Employing firm when activity occurred which led to the regulatory action:	LINCOLN FINANCIAL DISTRIBUTORS, INC.
Product Type:	Insurance
Allegations:	NASD RULE 2110 - SEVERAL STATES BEGAN REQUIRING FINANCIAL ADVISORS TO SUCCESSFULLY COMPLETE A LONG-TERM CARE CONTINUING EDUCATION (CE) COURSE BEFORE SELLING LONG-TERM CARE INSURANCE PRODUCTS TO RETAIL CUSTOMERS. JASON LOCKE CREATED AN ANSWER KEY BY SAVING A COPY OF HIS ANSWERS FOR THE LONG-TERM CARE EXAMINATION FOR A STATE AND SENT THE ANSWER KEY TO ANOTHER WHOLESALER A COUPLE OF TIMES.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/14/2010
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ANY CAPACITY

Duration: 60 DAYS

Start Date: 07/06/2010



End Date:	09/03/2010
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	03/09/2011
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, LOCKE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 60 DAYS. THE SUSPENSION IS IN EFFECT FROM JULY 6, 2010 THROUGH SEPTEMBER 3, 2010.
<hr/>	
Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	06/14/2010
Docket/Case Number:	20090210296
Employing firm when activity occurred which led to the regulatory action:	LINCOLN FINANCIAL DISTRIBUTORS
Product Type:	Insurance
Allegations:	UNINTENTIONALLY EMAILED A STATE LTC CE/INSURANCE ANSWER SHEET TO ANOTHER LINCOLN EMPLOYEE. SENT MY OWN PERSONAL ANSWER SHEET PROVIDED BY THE ONLINE COURSE UPON COMPLETION OF TAKING THE COURSE.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/14/2010
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)



Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ANY CAPACITY

Duration: 60 DAYS

Start Date: 07/06/2010

End Date: 09/03/2010

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: LINCOLN FINANCIAL DISTRIBUTORS, INC.
Termination Type: Discharged
Termination Date: 10/27/2009
Allegations: FIRM TERMINATED WHOLESALER AFTER INTERNAL INVESTIGATION AND INTERVIEW WITH WHOLESALER CONCERNING THE CREATION OF ANSWER KEY FOR STATE REQUIRED LONG TERM CARE ON-LINE EXAM. WHOLESALER CREATED AND PROVIDED ANSWER KEY TO AN LFD WHOLESALER.
Product Type: Insurance

Reporting Source: Individual
Firm Name: LINCOLN FINANCIAL DISTRIBUTORS, INC
Termination Type: Discharged
Termination Date: 10/27/2009
Allegations: FIRT TERMINATED WHOLESALER AFTER INTERNAL INVESTIGATION AND INTERVIEW WITH WHOLESALER CONCERNING THE CREATION OF ANSWER KEY FOR STATE REQUIRED LONG TERM CARE ON-LINE EXAM. WHOLESALER CREATED 7 PROVIDED ANSWER TO AN LFT WHOLESALER
Product Type: Insurance



End of Report

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