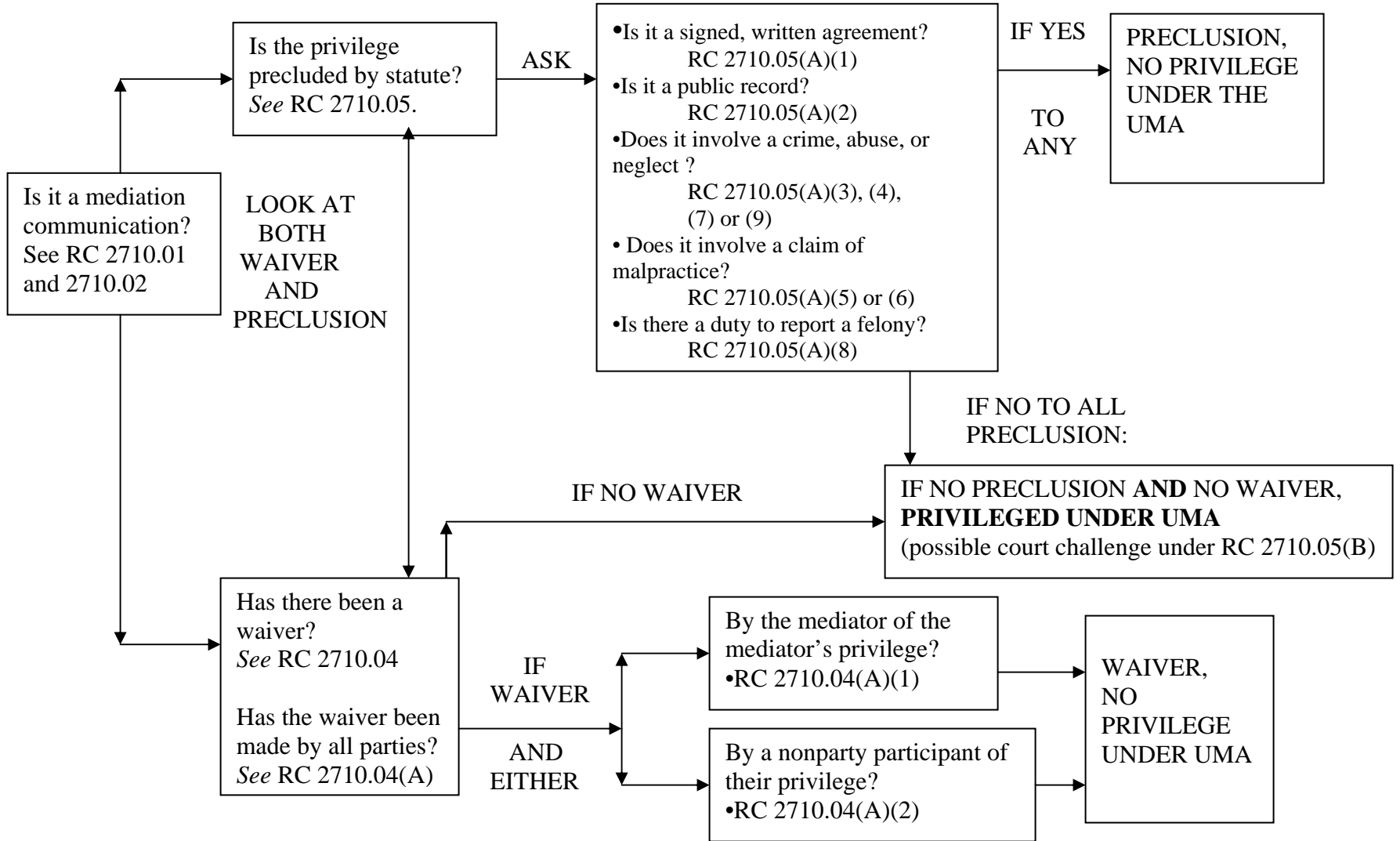


IS THIS COMMUNICATION PRIVILEGED UNDER THE UMA?



**This chart is for educational purposes only. Consult the UMA for the actual text.
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