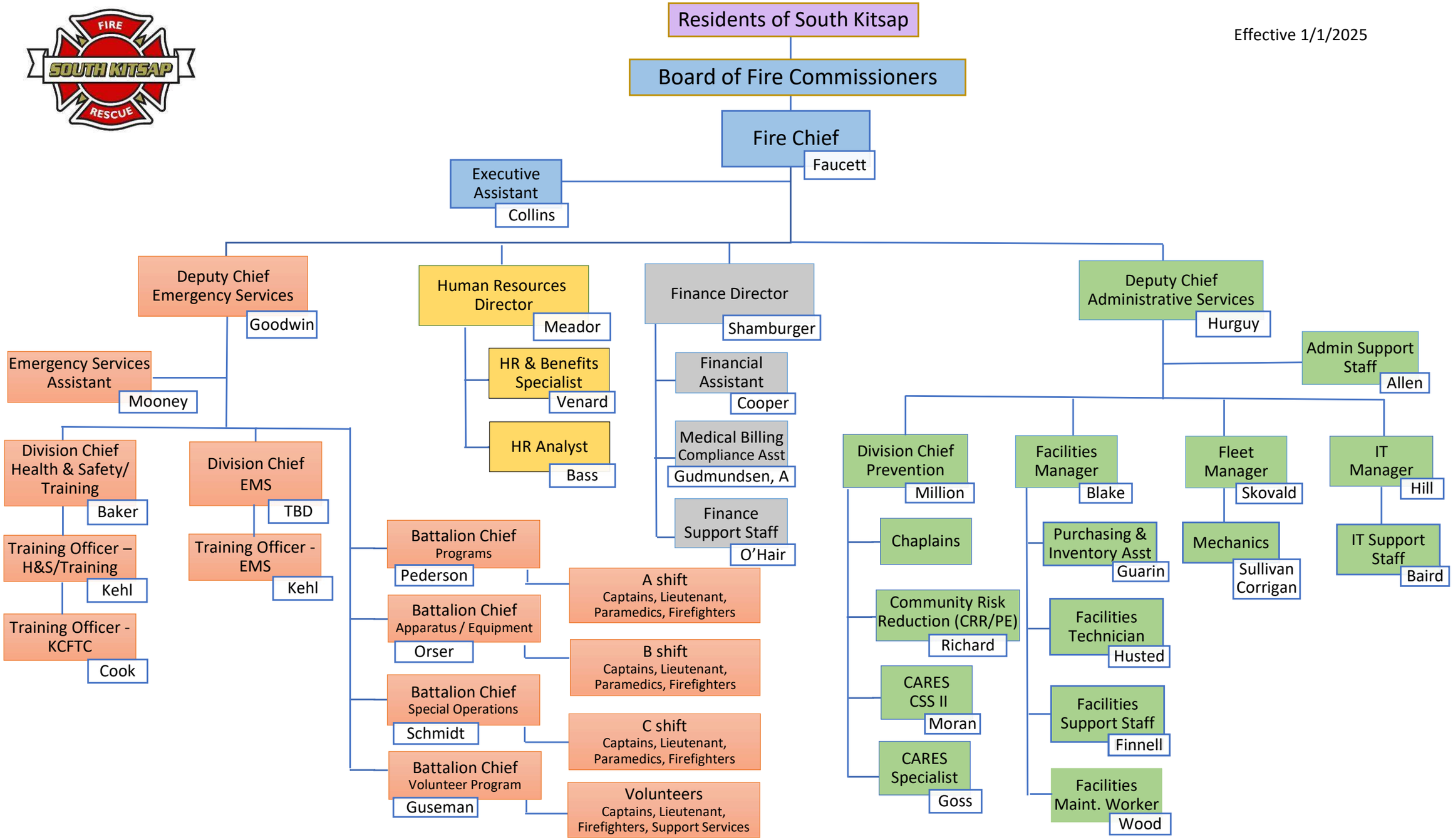Effective 1/1/2025