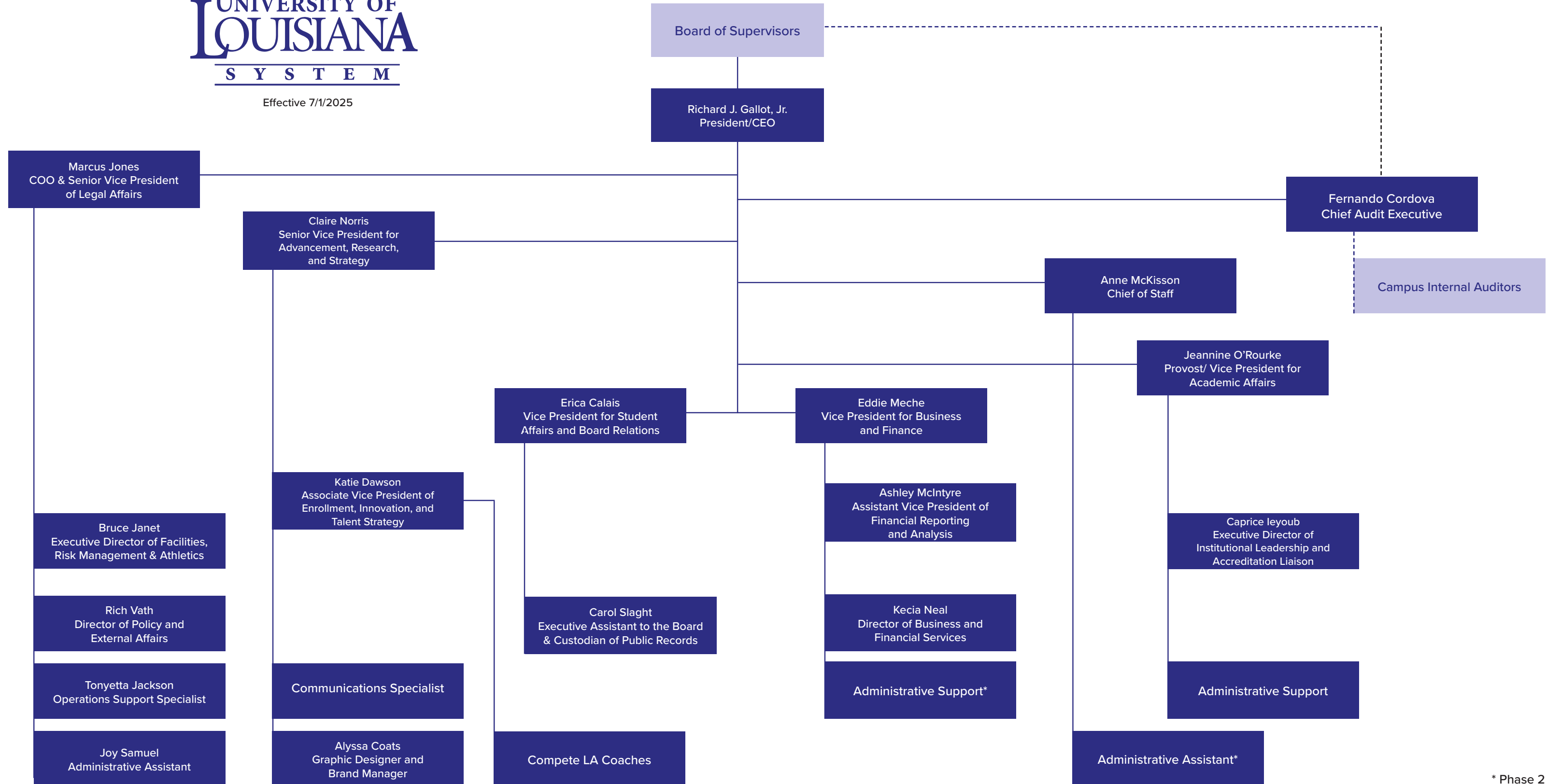




Effective 7/1/2025



\* Phase 2