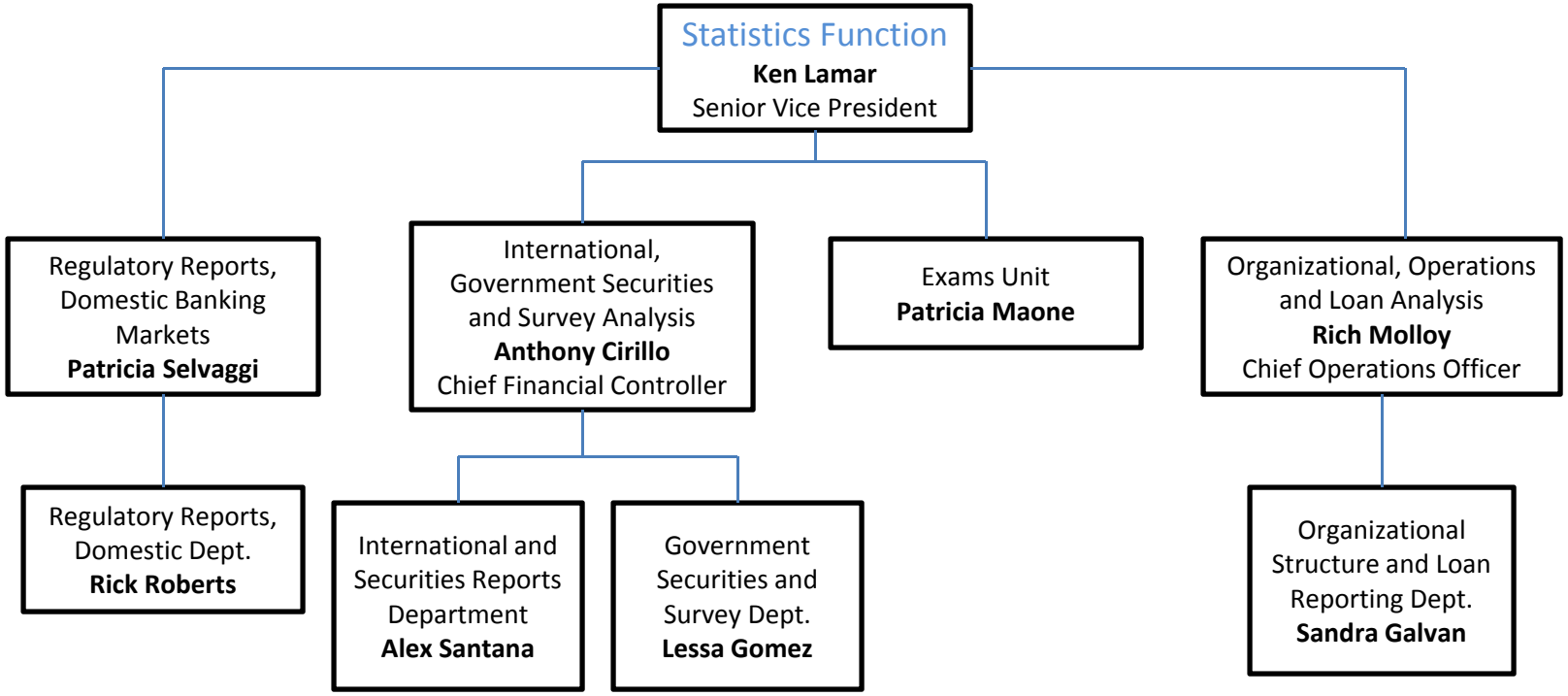

Effective 3/2012