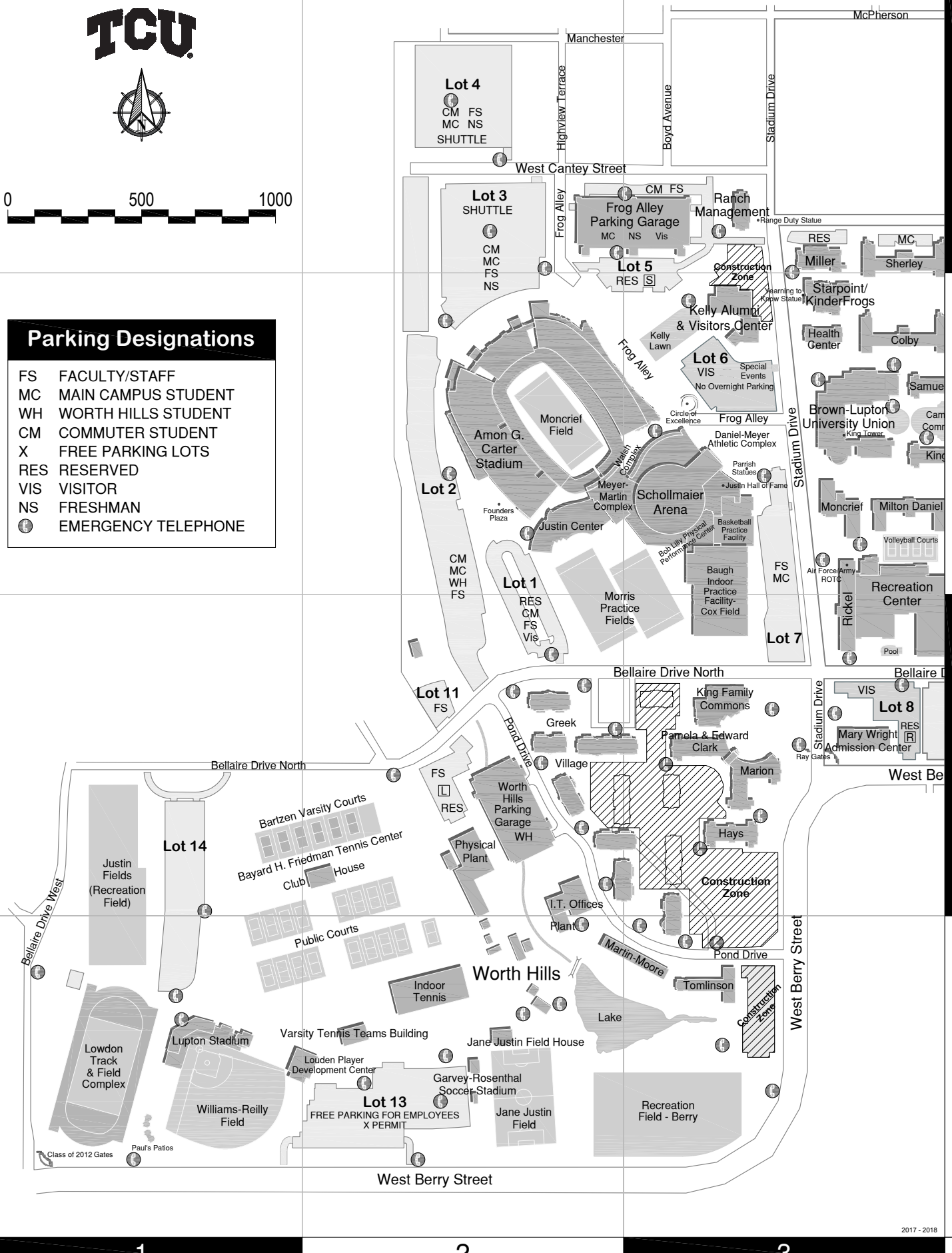Effective : September 2017