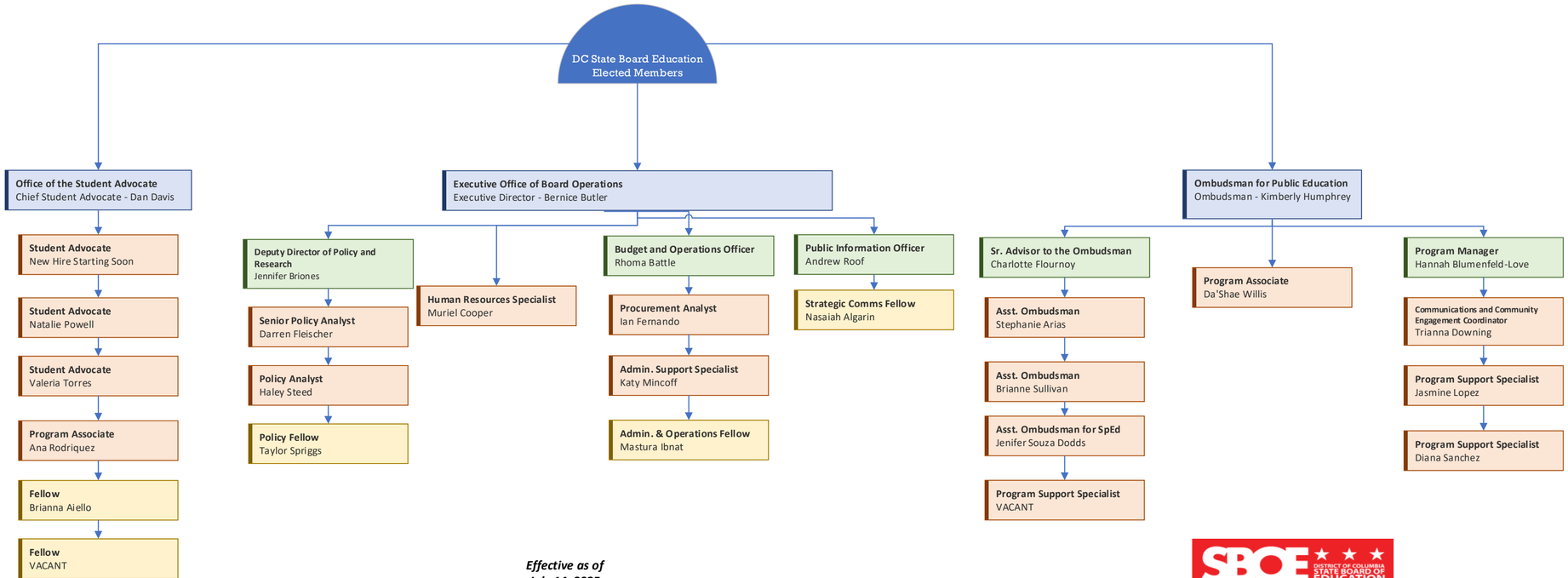

Effective as of July 14, 2025