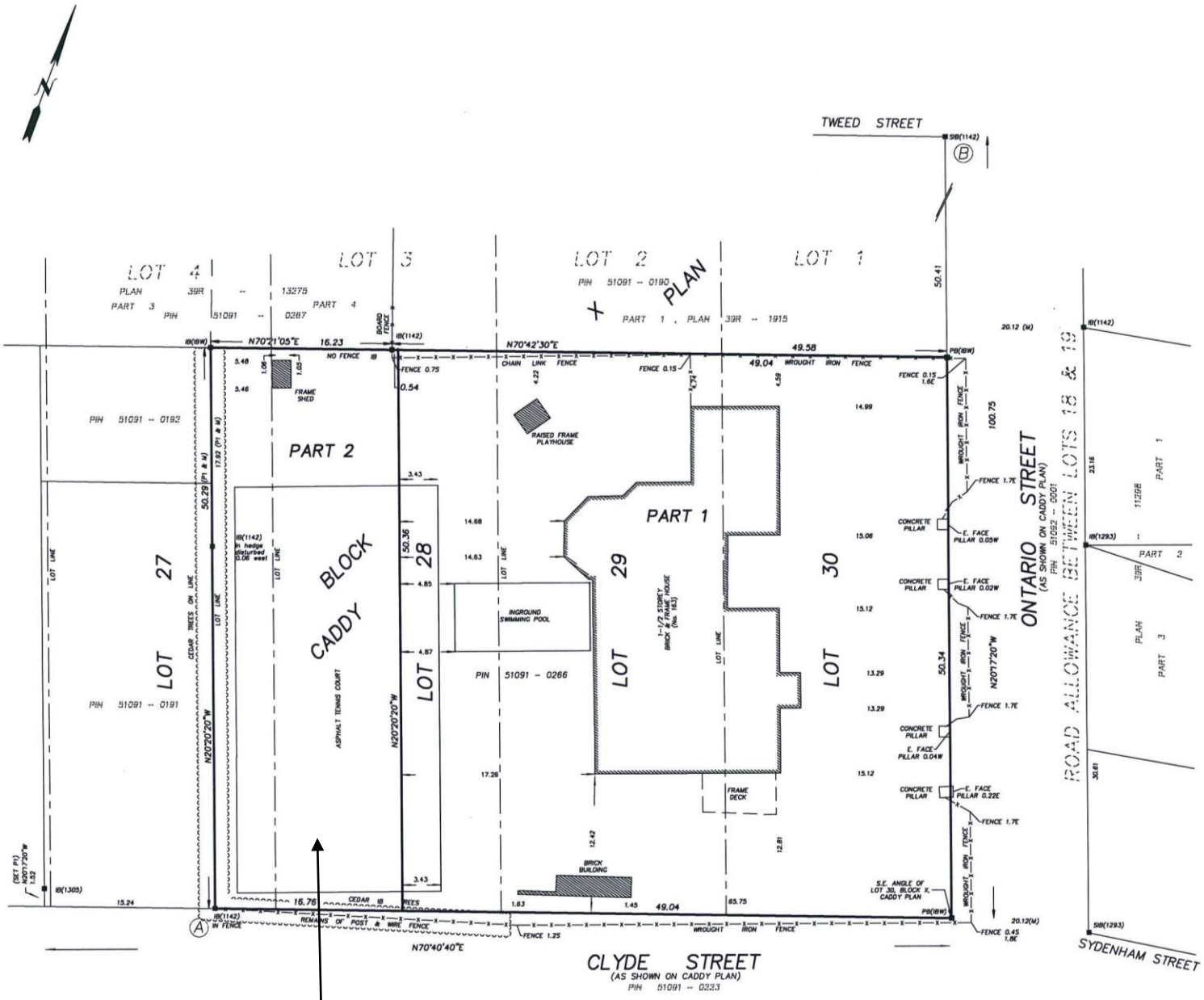REFERENCE PLAN