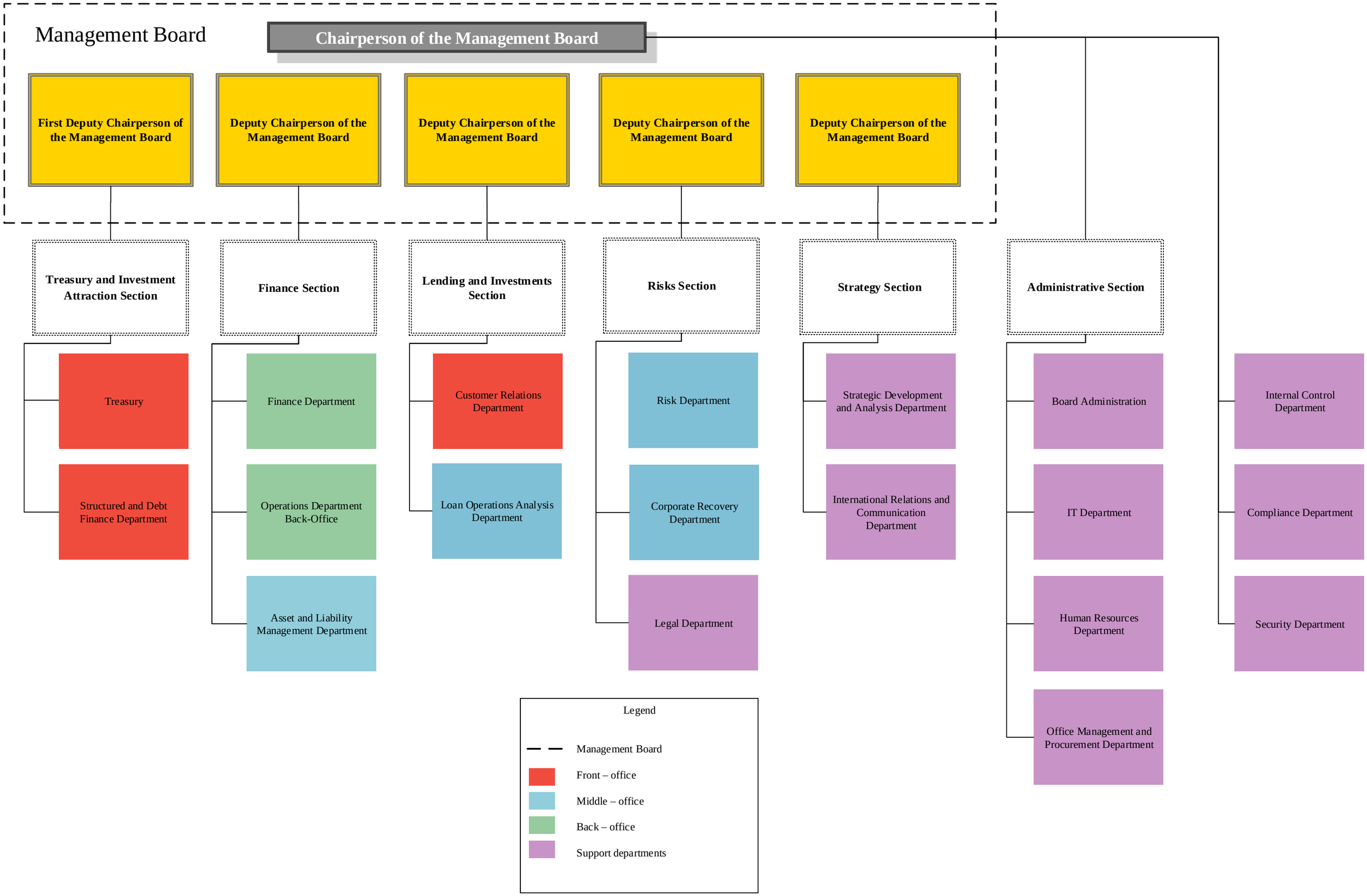Effective as on 01/01/2019