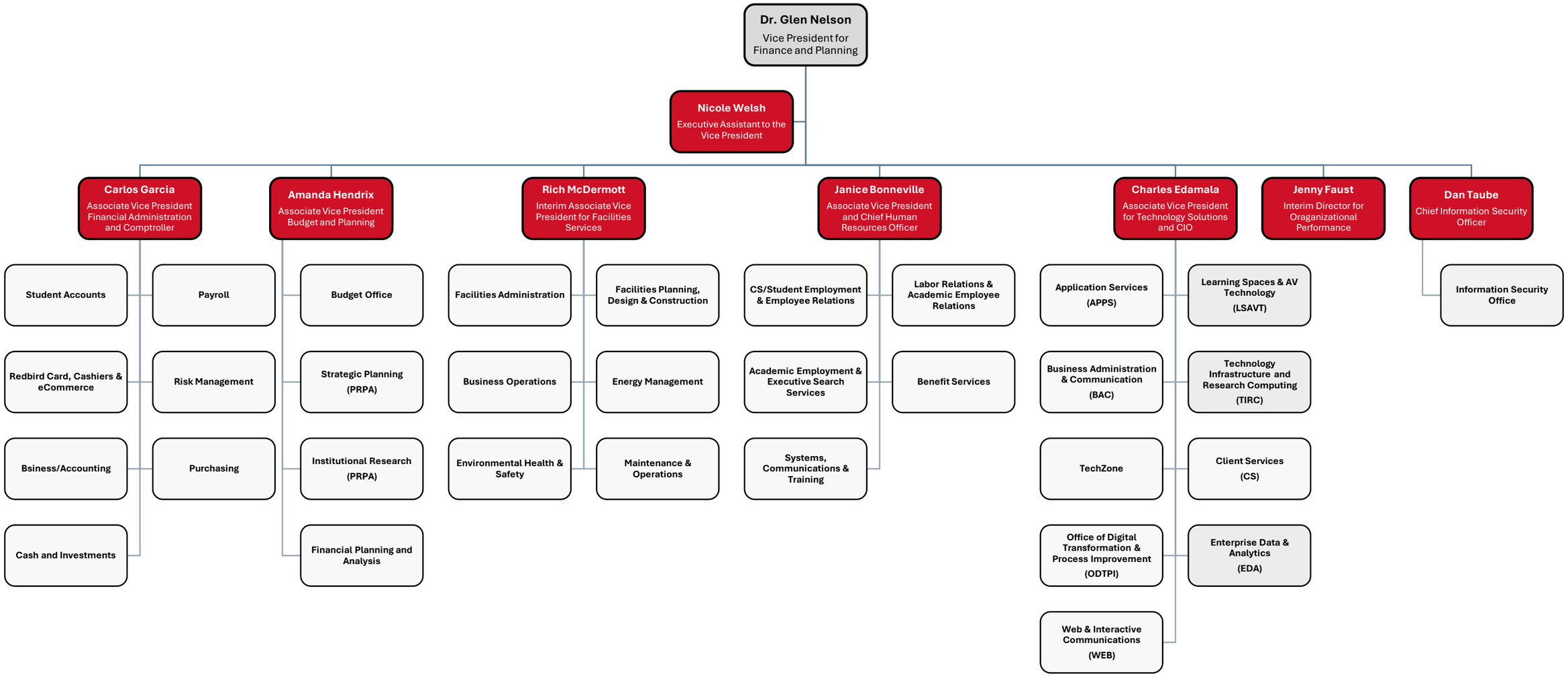

Updated October 2025