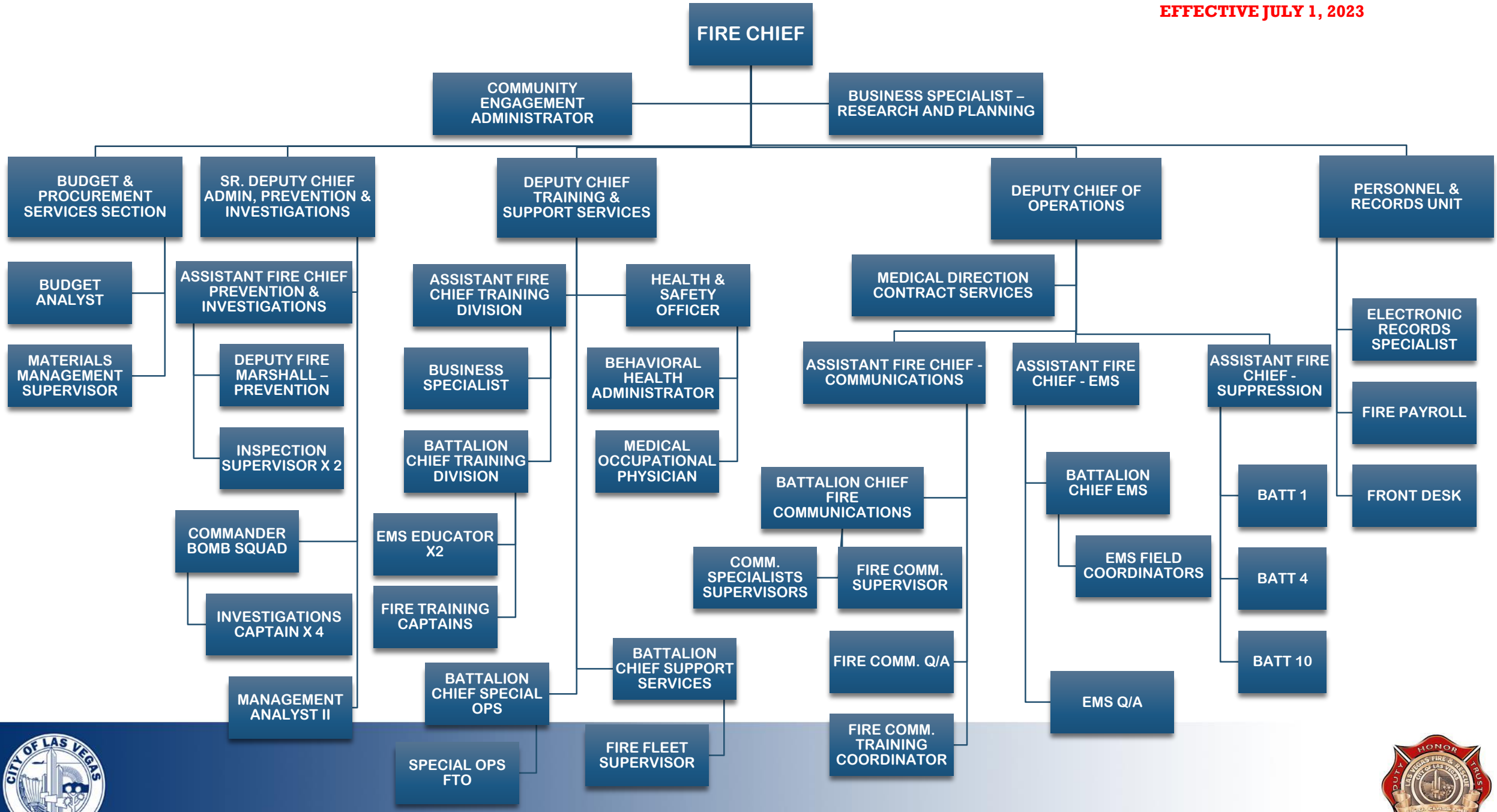EFFECTIVE JULY 1, 2023