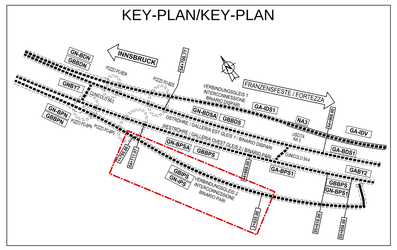KEY-PLAN/KEY-PLAN