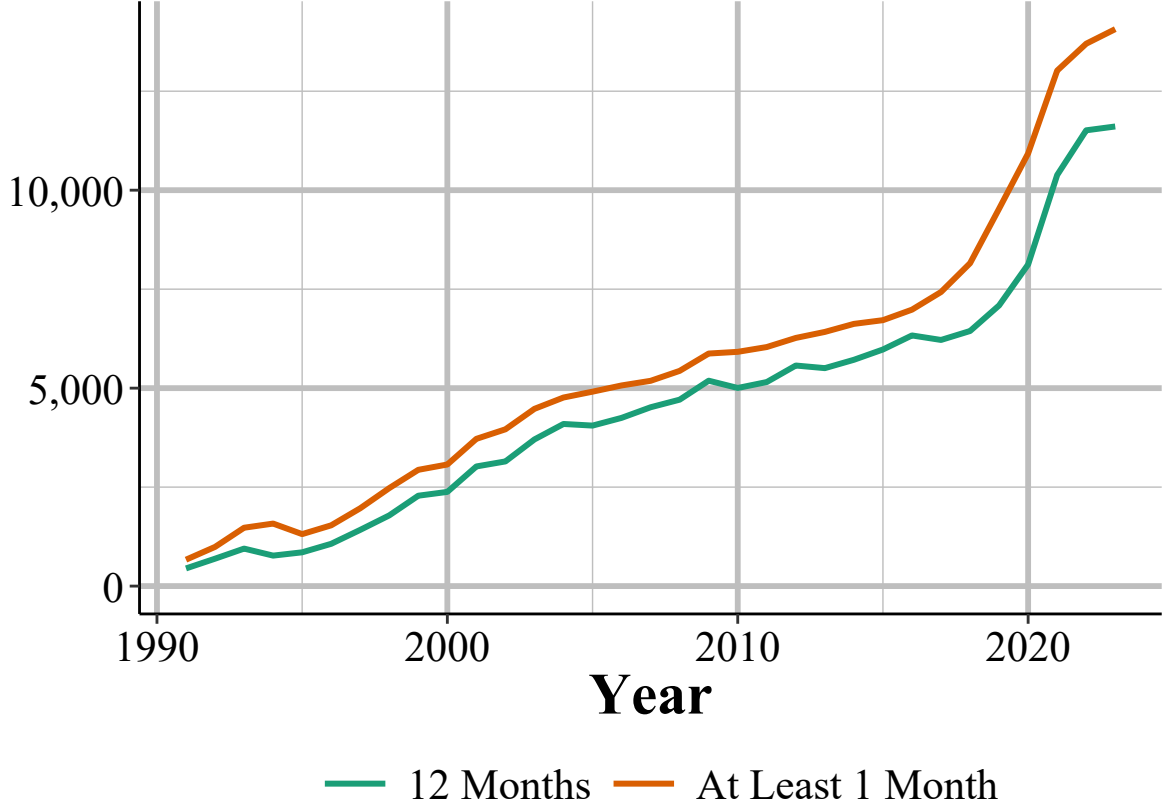


of Agencies



— 12 Months — At Least 1 Month