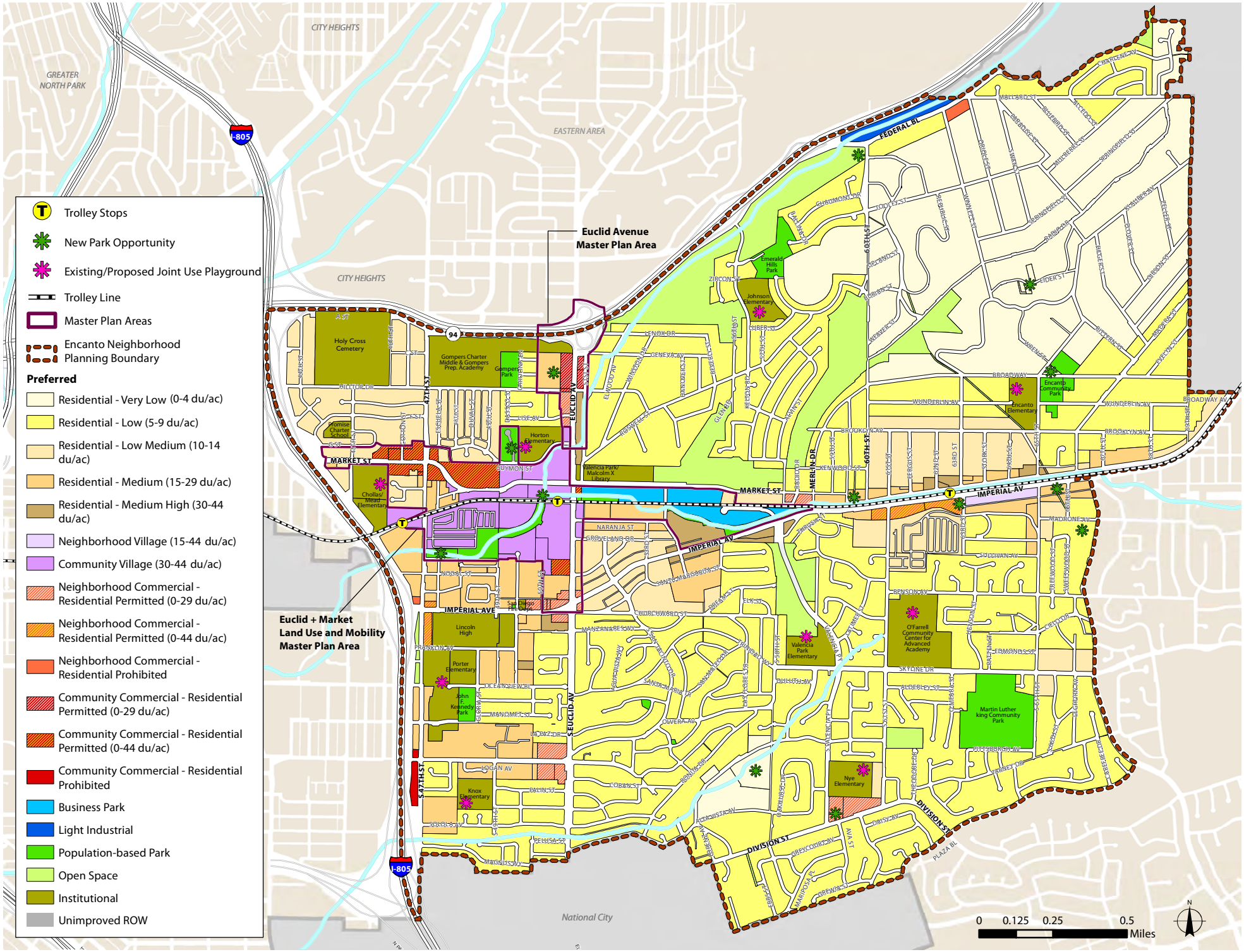Preferred Plan