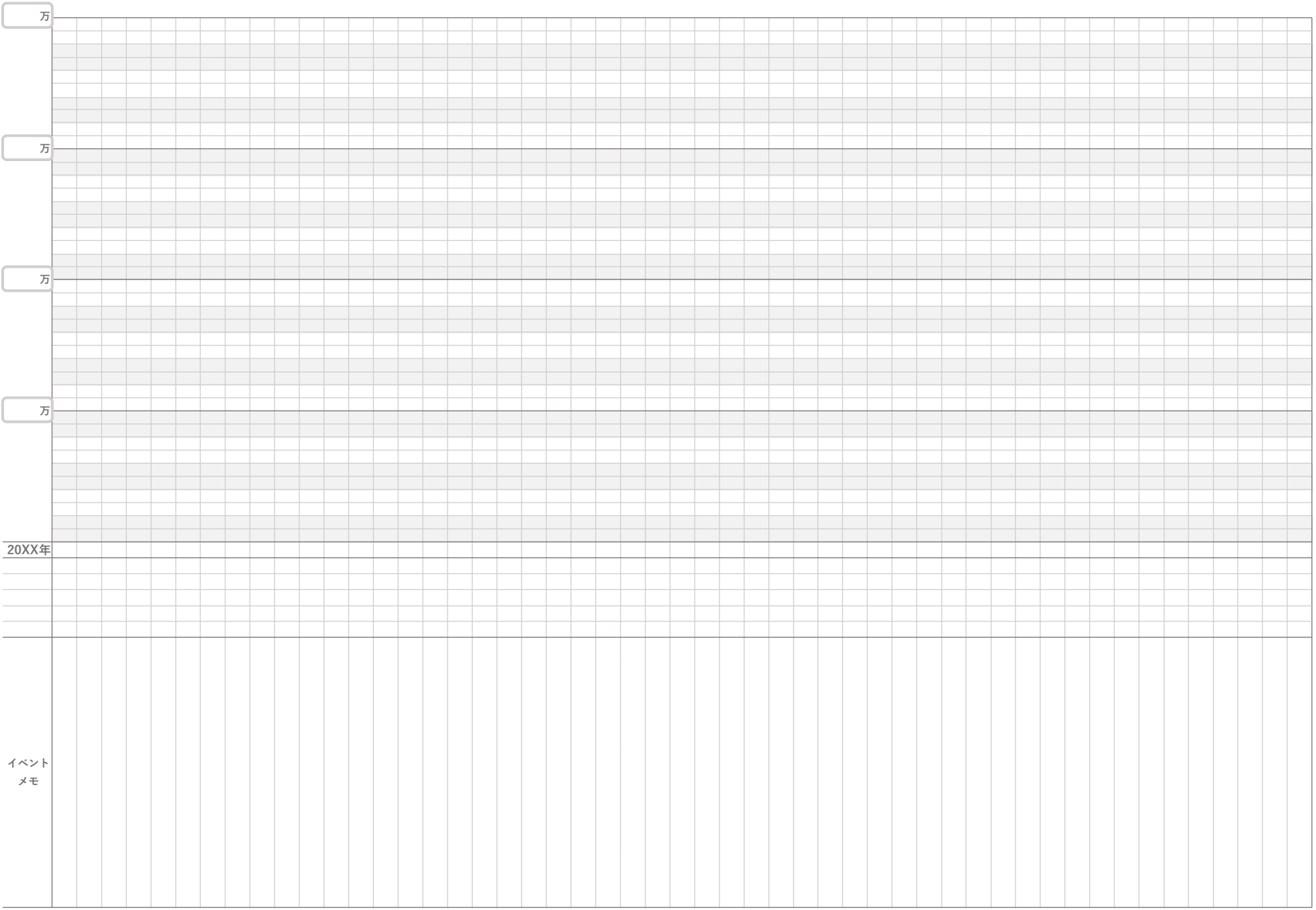Savings & Life Plan