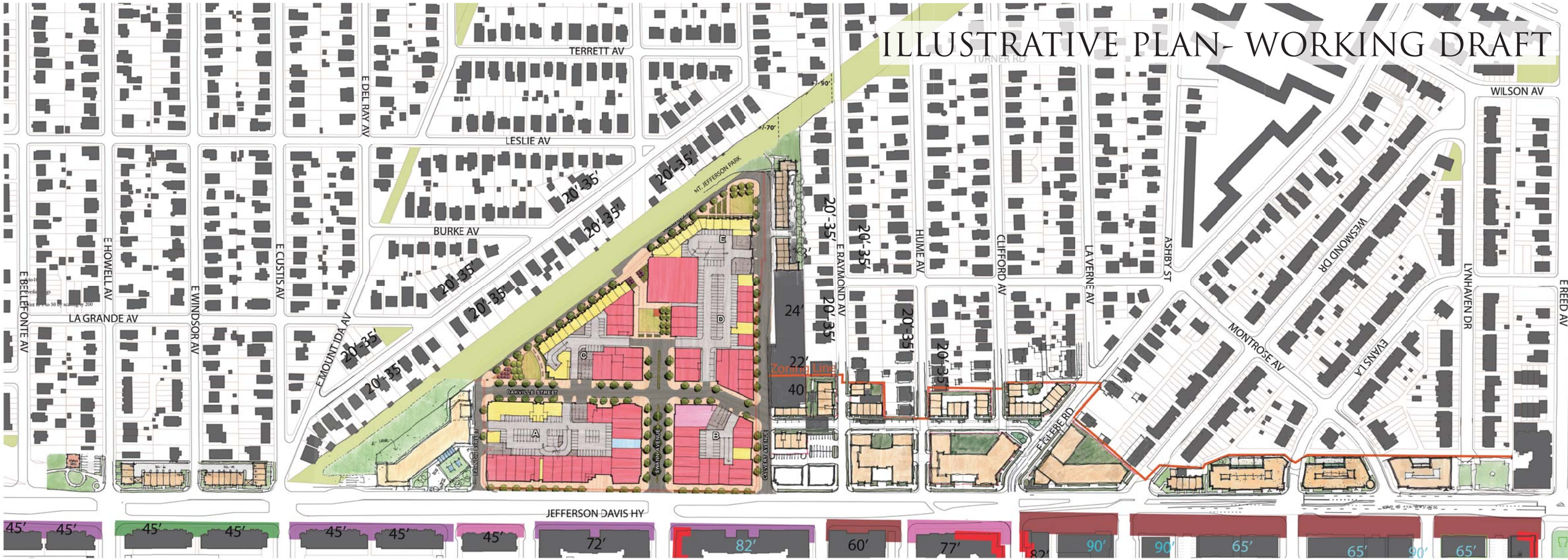ILLUSTRATIVE PLAN- WORKING DRAFT