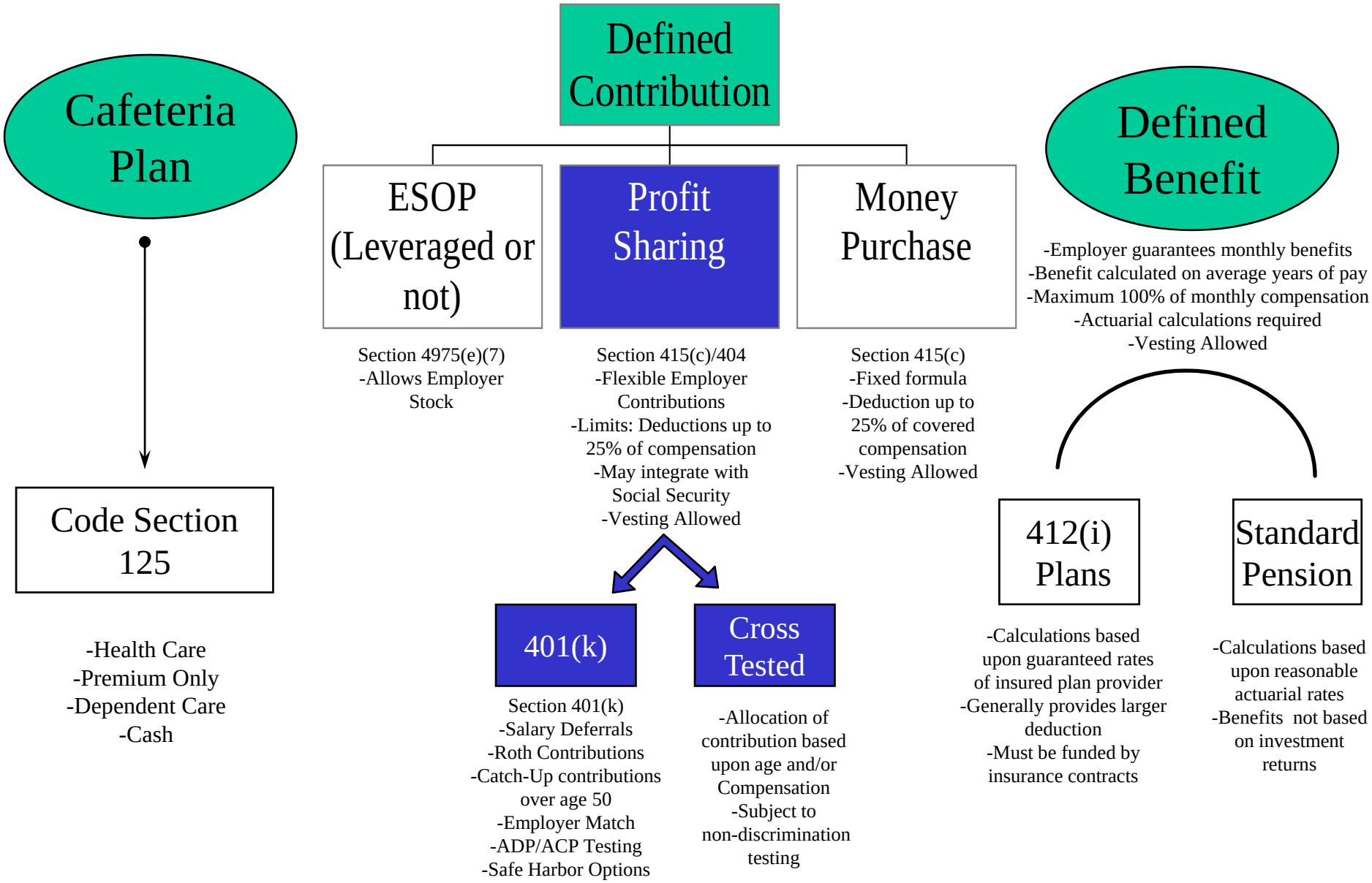Qualified Plans and Your Company