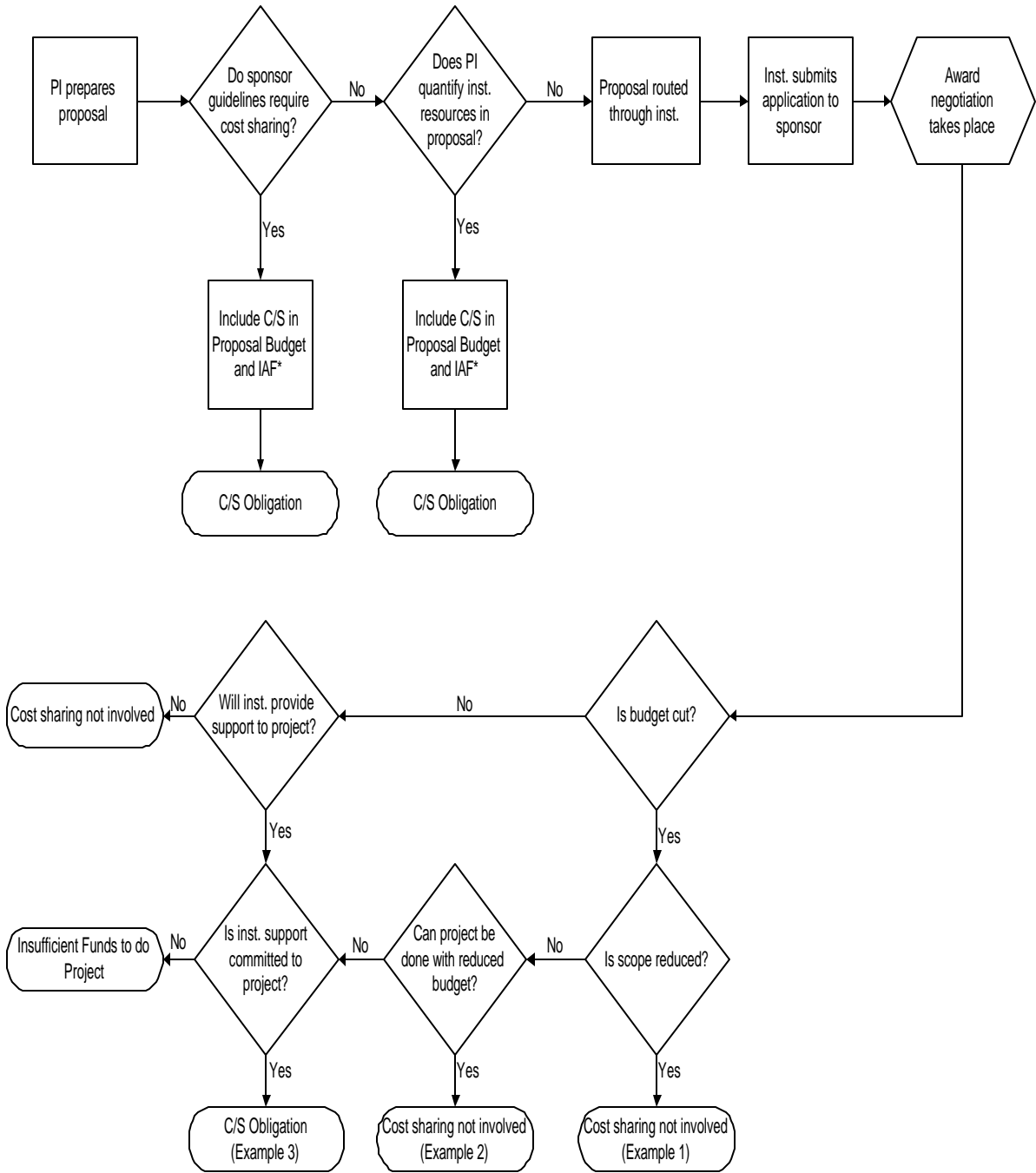


IS IT COST SHARING?



* IAF = Internal Approval Form