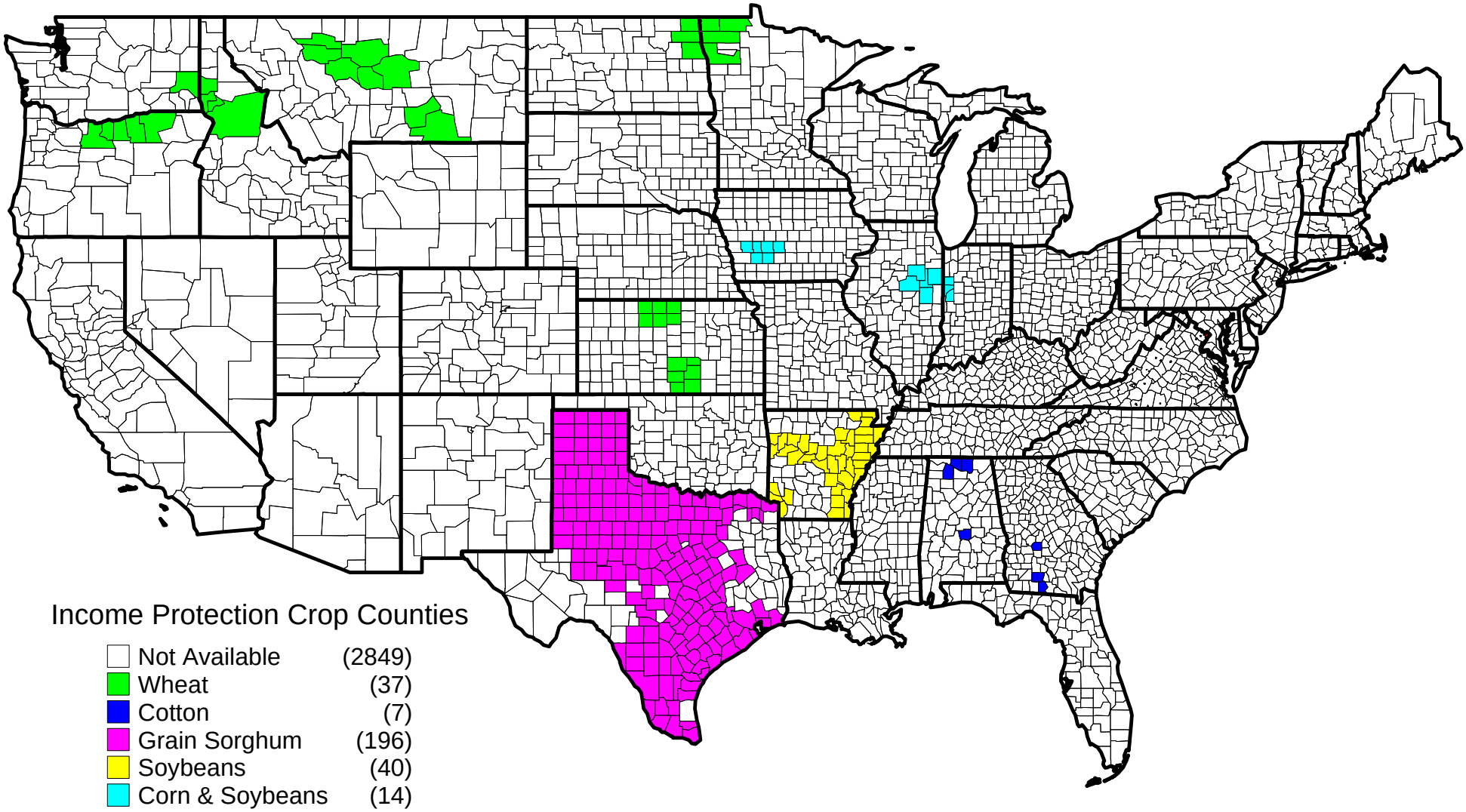Income Protection Availability