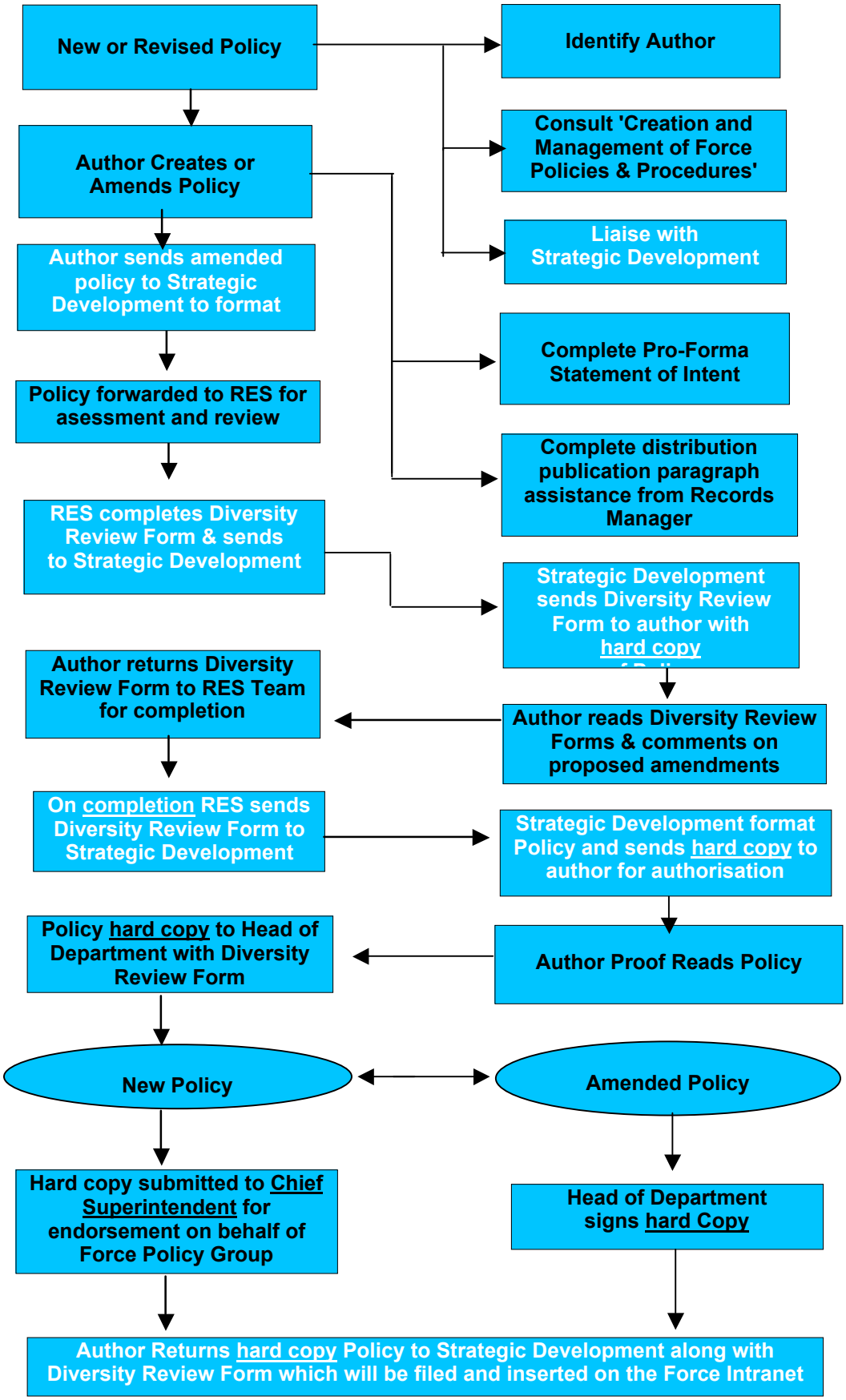POLICY FLOWCHART