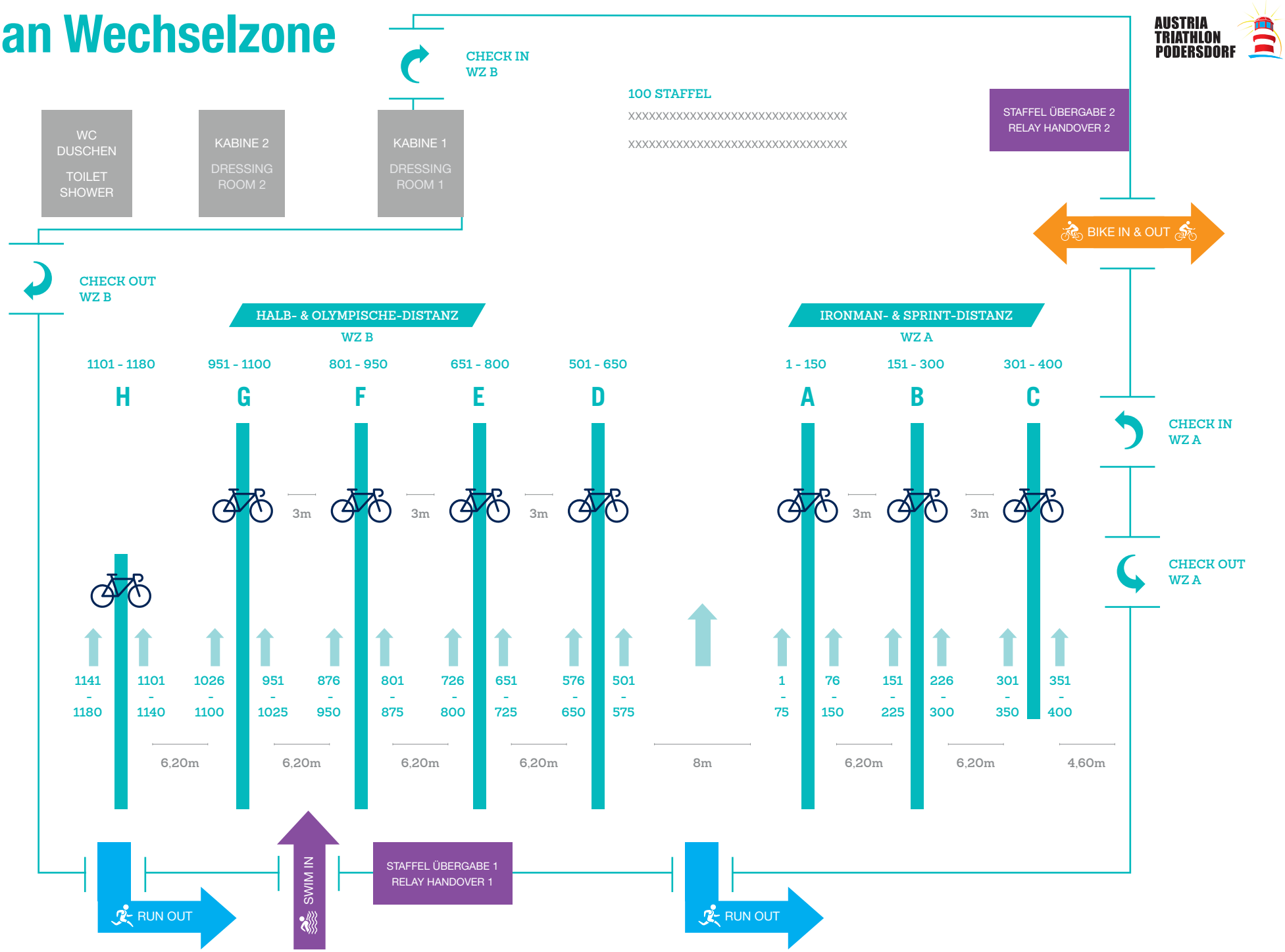Plan Wechselzone