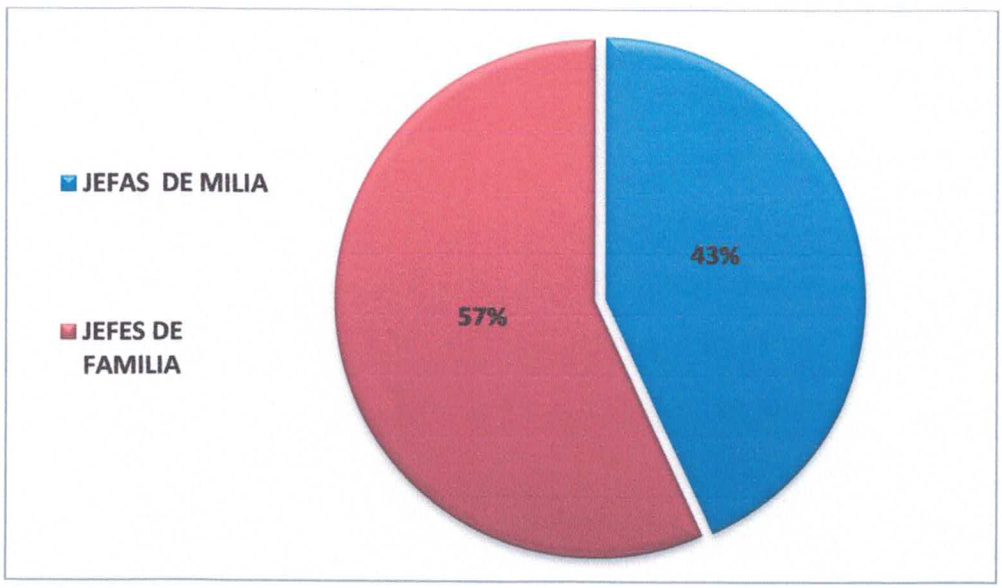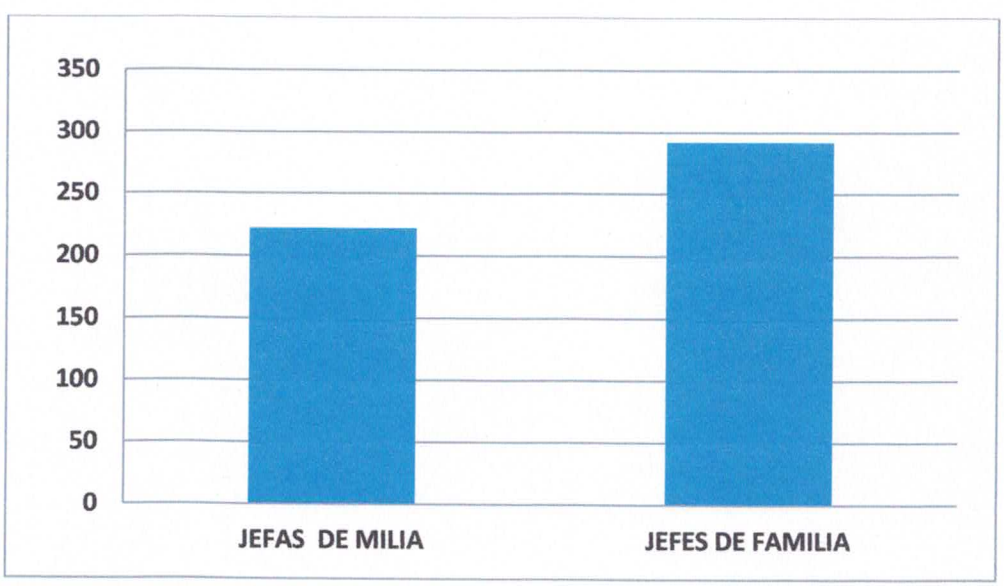BENEFICIARIOS