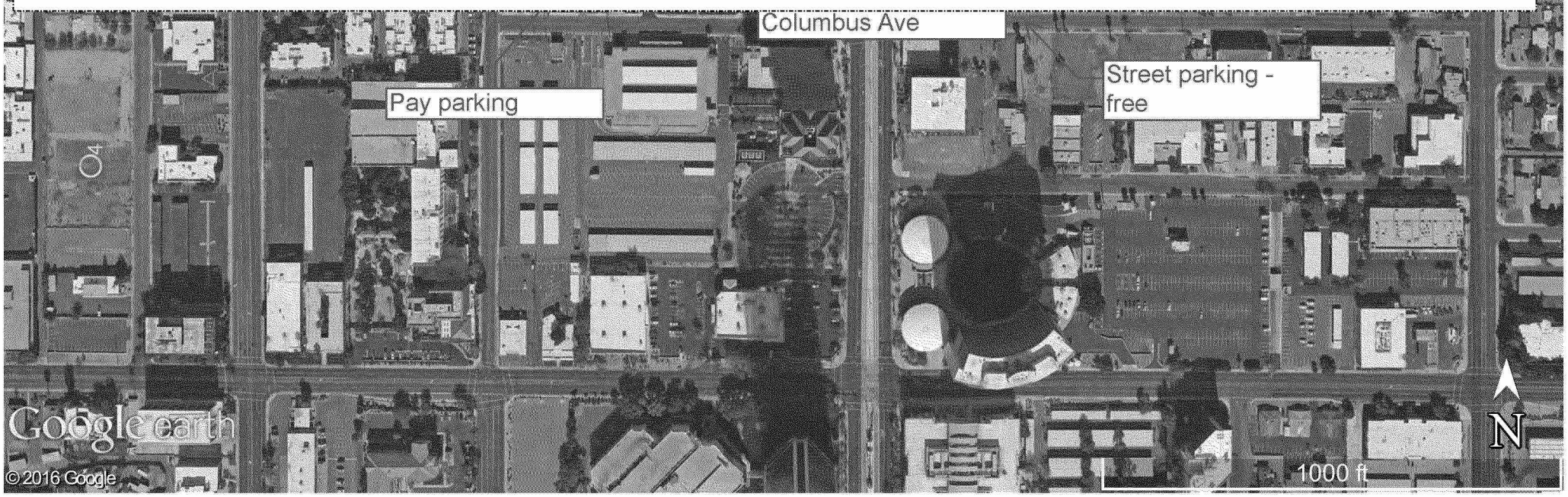Agency Equity / Referral / Consultation