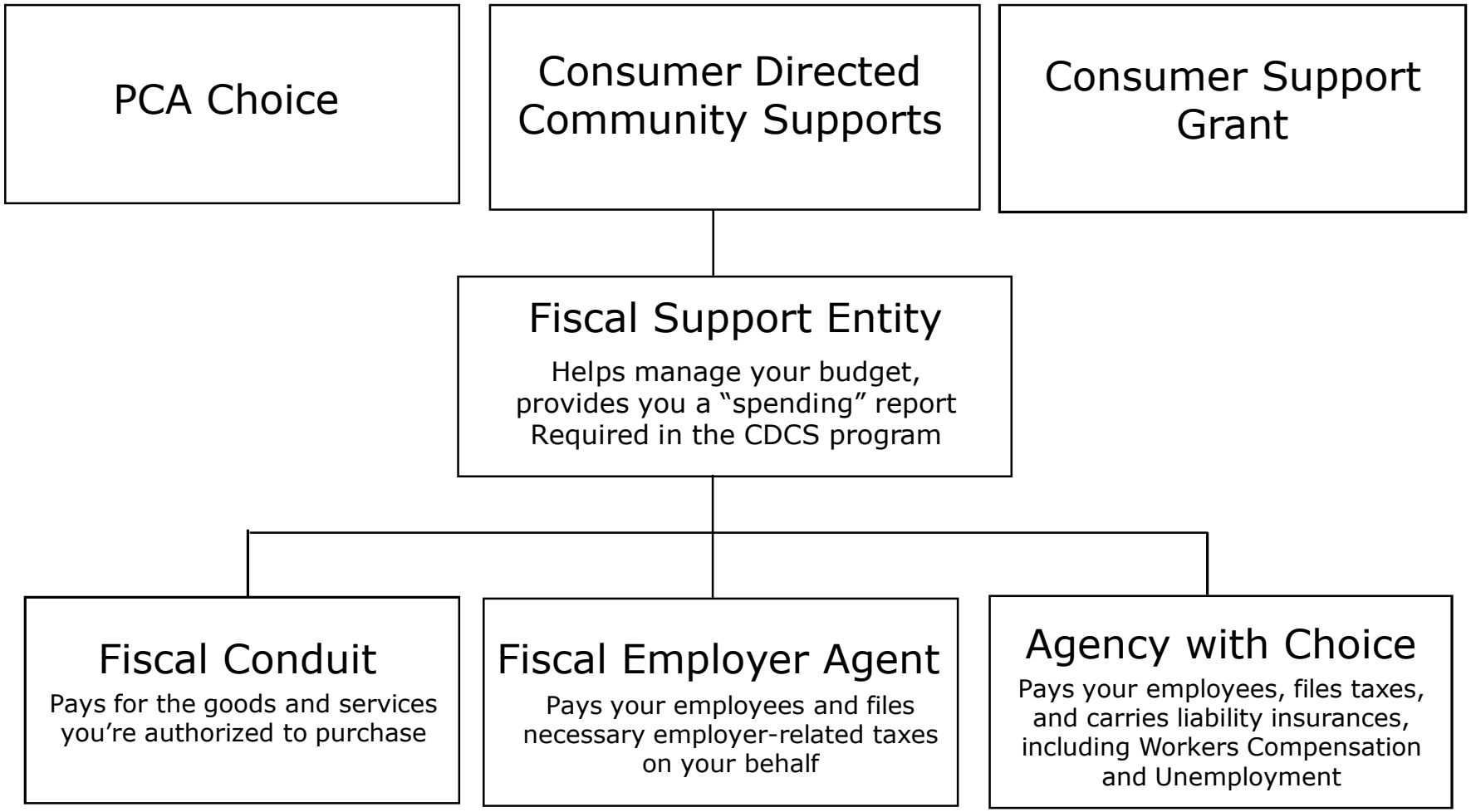Consumer Directed Options