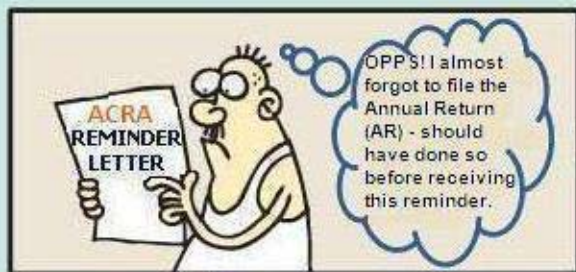


File Early, Avoid Penalty

- an **ACRA**'s advisory



**File
Later,
PAY
MORE**