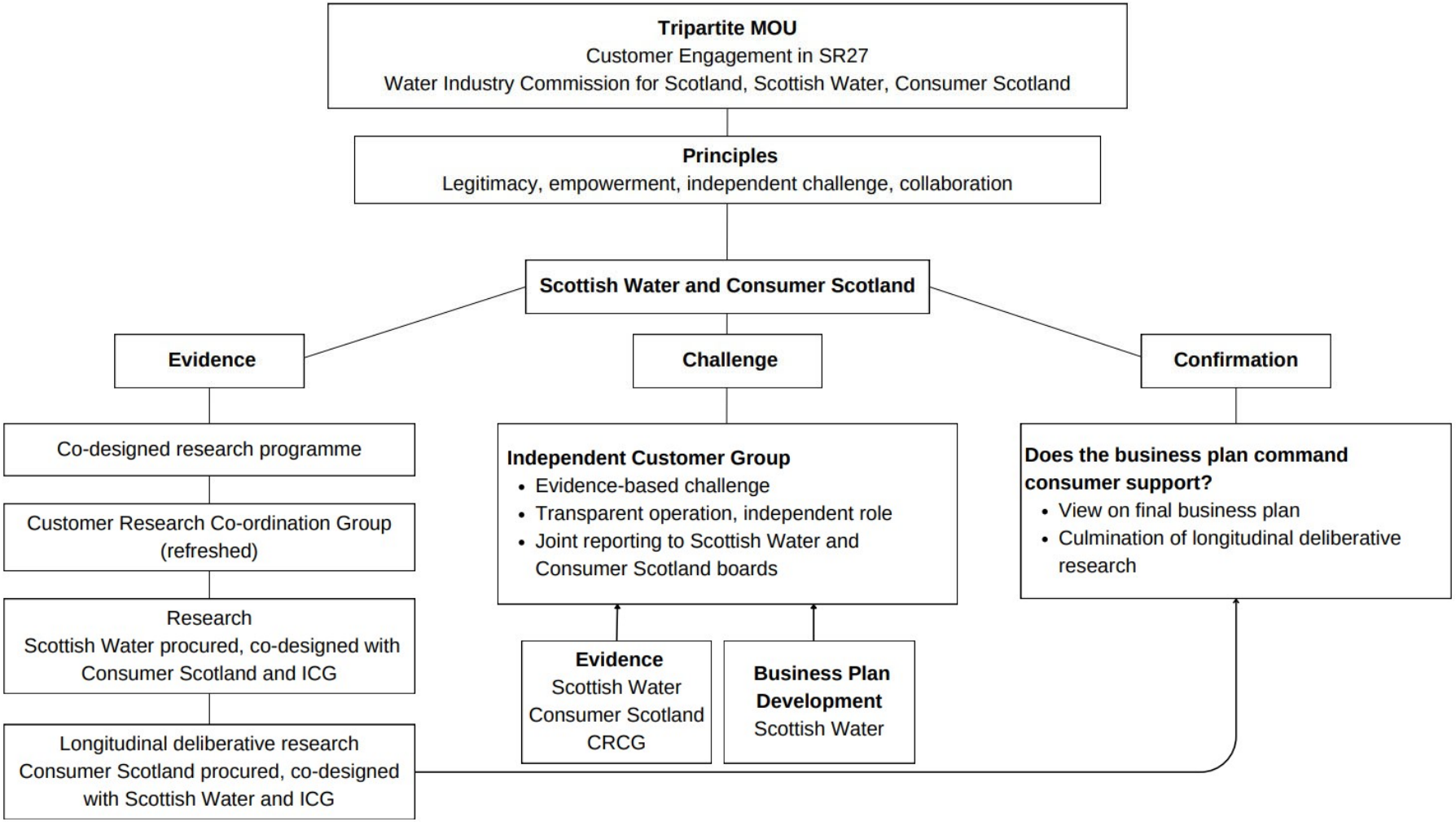Tripartite MOU - 3 Pillars