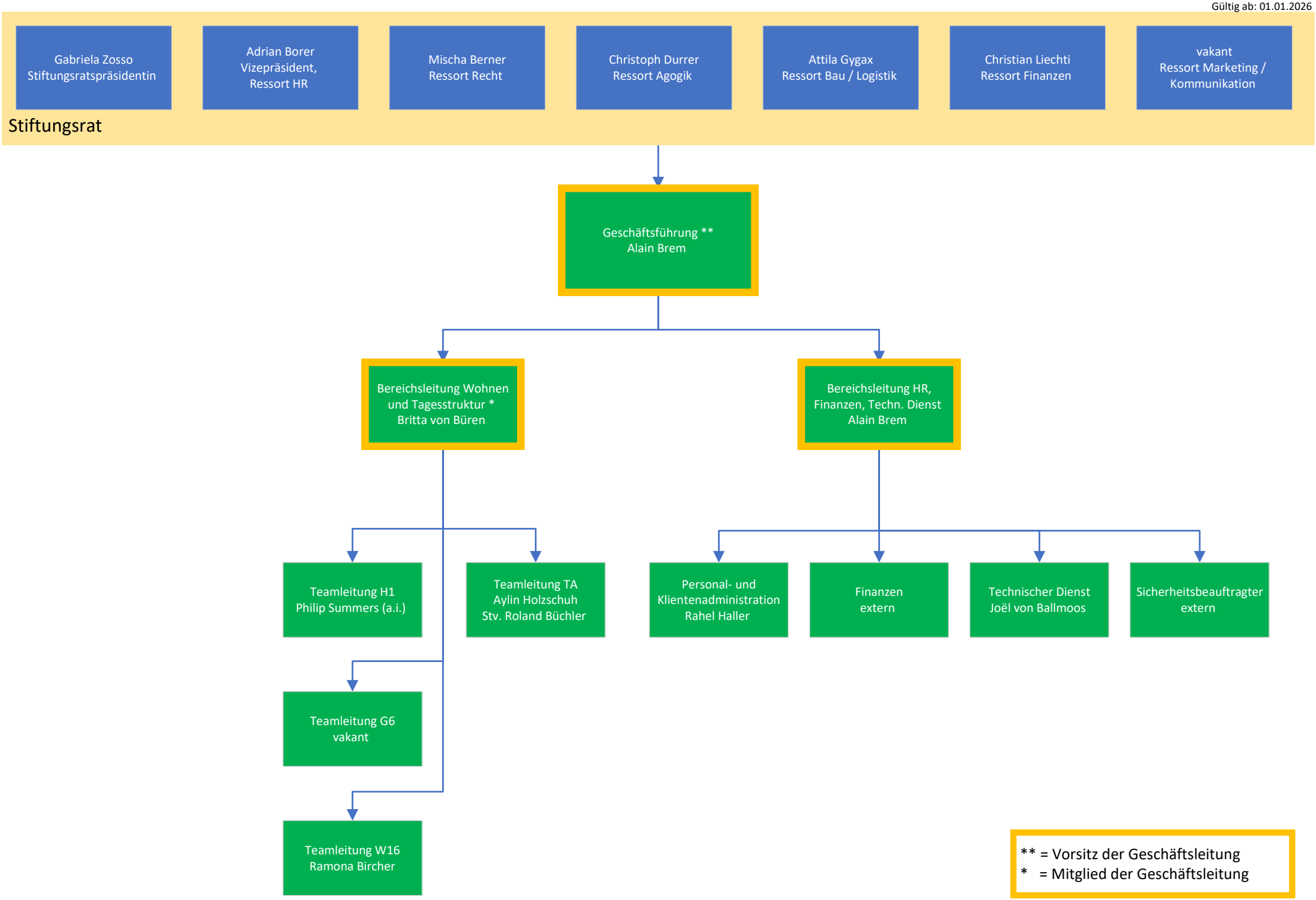Gültig ab: 01.01.2026