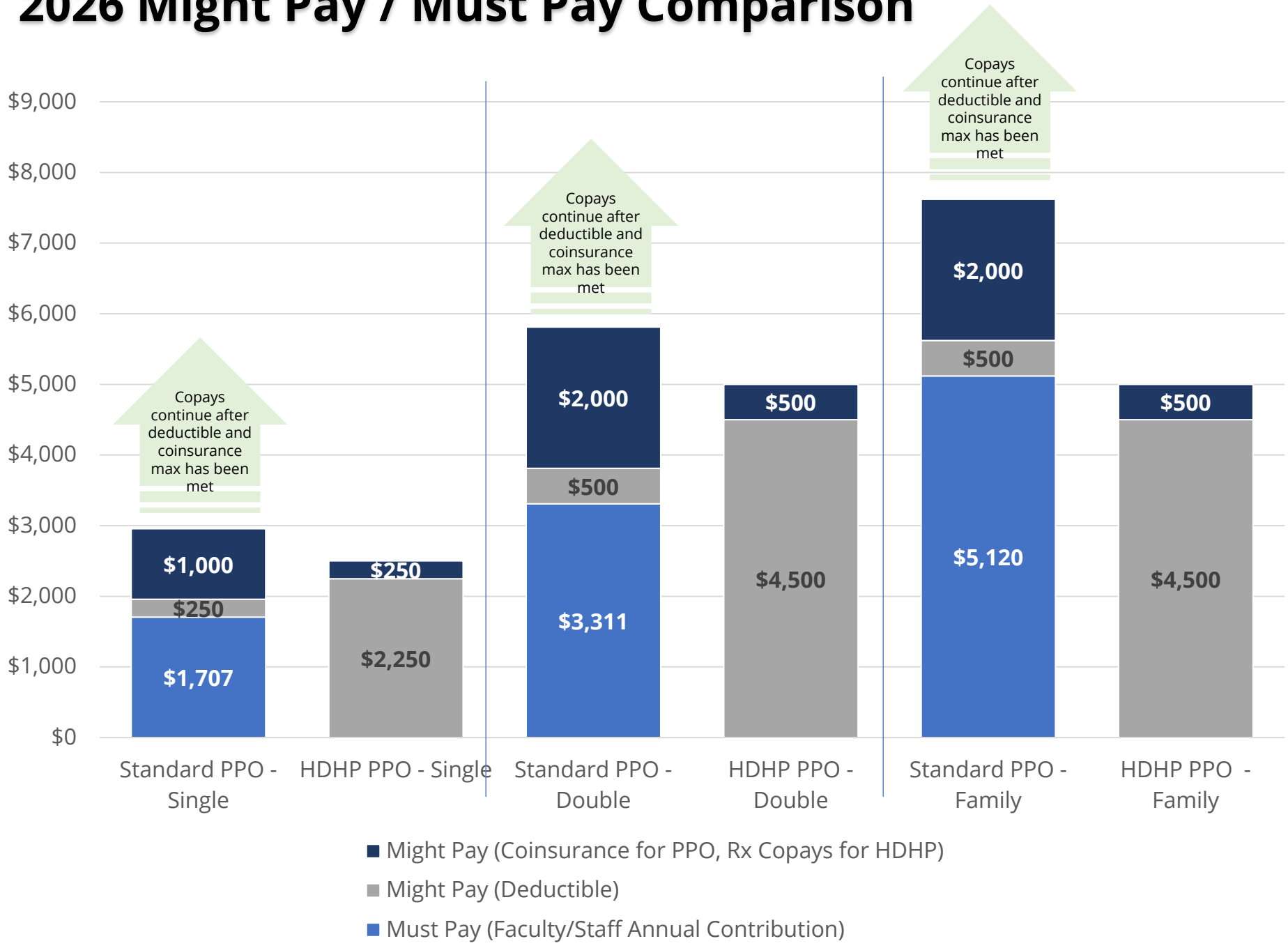2026 Might Pay / Must Pay Comparison