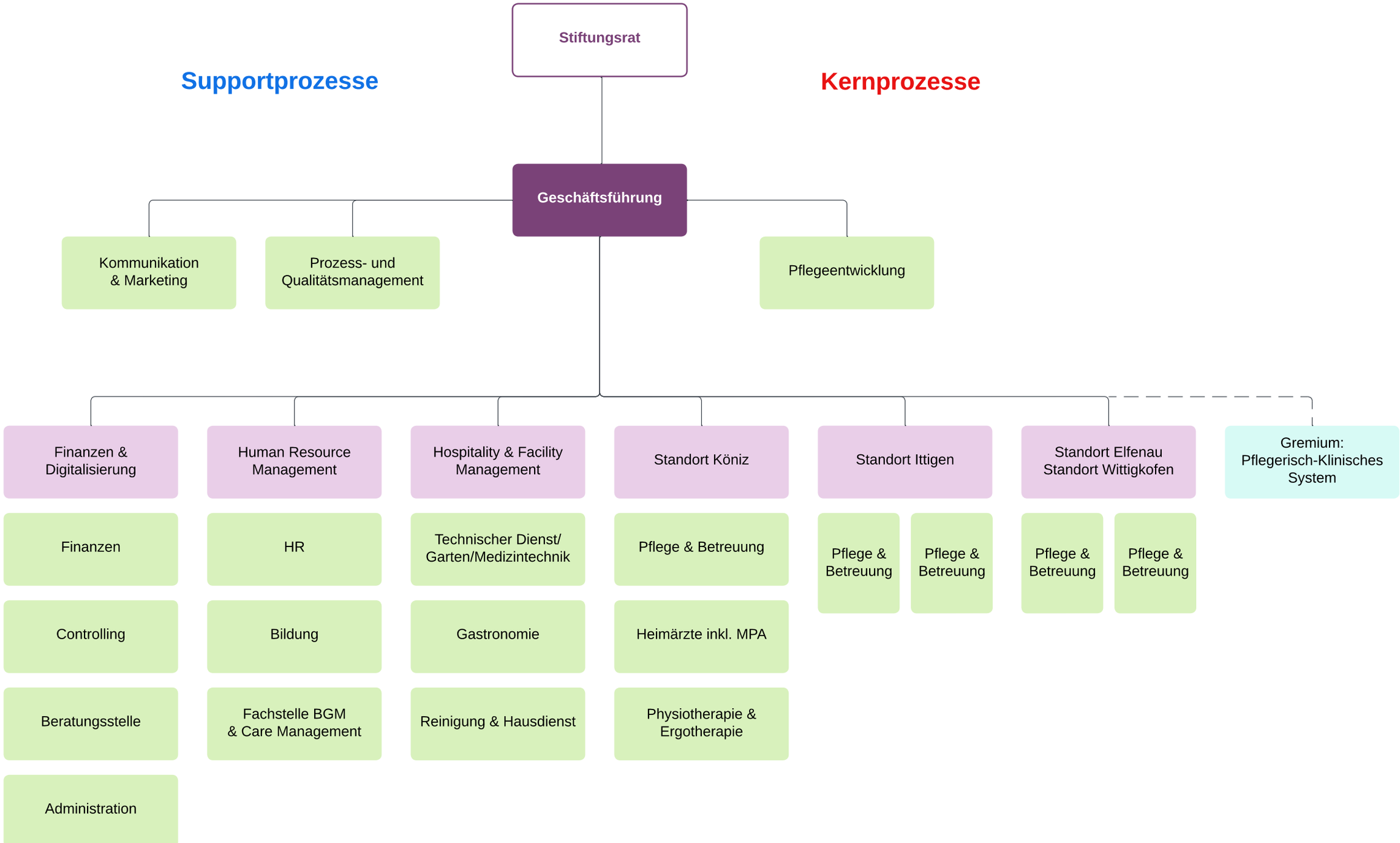gültig ab 01.01.2026