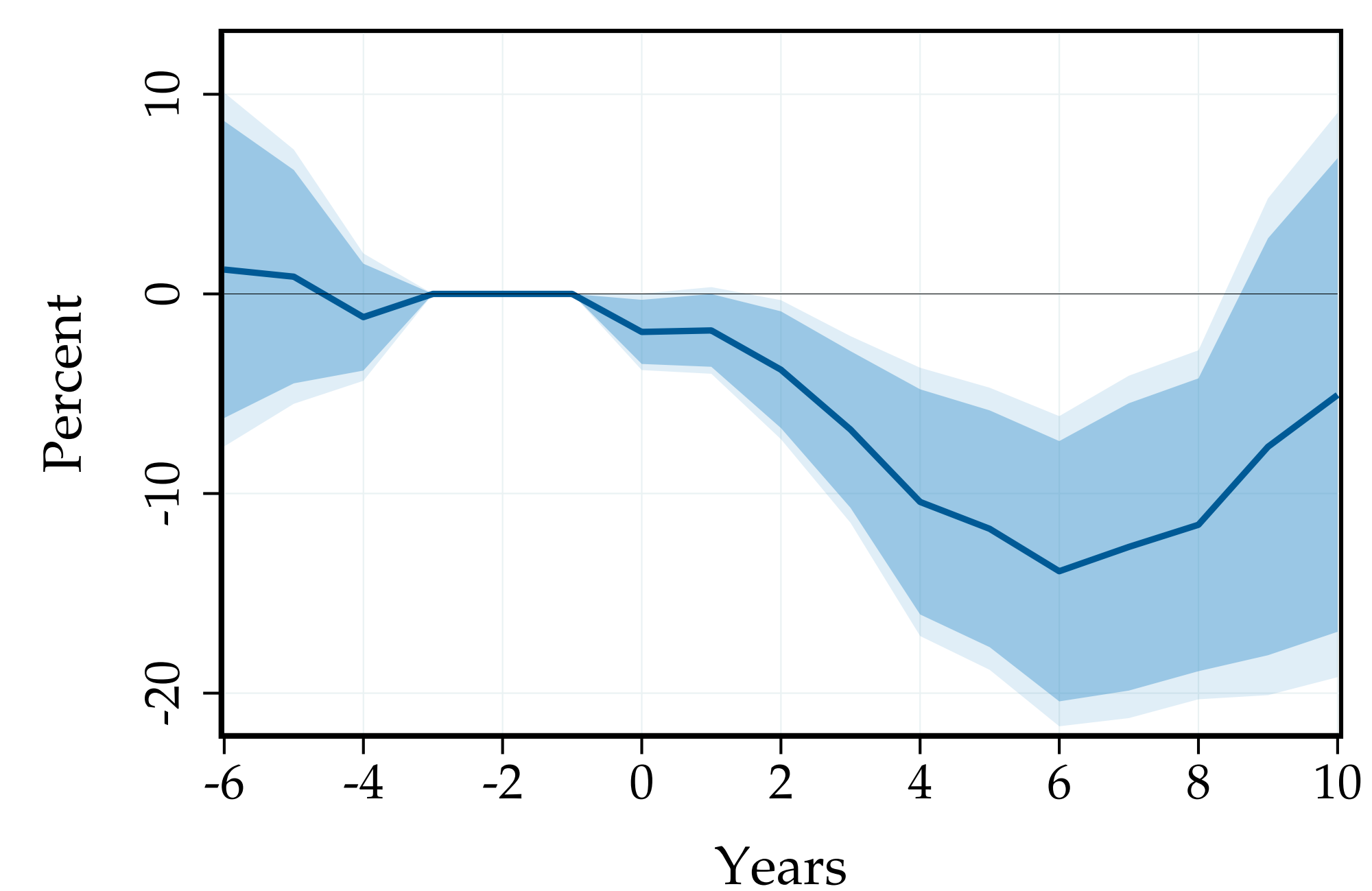
Percent
10
0
-10
-20
-6
-4
-2
0
2
4
6
8
10
Years