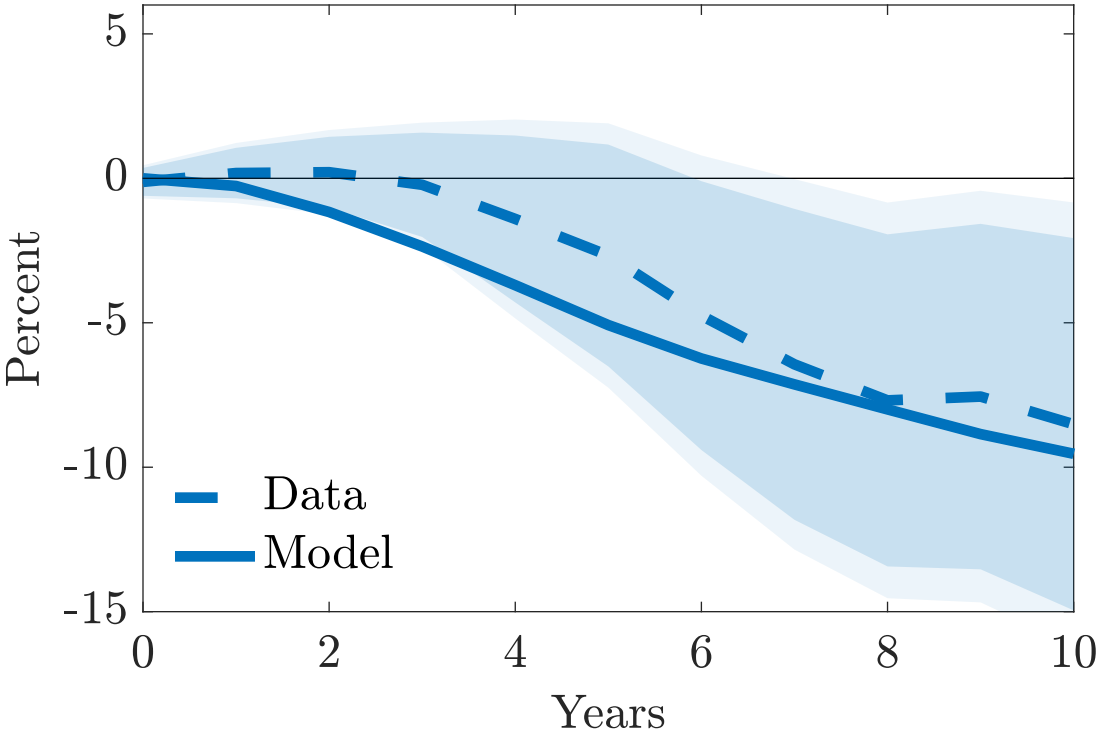
5
0
-5
-10
-15
Percent
Data
Model
0
2
4
6
8
10
Years