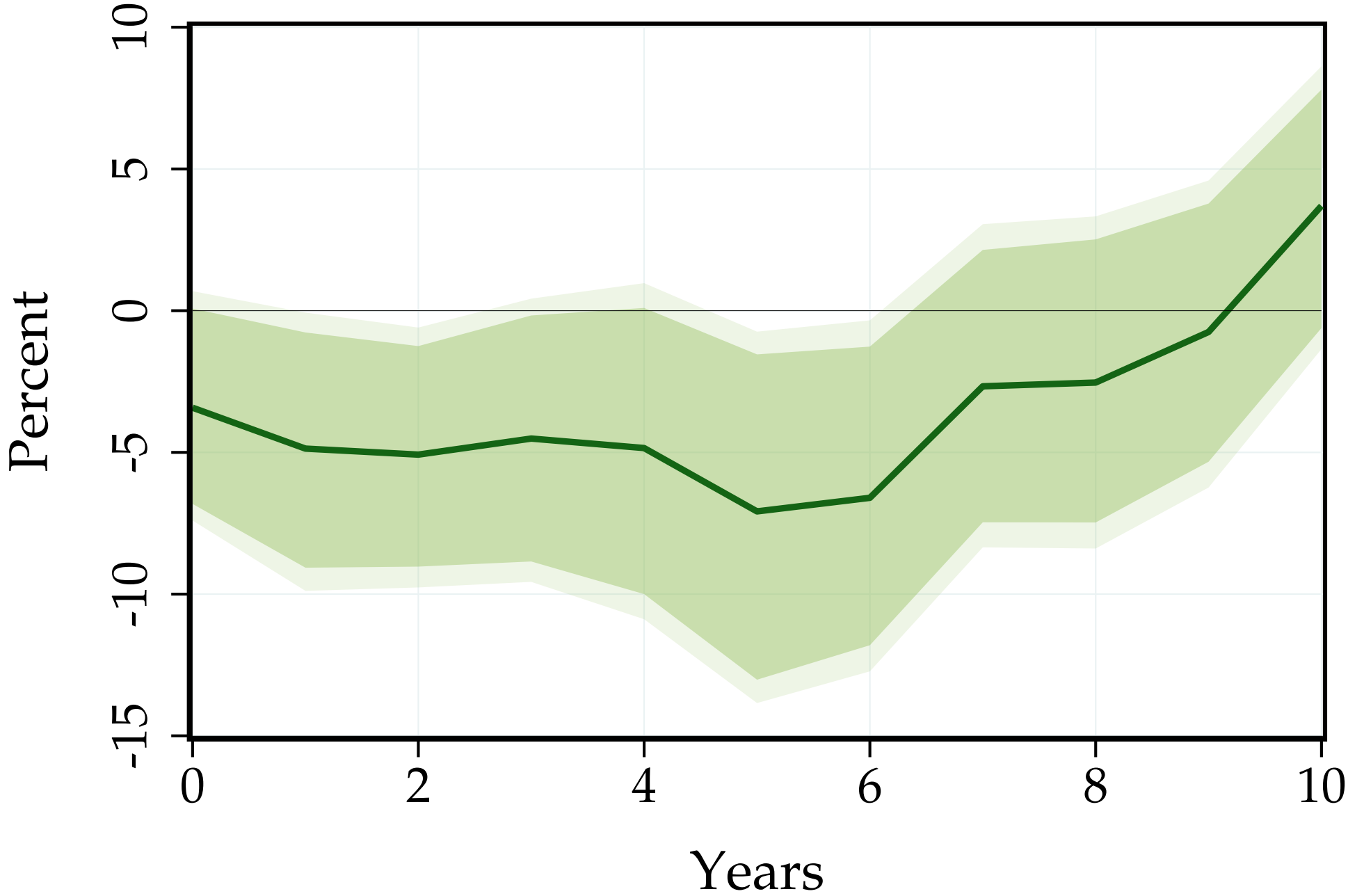
Percent
10
5
0
-5
-10
-15
0
2
4
6
8
10
Years