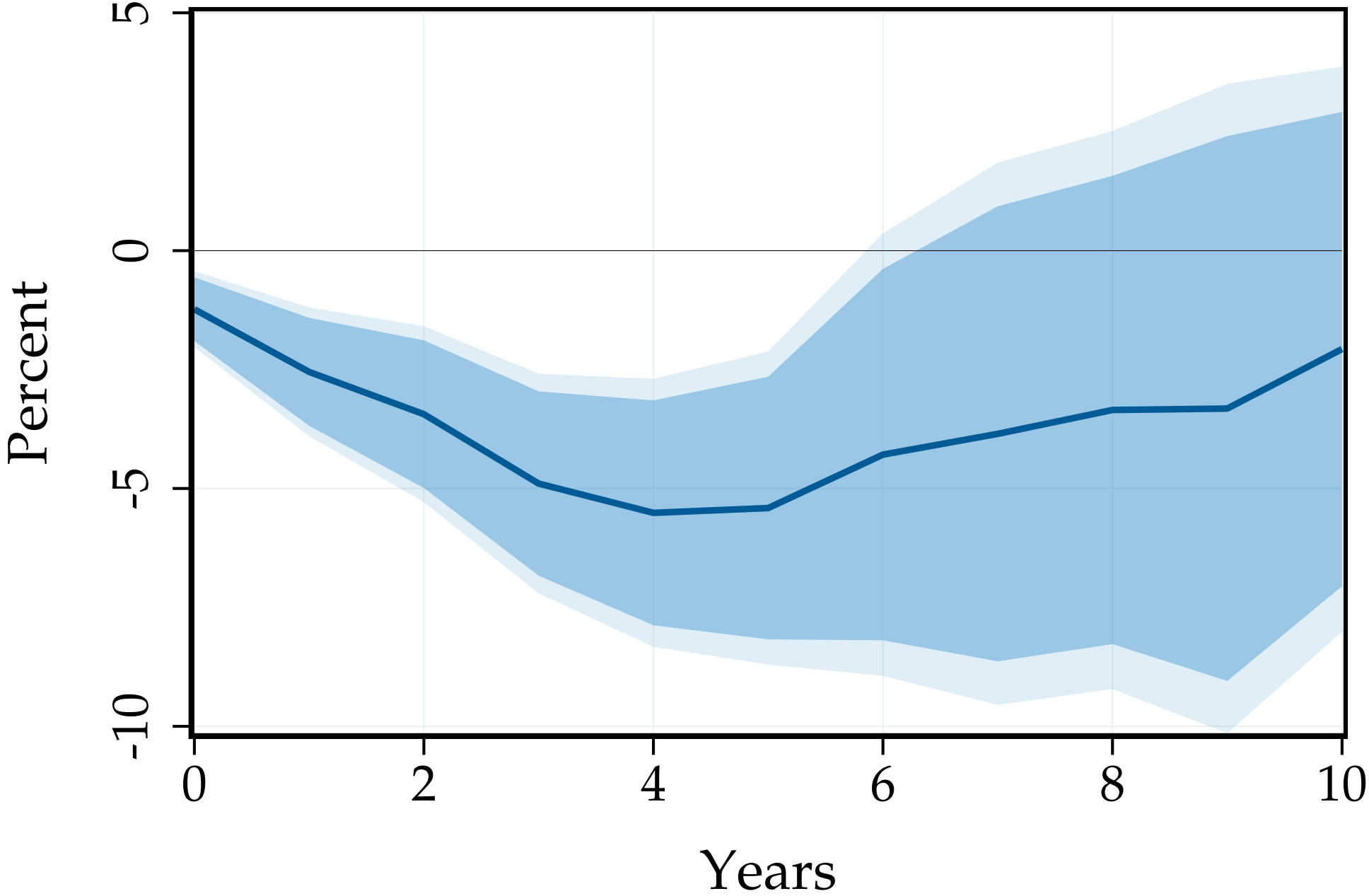
Percent
5
0
-5
-10
0
2
4
6
8
10
Years