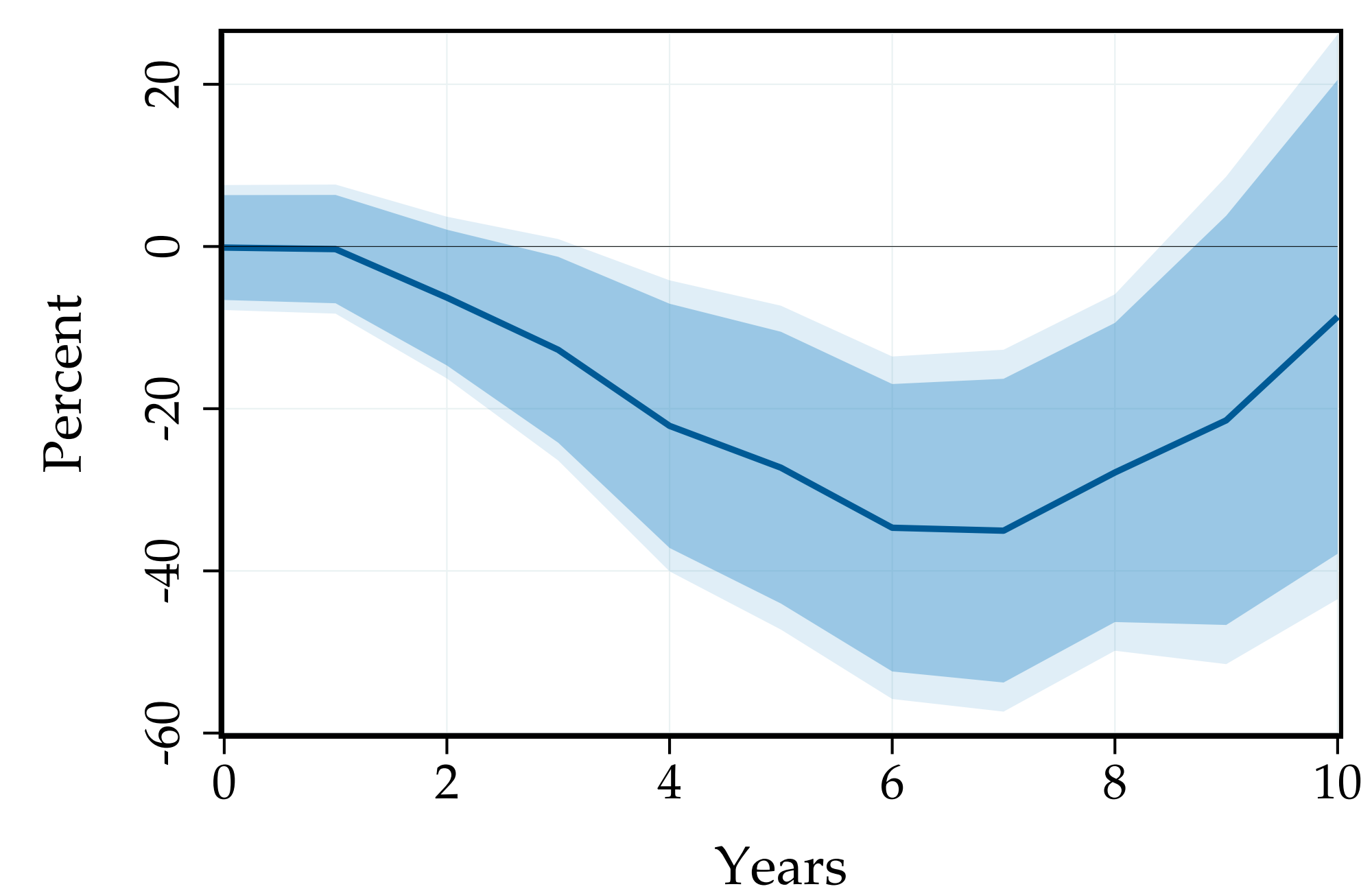
Percent
20
0
-20
-40
-60
0
2
4
6
8
10
Years