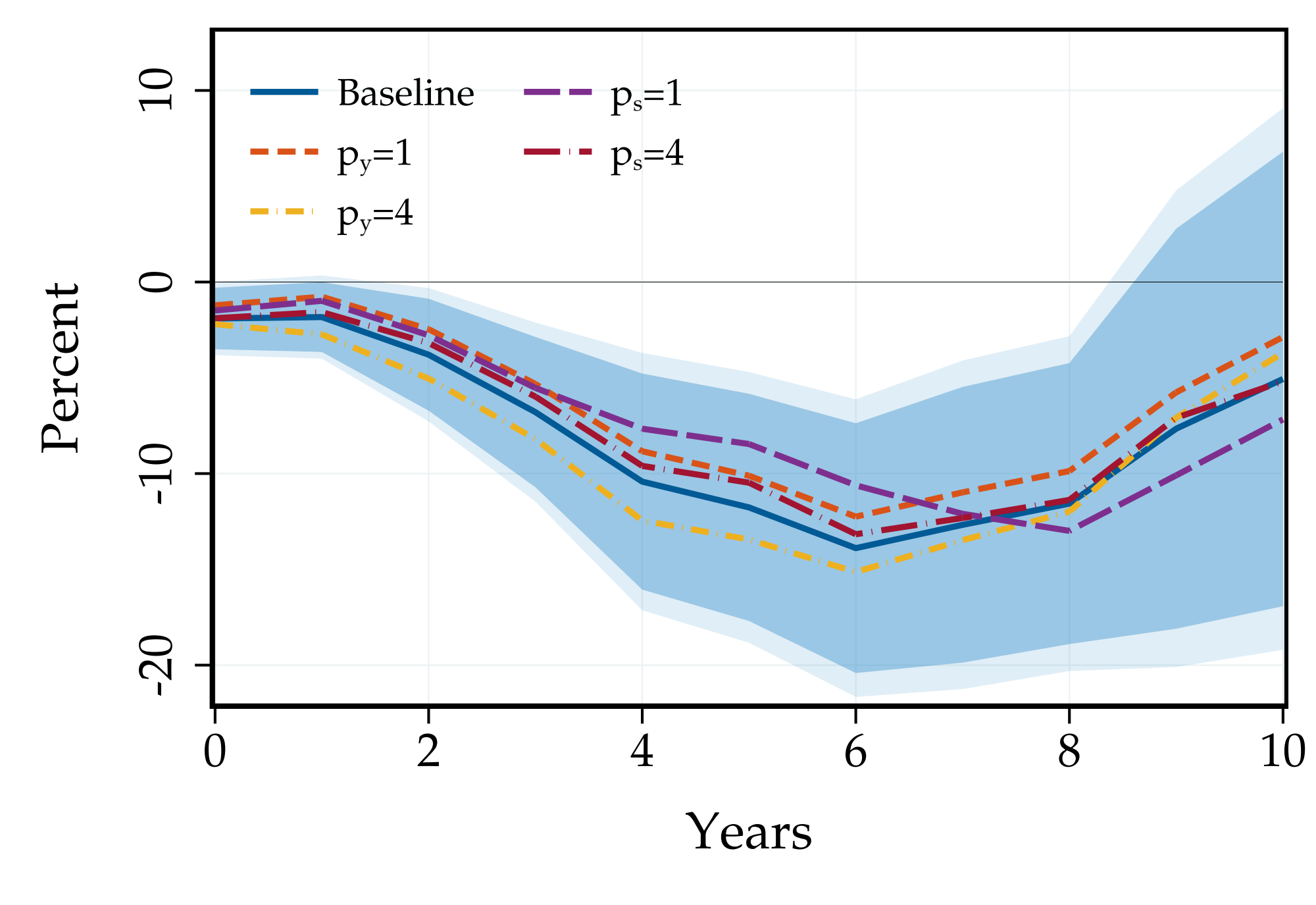
Baseline
p_s=1
p_y=1
p_s=4
p_y=4
Percent
10
0
-10
-20
0
2
4
6
8
10
Years