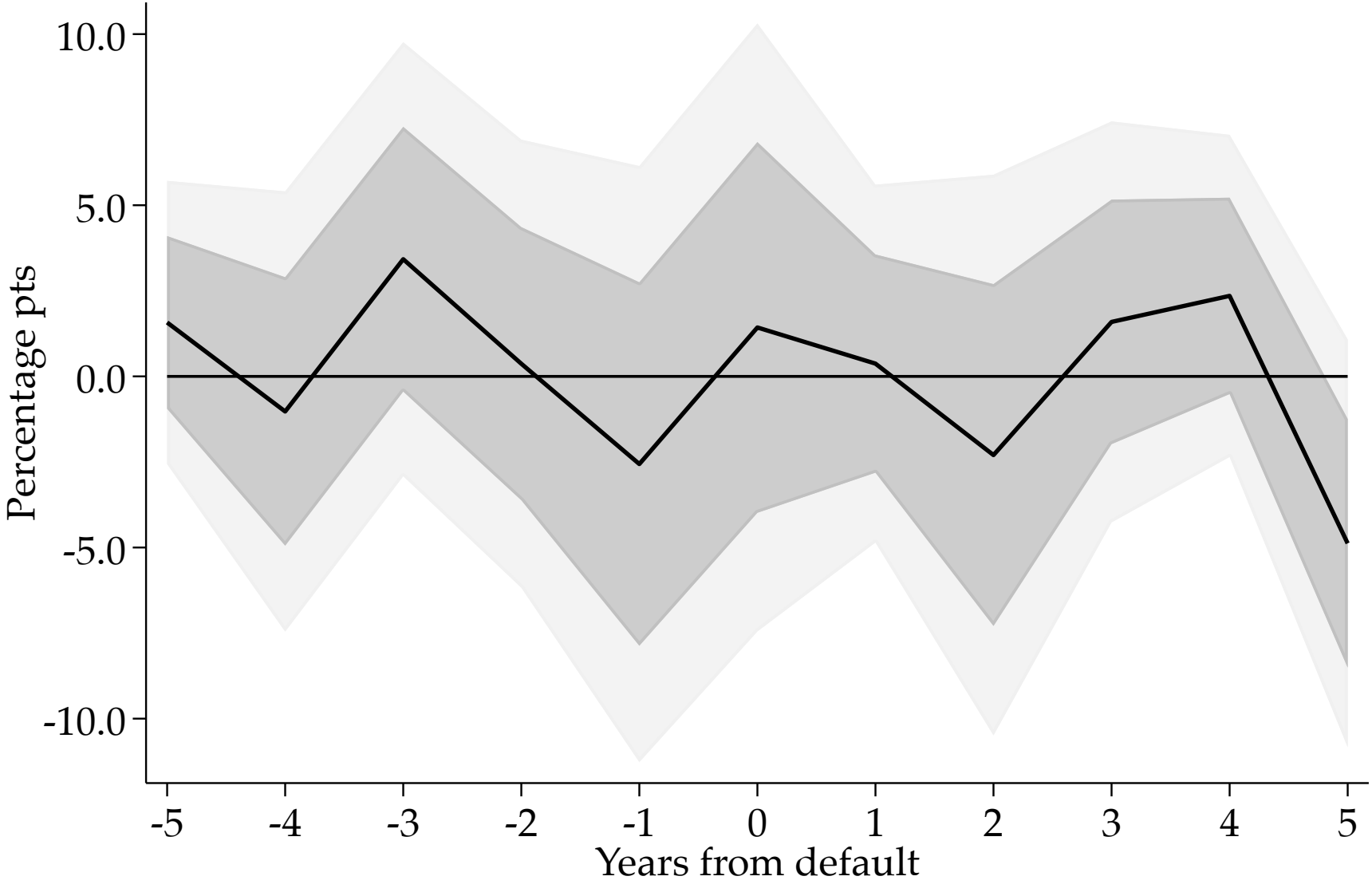
10.0
5.0
0.0
-5.0
-10.0
Percentage pts
-5
-4
-3
-2
-1
0
1
2
3
4
5
Years from default