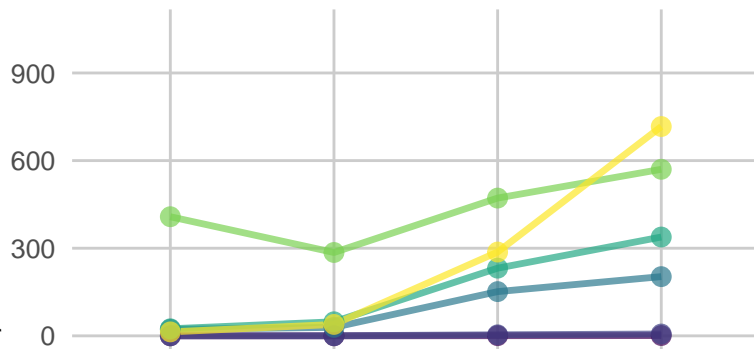


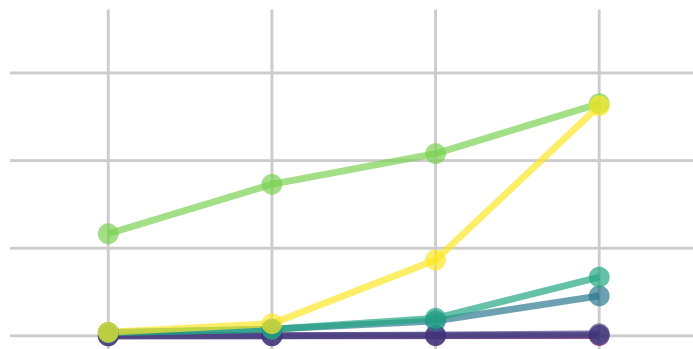
Model

a	c	e
b	d	f

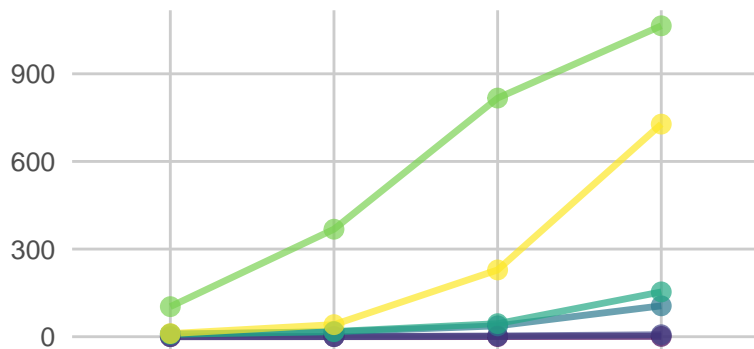
1 year



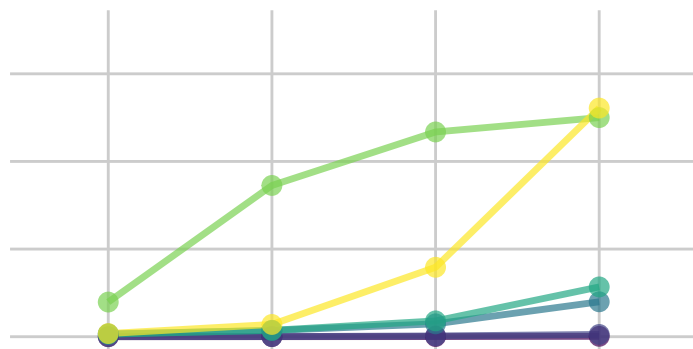
3 years



3-6 years



irregular



Sample Size