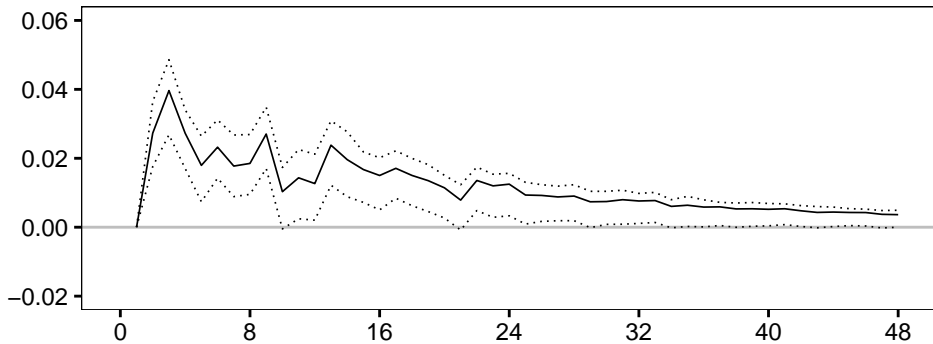
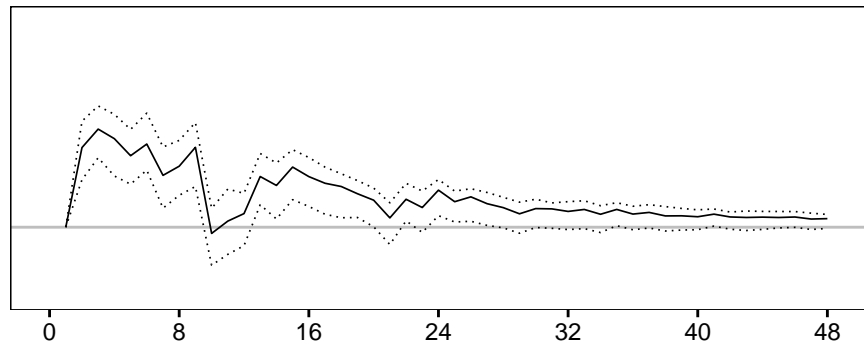


**Benchmark Model**



**Yield Curve Spread**



Lags (months)