E: Annual transition probability (spline curves)

Legend:
- 8. Spline 1 knot hazard
- 9. Spline 2 knots hazard
- 10. Spline 3 knots hazard
- 11. Spline 1 knot odds
- 12. Spline 2 knots odds
- 13. Spline 3 knots odds
- 14. Spline 1 knot normal
- 15. Spline 2 knots normal
- 16. Spline 3 knots normal

annual transition probability

time