D: Annual transition probability (spline curves)

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

x-axis: time

y-axis: annual transition probability