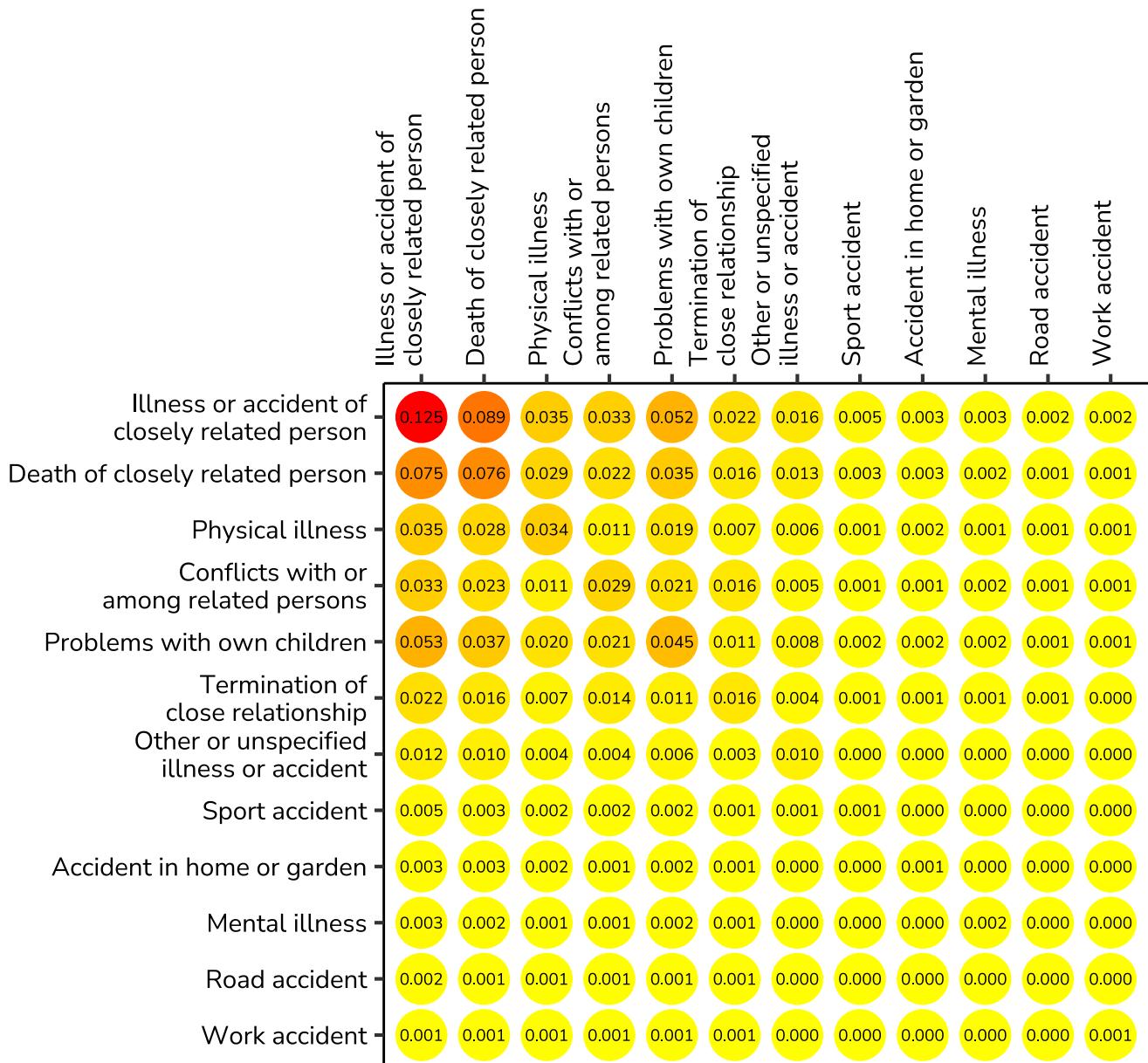


Event B

Event A (1 year later)



Joint probability

