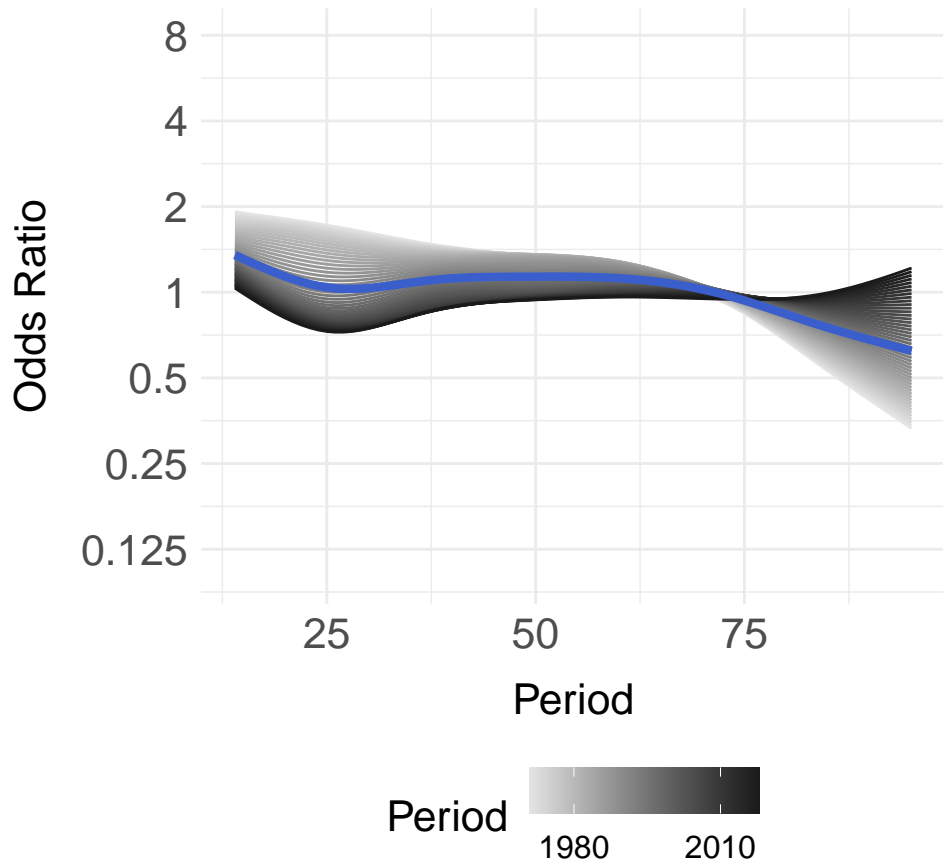


### Age effect by periods



### Age effect by cohorts

