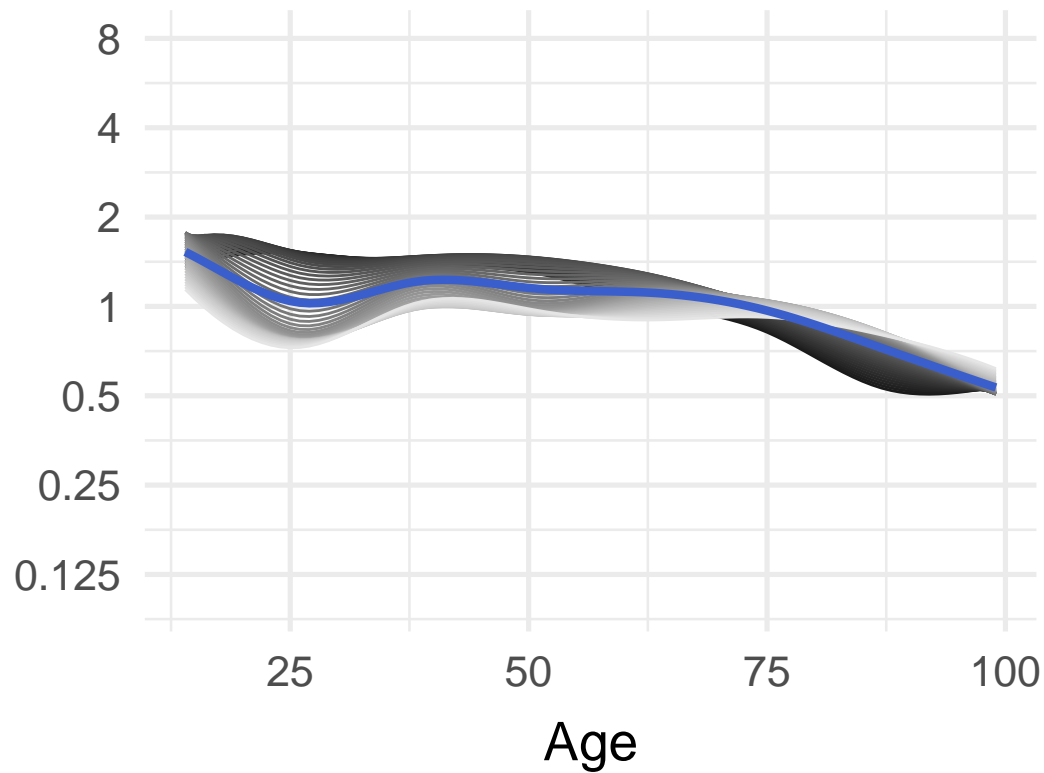


Age effect by periods



Age effect by cohorts

