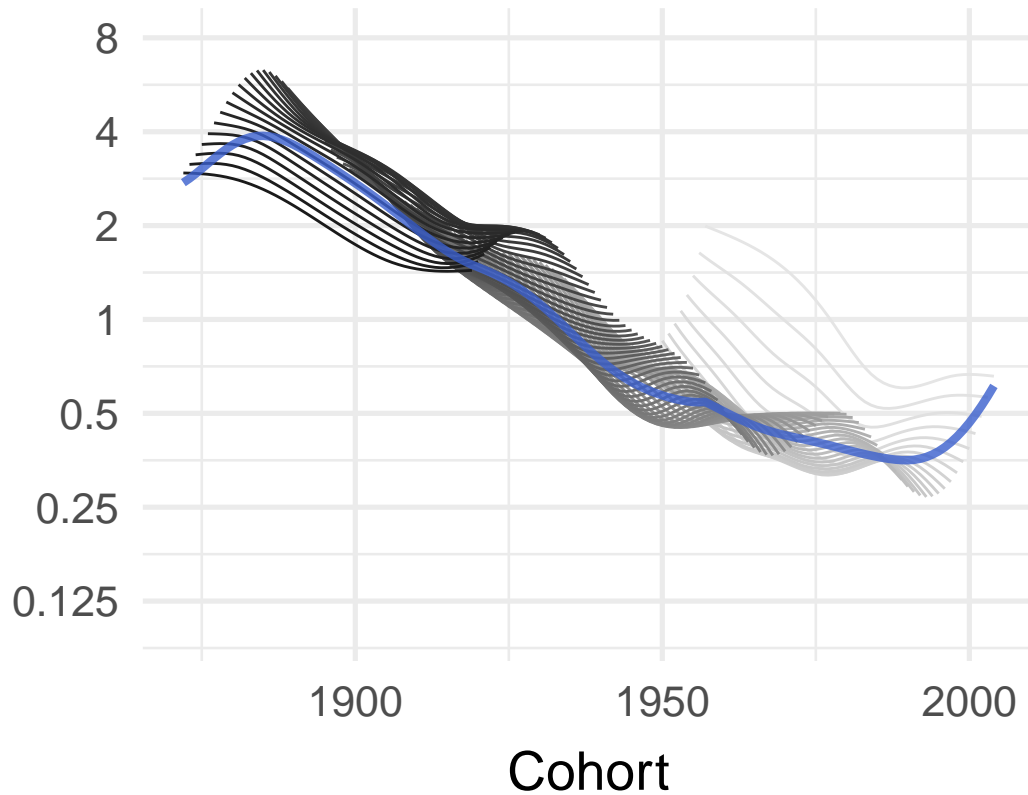



Cohort effect by age

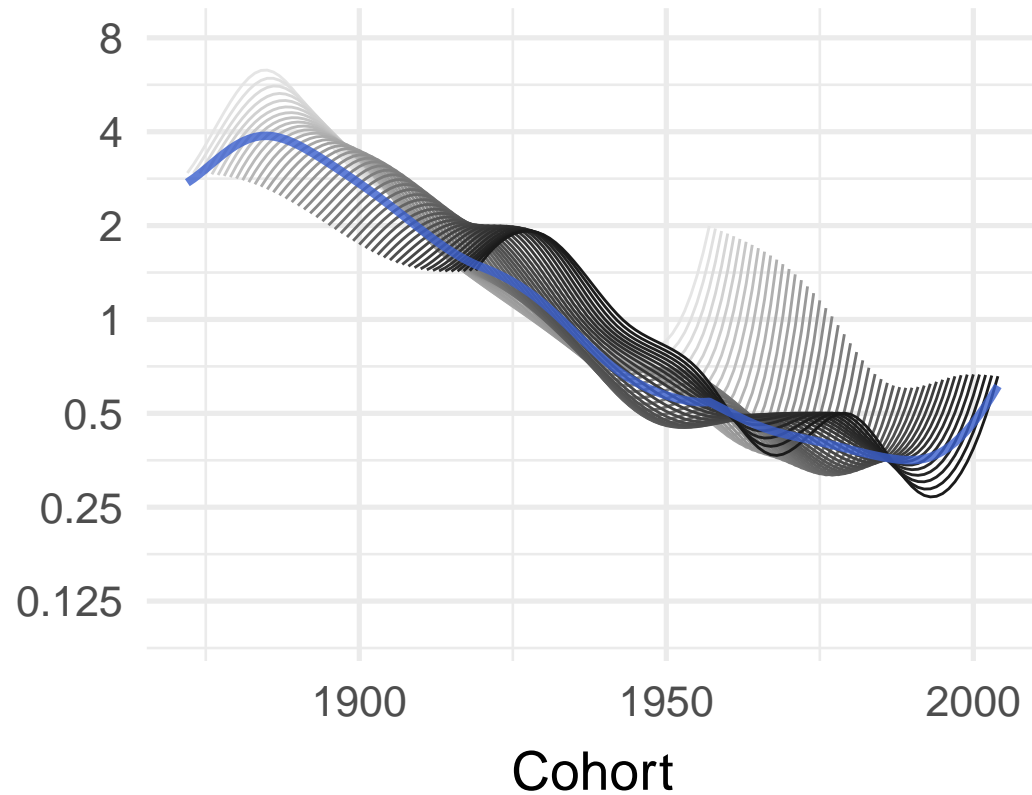


Age




25 50 75

Cohort effect by periods



Period



1980 2010