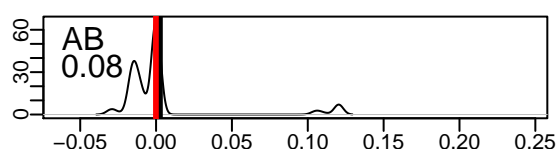


with the first 5 years

without the first 5 years



estimated slope coefficients