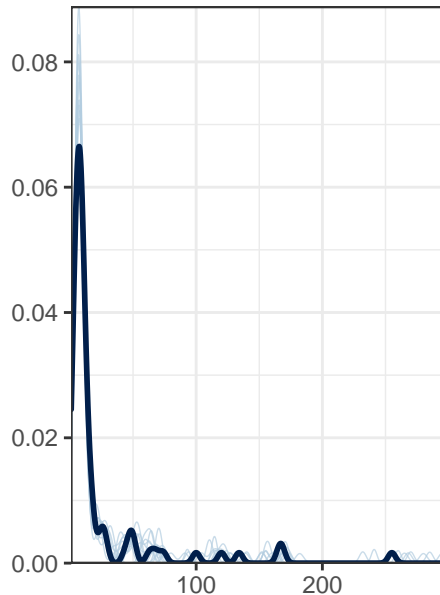


A

Monthly computation  
model

B

Yearly computation  
model