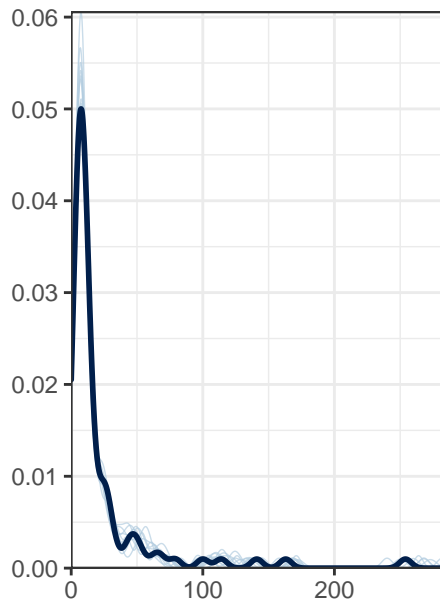


A

Monthly computation
model

B

Yearly computation
model