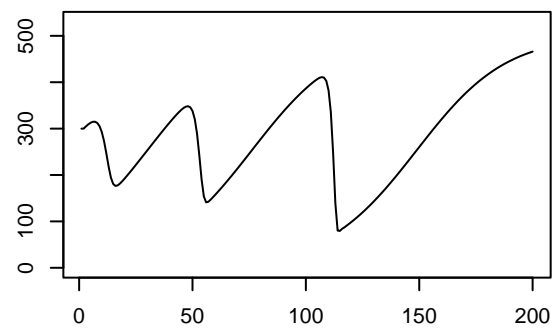
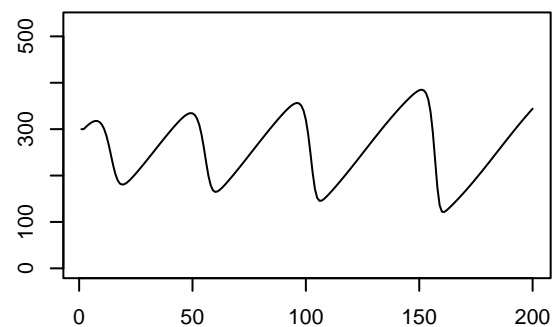
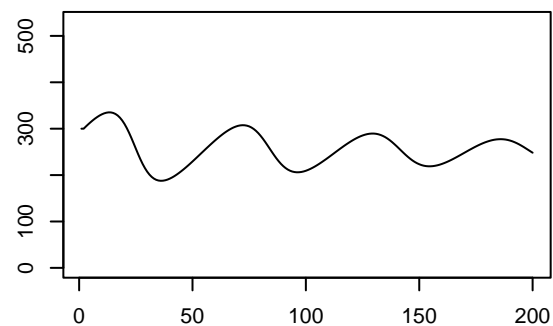
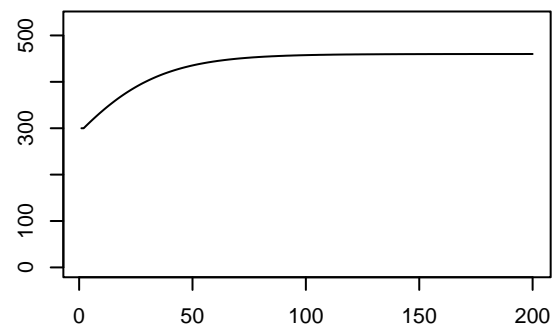


Lag = 1 year



Lag = 2 years

