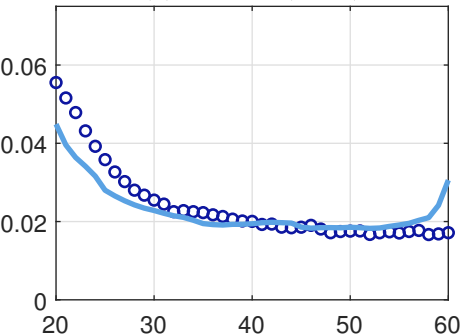
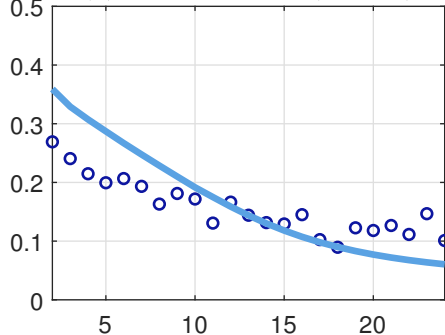


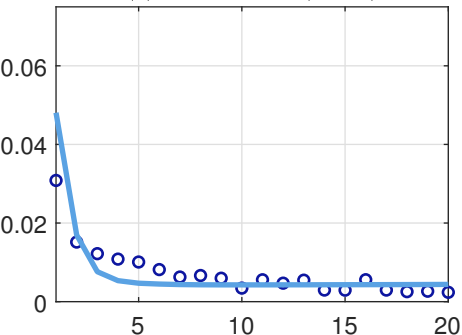
(a) EE, age (years)



(b) UE, u duration (months)



(c) EU, tenure (years)



(e) EE, tenure (years)

