1.00 0.95 = high

> 0.90 0.85 = moderate 0.75

0.70 0.65 0.60 0.55 0.50 0.45 0.40 0.35

0.20 0.15 0.10 0.05 0.00 -0.05

-0.15 -0.20 -0.25