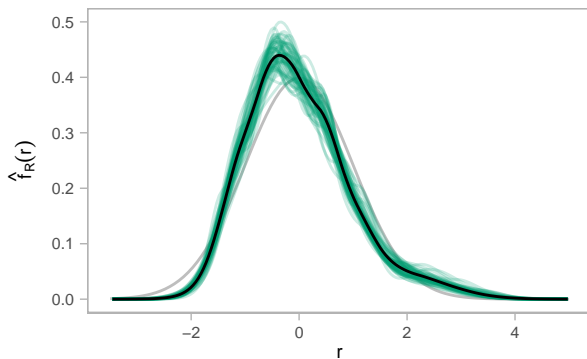
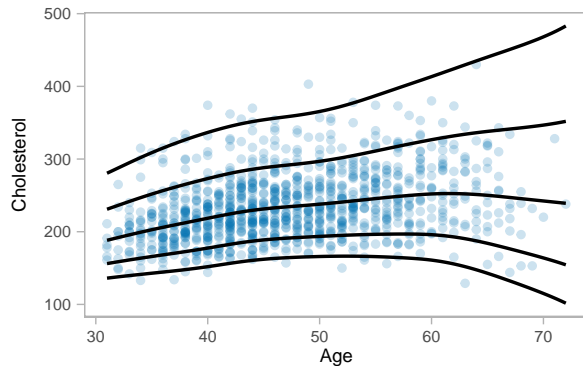


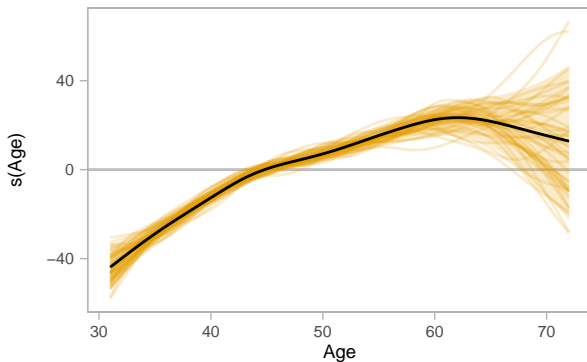
a) Standardized Conditional Density



b) Quantile Curves



c) Location Effect of Age



d) Scale Effect of Age

