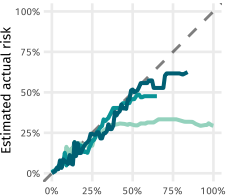
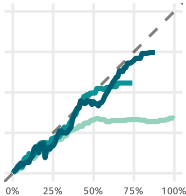


one year



three years



Predicted risk