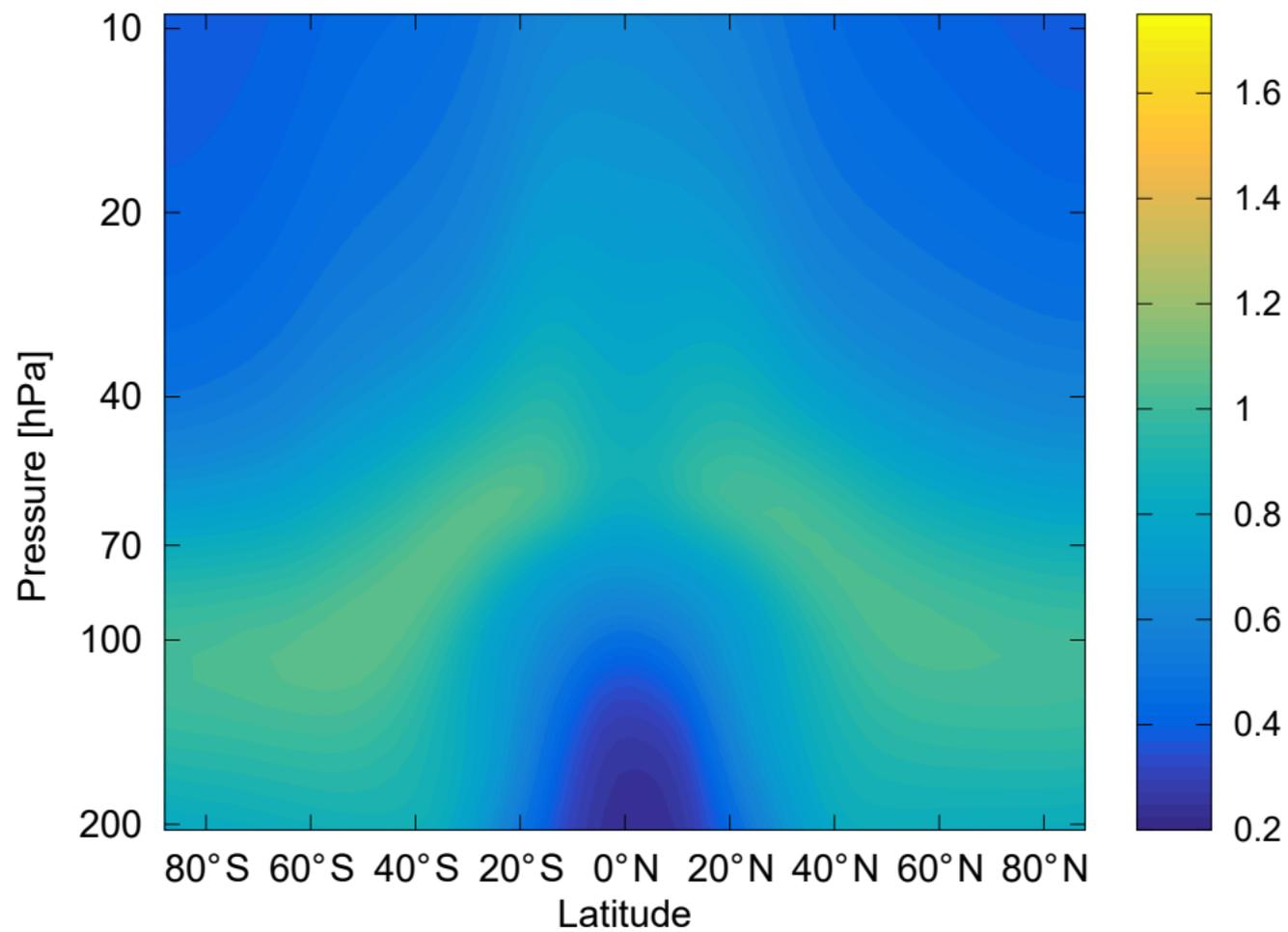


(a) Ratio [years]



(b) Ratio with extended tail [years]

