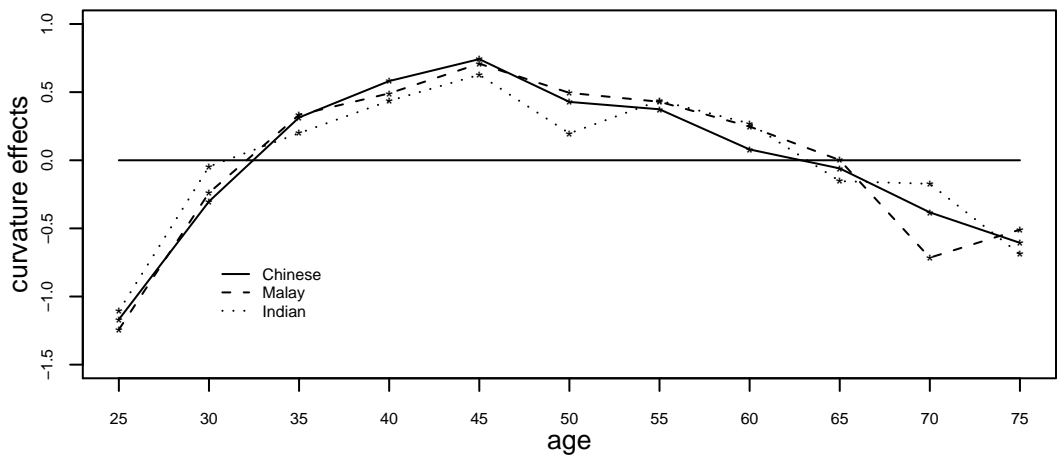
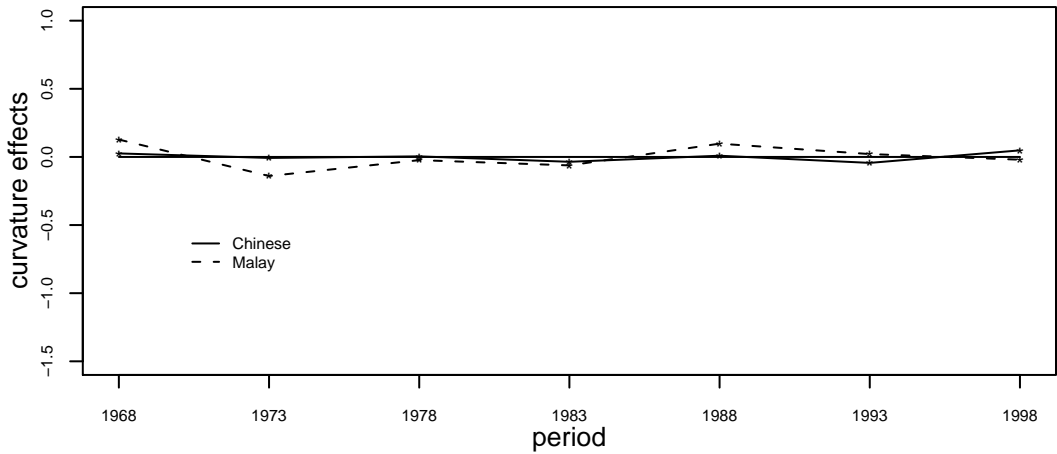


a) Age curvature effects



b) Period curvature effects



c) Cohort curvature effects

