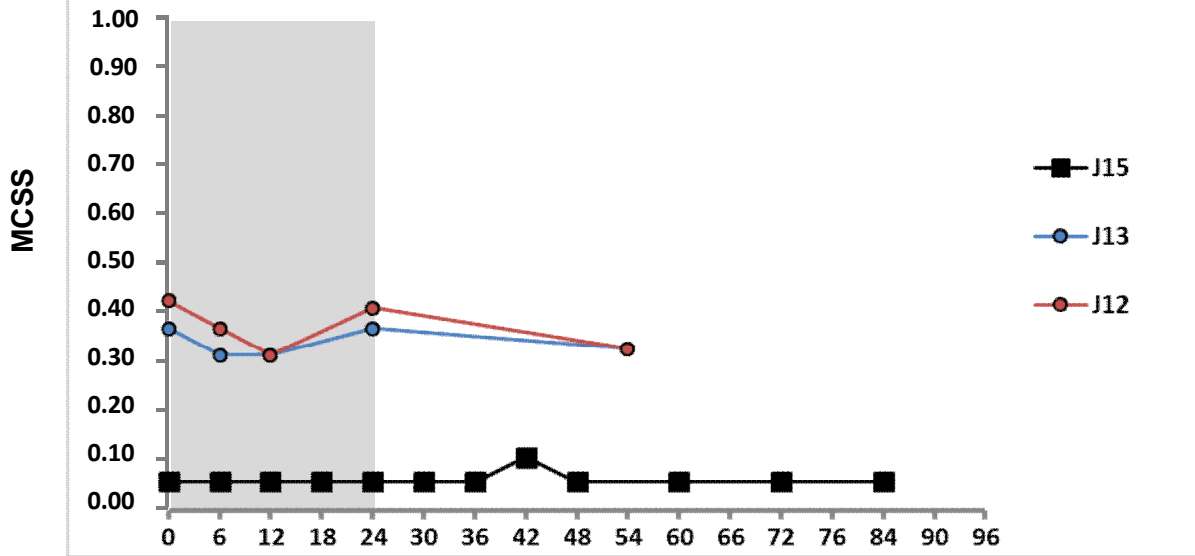


LAG $\leq 3,5$ years

a



LAG $\geq 3,5$ years

b

