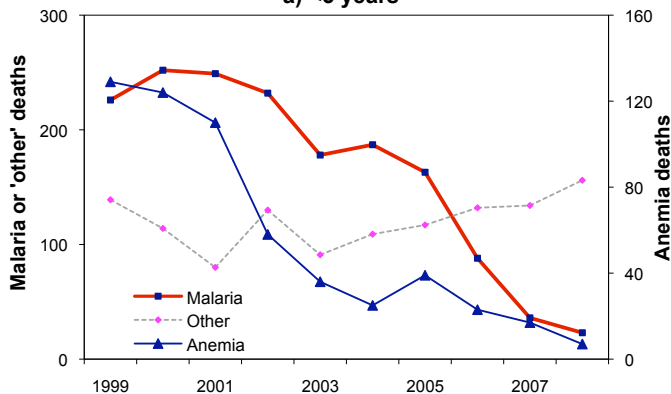
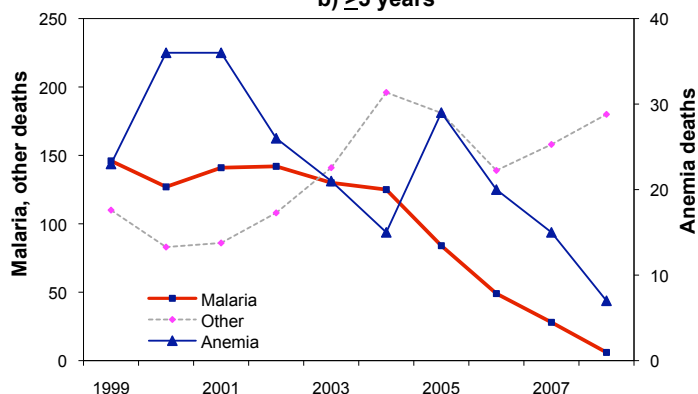
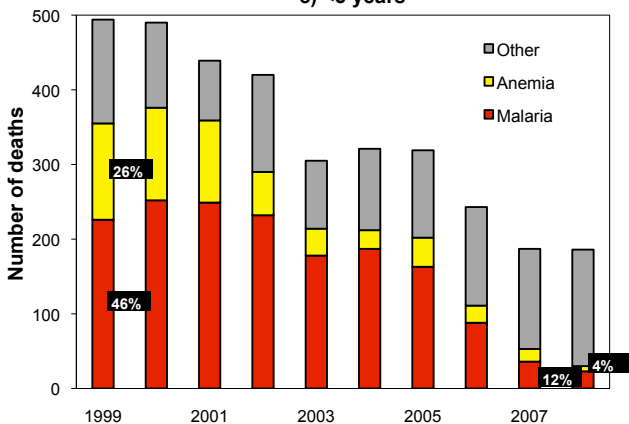


a) <5 years

b) ≥ 5 years

c) <5 years

d) ≥ 5 years