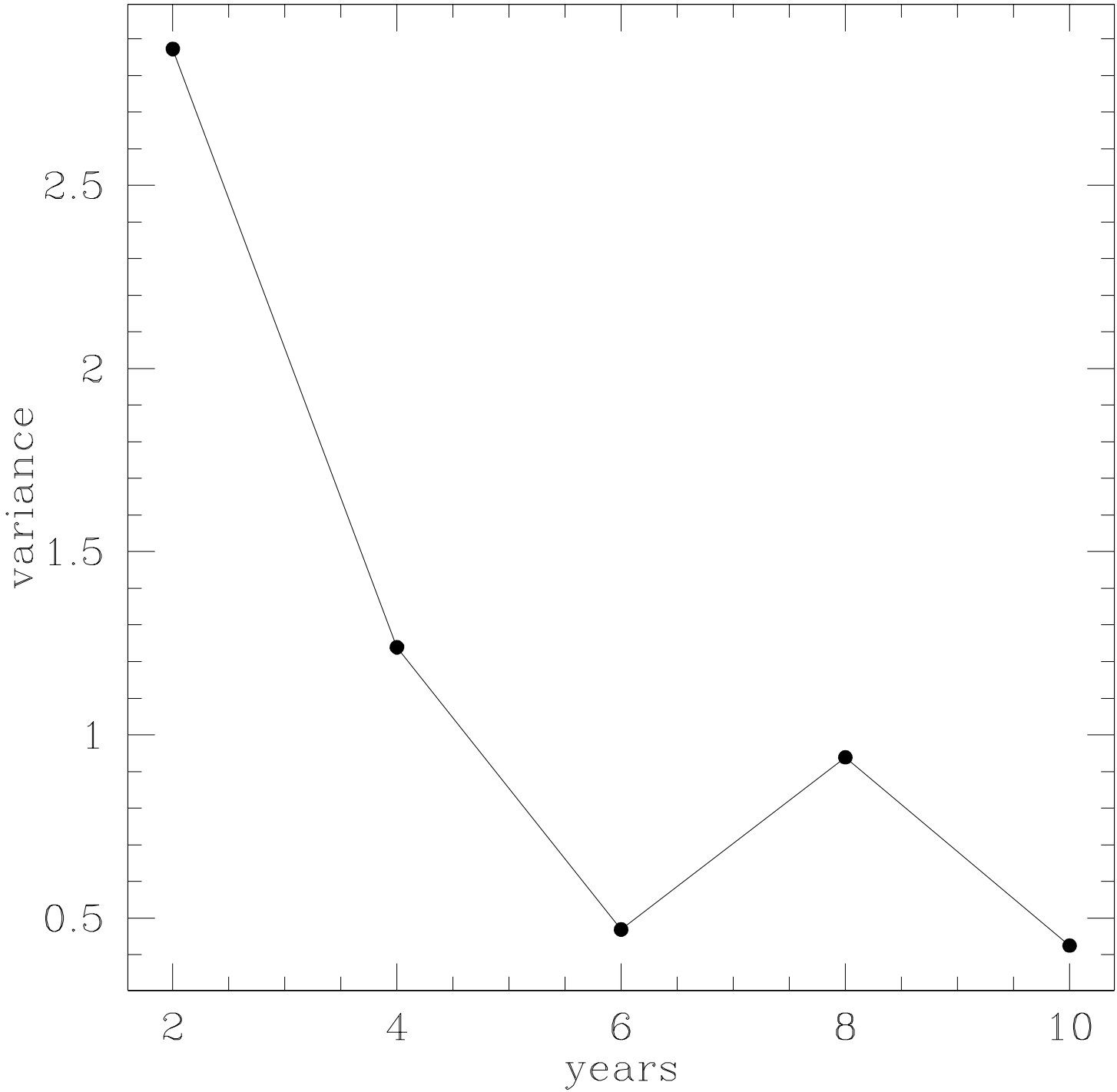
variance
2.5
2
1.5
1
0.5
2
4
6
8
10
years