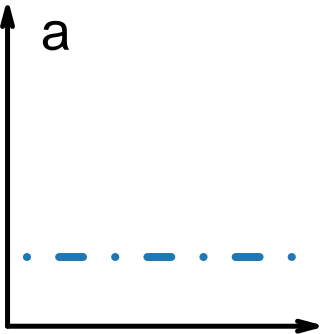
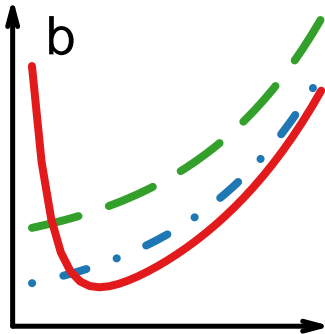


Hazard rate

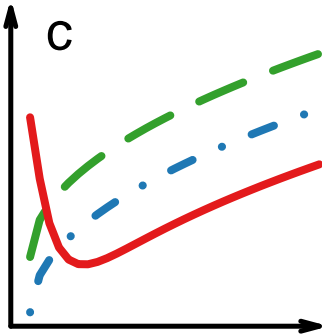
a



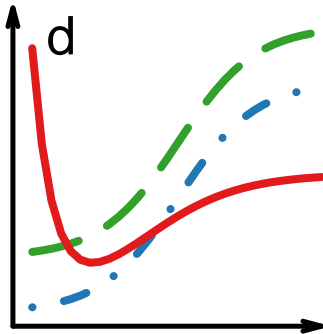
b



c



d



· — · — · — simple

— — — Makeham

— — — bathtub