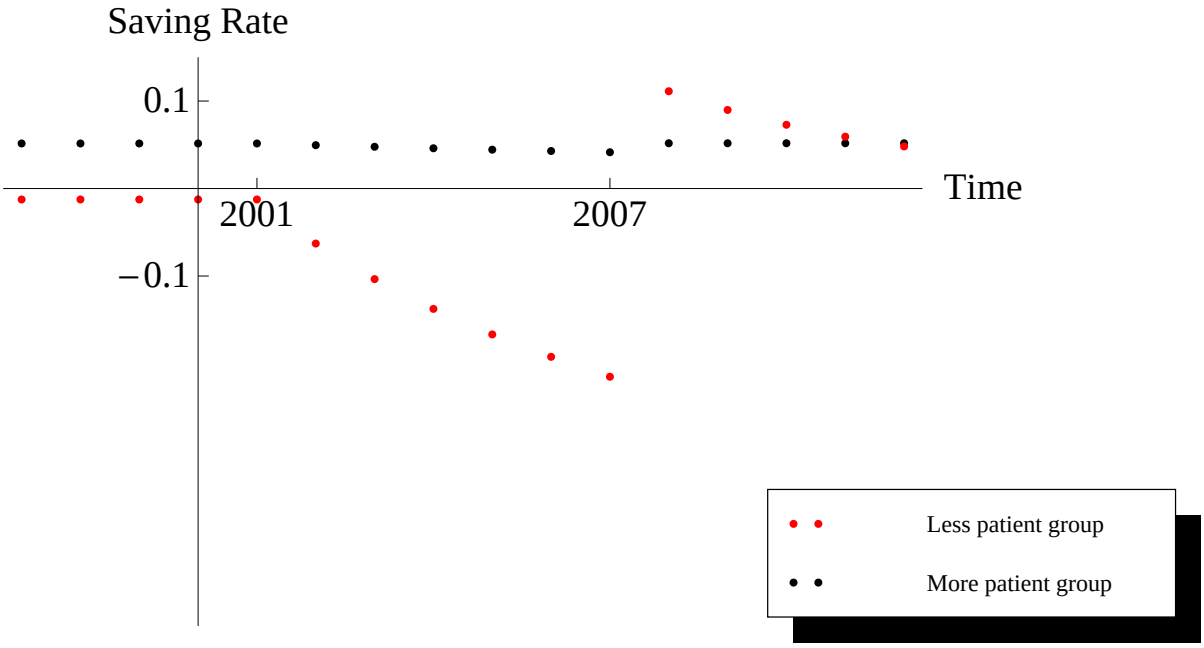
Saving Rate
0.1
−0.1
2001
2007
Time
Less patient group
More patient group