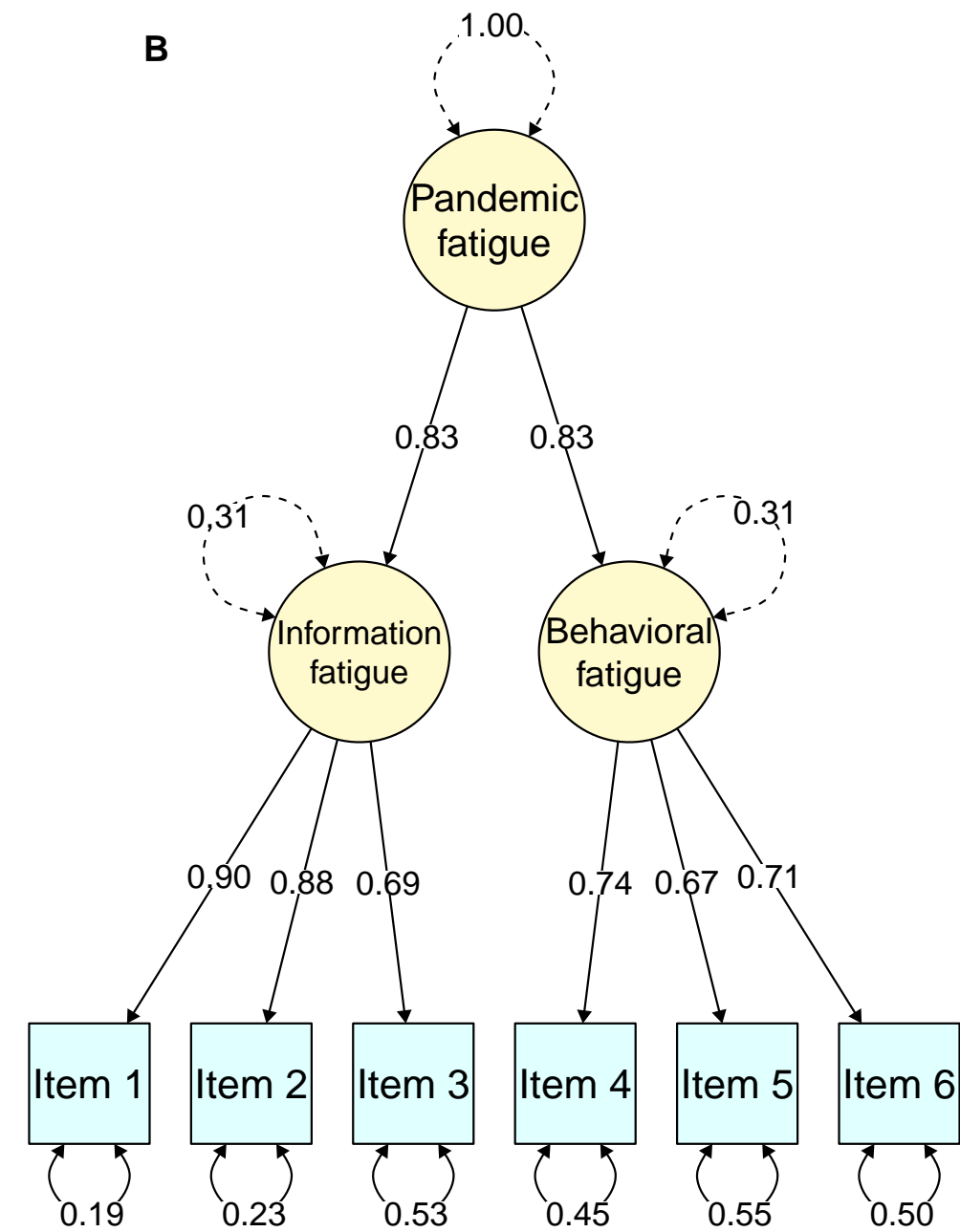


Two-factor model (n = 1,584)



Second-order model (n = 1,584)