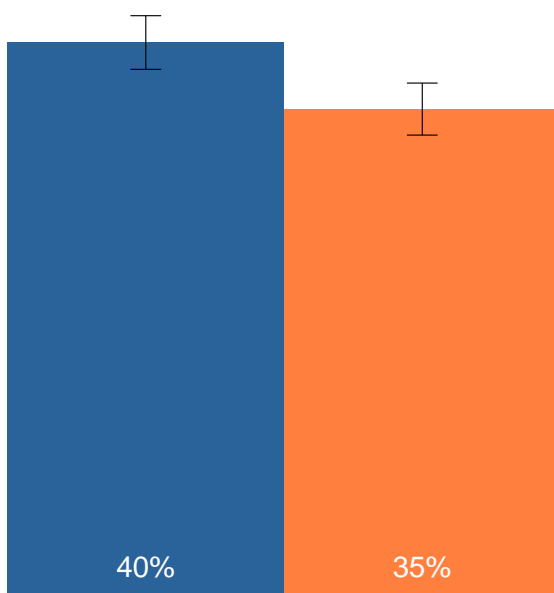


P(Compete Against High Performer)

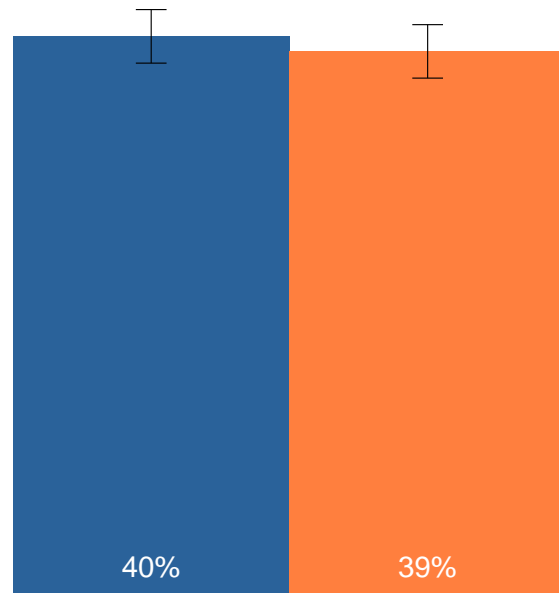
40%  
30%  
20%  
10%  
0%



High default

Low default

**Expectation Shown**



High default

Low default

**Expectation Hidden**