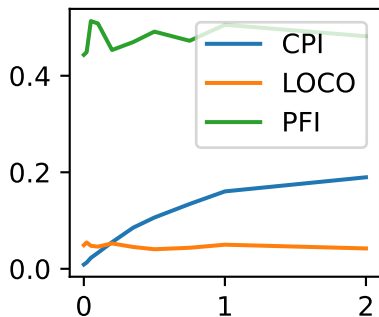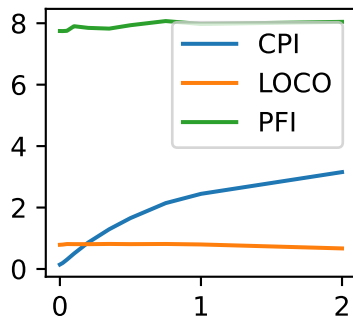Conditionally independent covariate with CPI vs PFI vs LOCO