Metric	Baseline	Single-Modal	Multimodal		
		Statsistical	DistillBert	Finetune (N=795)	Transfer (N= 61)
1-year horizon					
Class imbalance: 0.063					
rocauc	0.544	0.742	0.734	0.758	0.772
f1	0.545	0.519	0.527	0.554	0.558
acc	0.895	0.707	0.747	0.783	0.783
acc balanced	0.544	0.681	0.640	0.664	0.675
2-year horizon					
Class imbalance: 0.064					
rocauc	0.534	0.726	0.724	0.756	0.764
f1	0.536	0.502	0.525	0.559	0.560
acc	0.889	0.664	0.742	0.782	0.781
acc balanced	0.534	0.676	0.627	0.664	0.668
5-year horizon					
Class imbalance: 0.067					
rocauc	0.539	0.715	0.726	0.749	0.767
f1	0.541	0.501	0.522	0.545	0.557
acc	0.892	0.668	0.724	0.758	0.764
acc balanced	0.539	0.664	0.641	0.658	0.682