Horizon (yrs)	Baseline	Stats Features (N=26)		DistillBert Avg (N=795)		Finetune Avg (N=795)		Transfer Learn (N= 61)	
		logreg	xgb	logreg	xgb	logreg	xgb	logreg	xgb
T = 1									
Class imbalance: 0.063									
rocauc	0.544	0.725	0.742	0.320	0.734	0.330	0.758	0.613	**0.772**
f1	0.545	0.060	0.519	0.522	0.527	0.523	0.554	0.516	**0.558**
acc	0.895	**0.936**	0.707	0.920	0.747	0.920	0.783	0.752	0.783
acc balanced	0.544	0.497	**0.681**	0.519	0.640	0.519	0.664	0.600	0.675
T = 2									
Class imbalance: 0.064									
rocauc	0.534	0.340	0.726	0.343	0.724	0.425	0.756	0.419	**0.764**
f1	0.536	0.531	0.502	0.531	0.525	0.531	0.559	0.531	**0.560**
acc	0.889	**0.909**	0.664	0.909	0.742	0.909	0.782	0.909	0.781
acc balanced	0.534	0.526	**0.676**	0.526	0.627	0.526	0.664	0.526	0.668
T = 5									
Class imbalance: 0.067									
rocauc	0.539	0.339	0.715	0.340	0.726	0.359	0.749	0.356	**0.767**
f1	0.541	0.521	0.501	0.521	0.522	0.521	0.545	0.521	**0.557**
acc	0.892	**0.908**	0.668	0.908	0.724	0.908	0.758	0.908	0.764
acc balanced	0.539	0.518	0.664	0.518	0.641	0.518	0.658	0.518	**0.682**