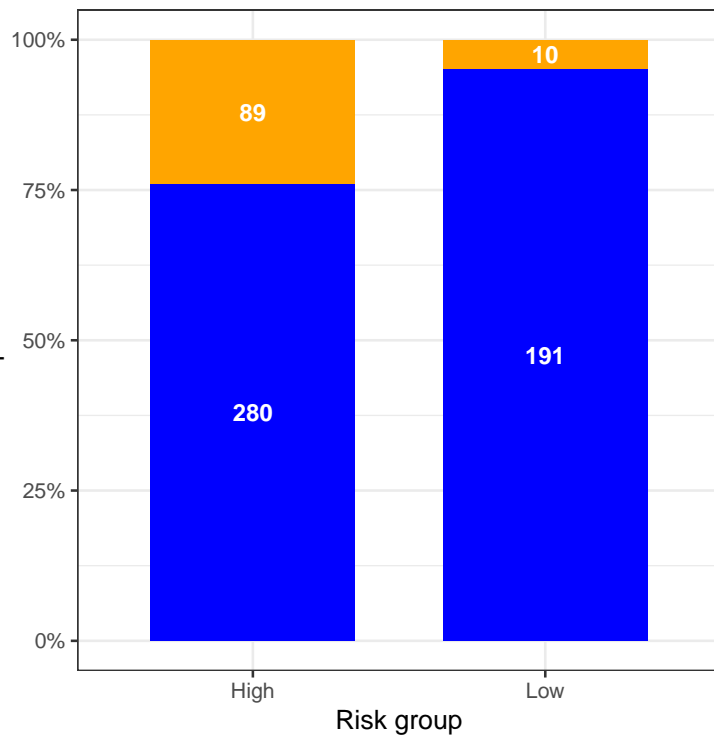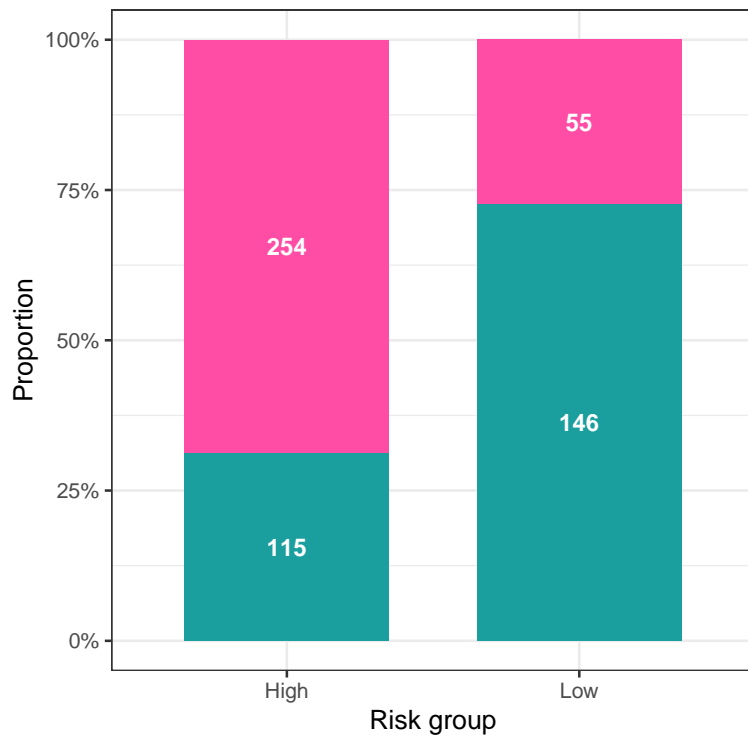Pooled validation (cindex cutpoint)