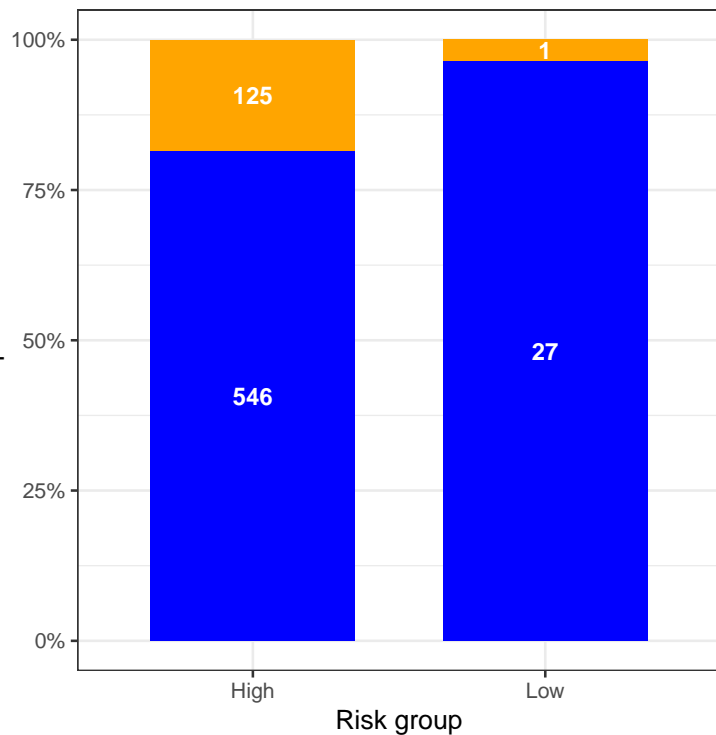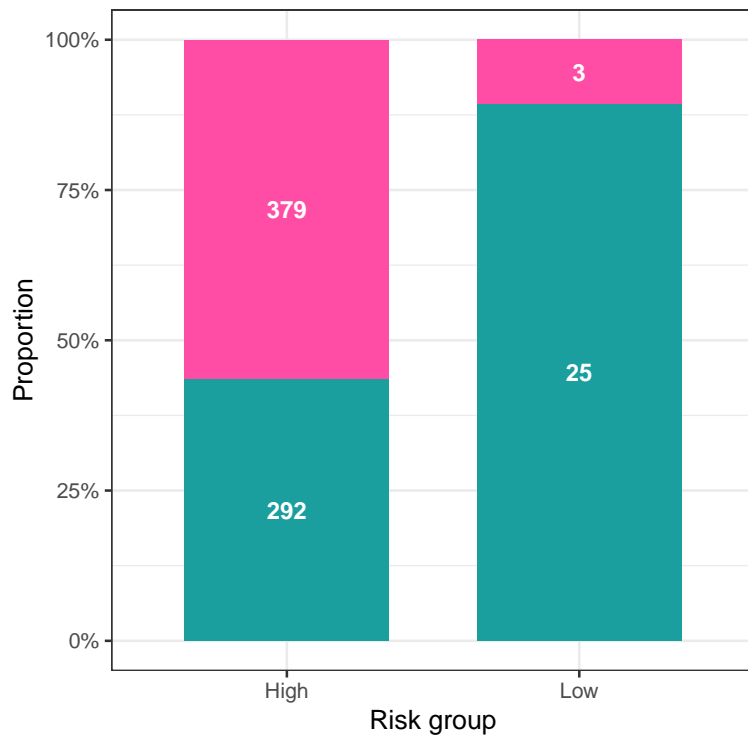Pooled Factor 2 (cindex cutpoint)