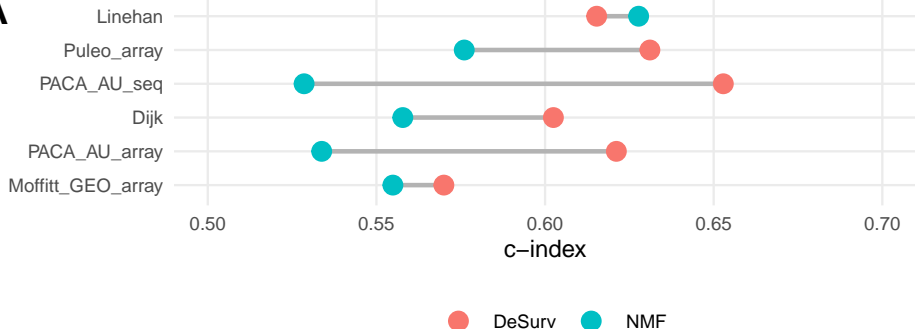
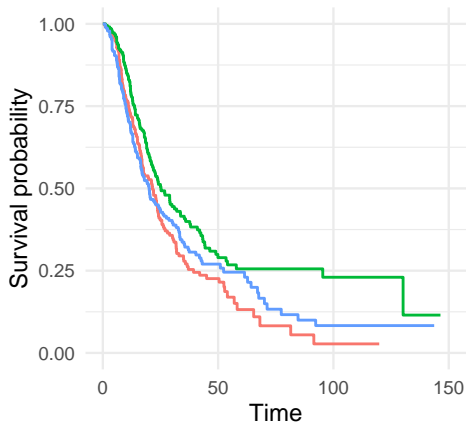


A**B**

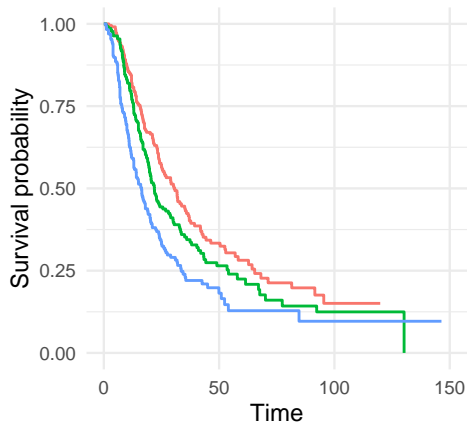
NMF (BIC = 5008.0)



Strata — low — med — high

C

DeSurv (BIC = 4991.2)



Strata — low — med — high