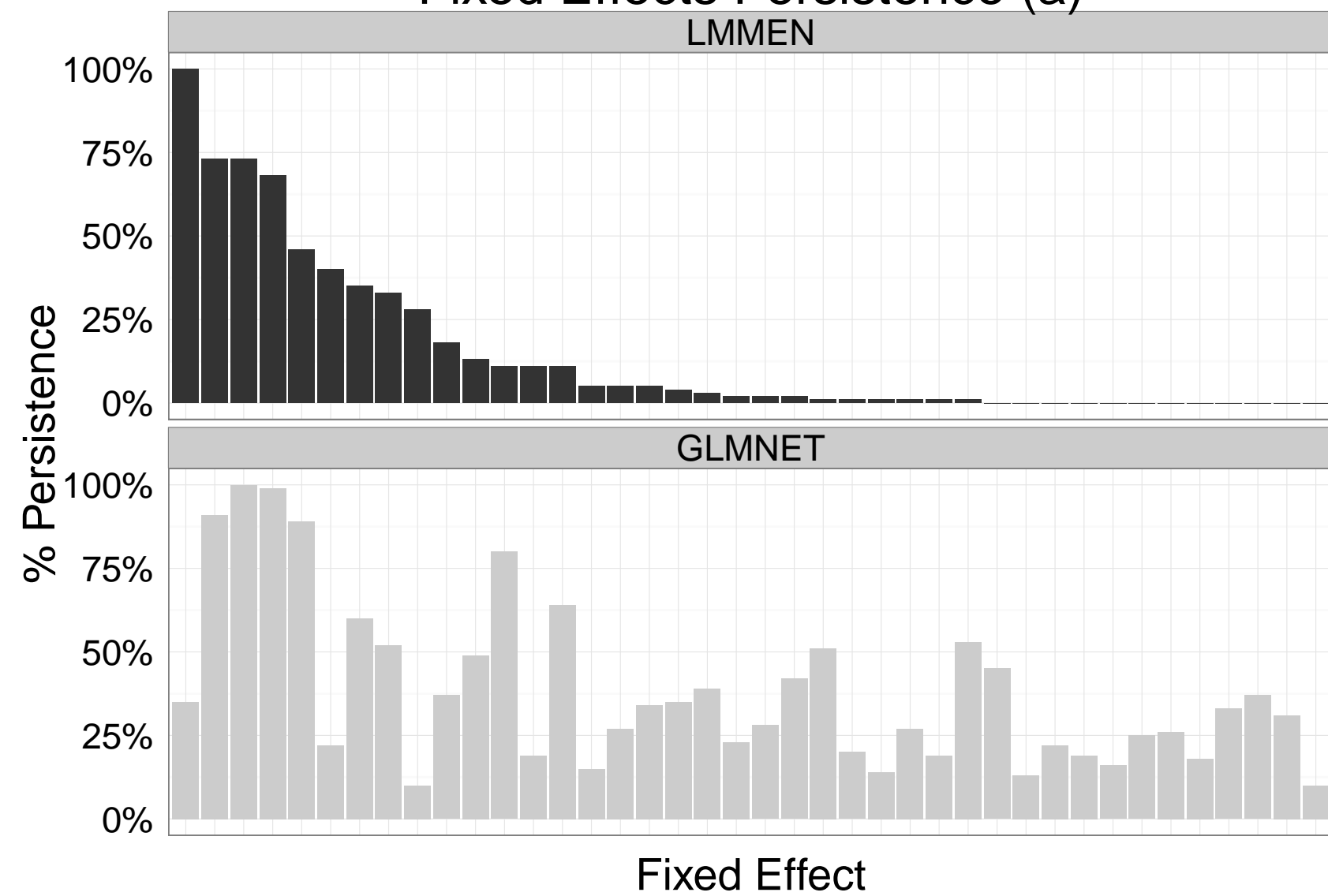
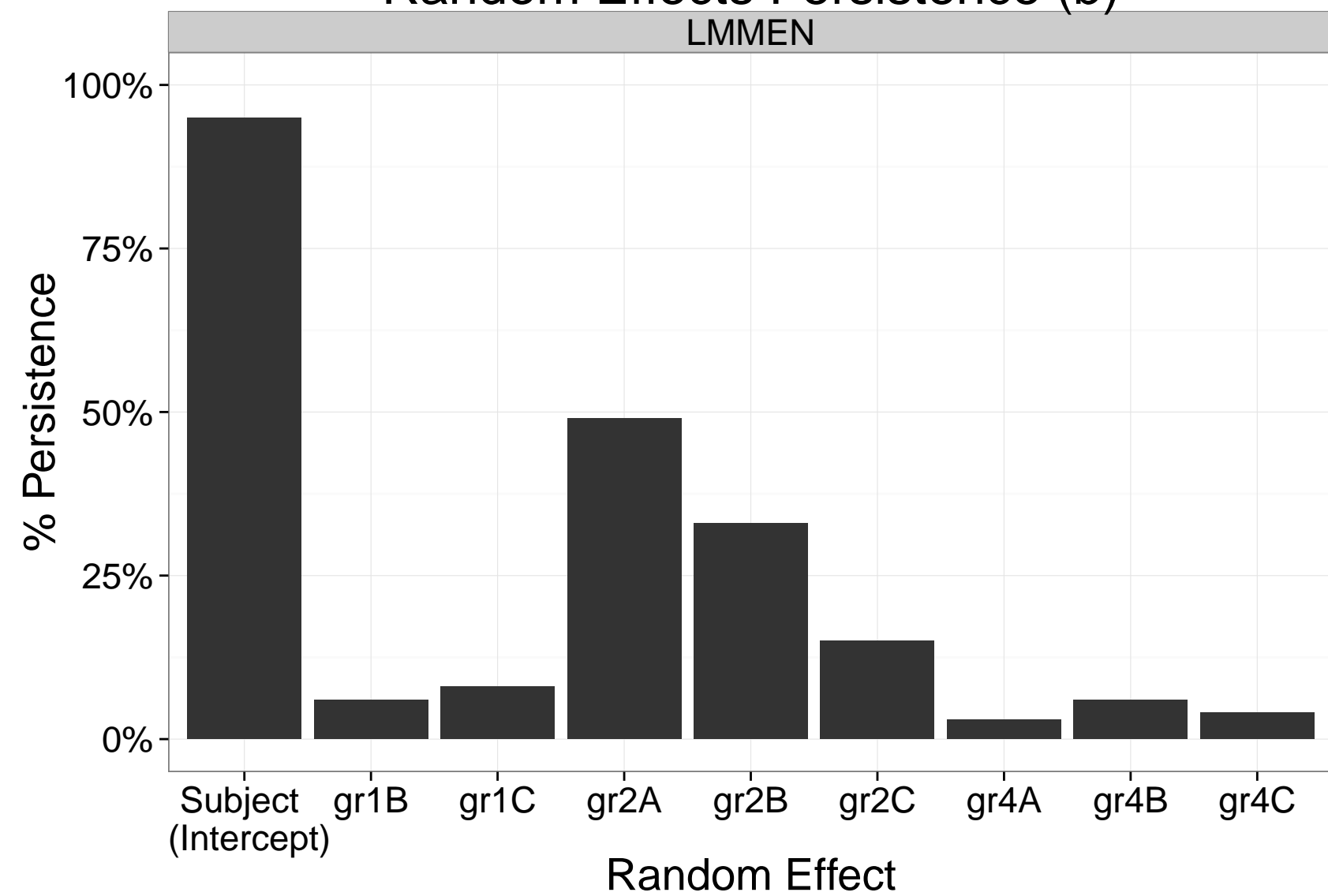


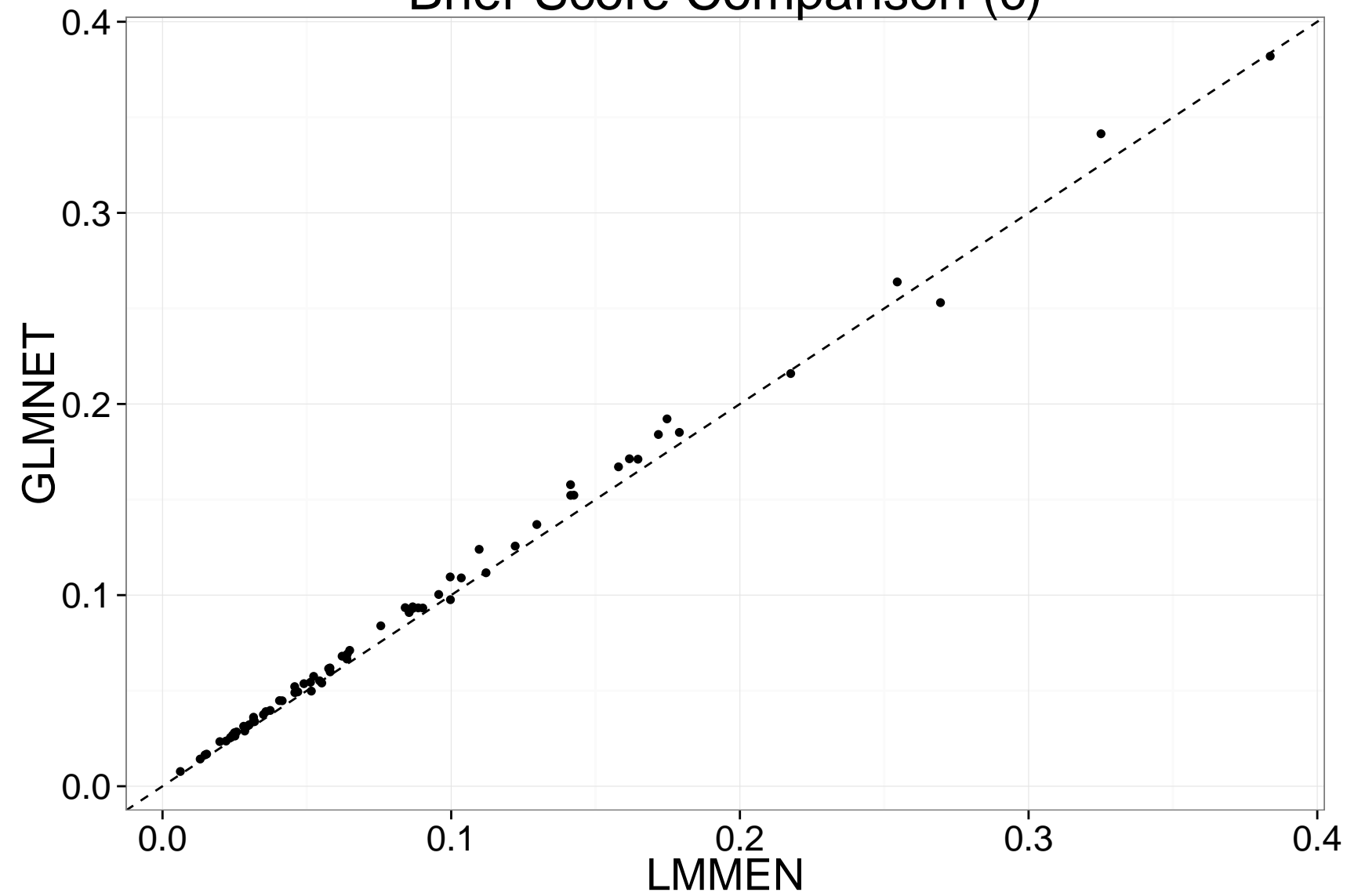
Fixed Effects Persistence (a)



Random Effects Persistence (b)



Brier Score Comparison (c)



Mean Absolute Prediction Error (d)

