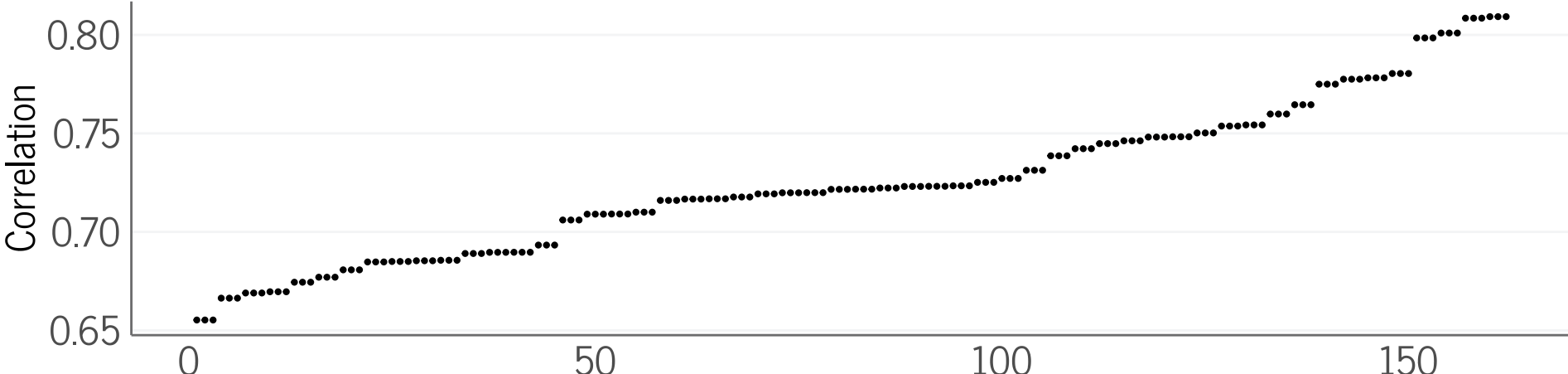


Single-Hurdle Approach



Cutoff Level

low

medium

high

