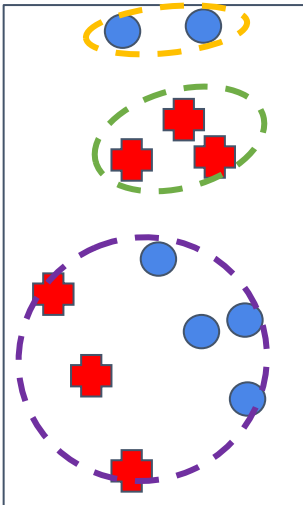


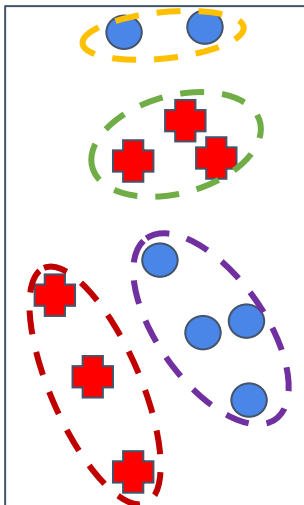
## Cohort-Based

$$\mathbb{E}[Y|X] = f(X\beta)$$

Clustering  $X$



Clustering  $X|Y$



## Contextualized

$$\mathbb{E}[Y|X] = \int_{\beta} f(X\beta) \mathbb{P}(\beta|C) d\beta$$

Clustering  $\beta$

