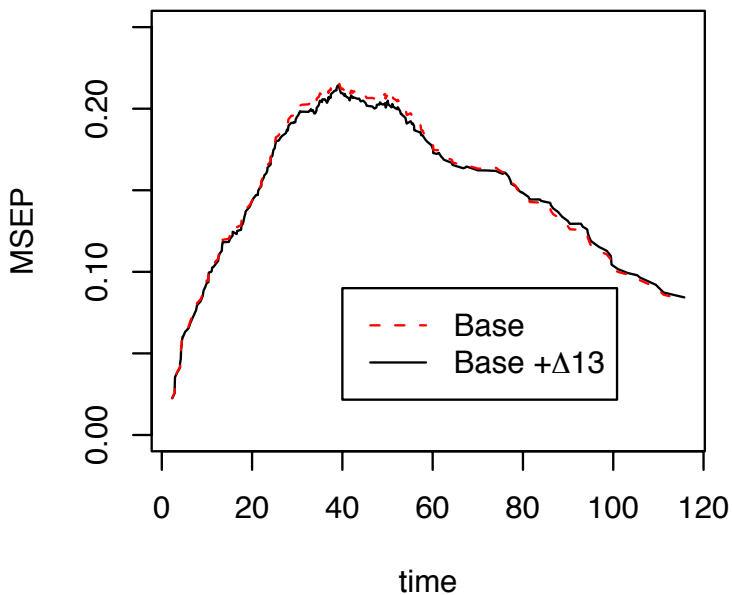
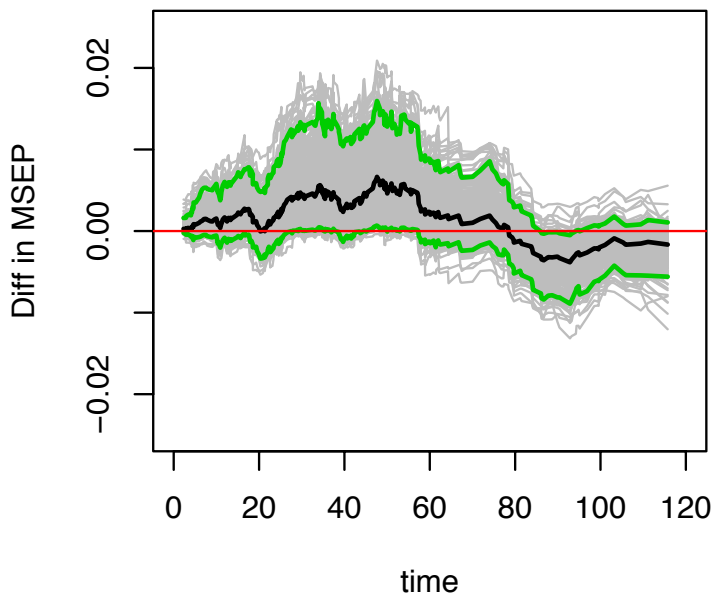


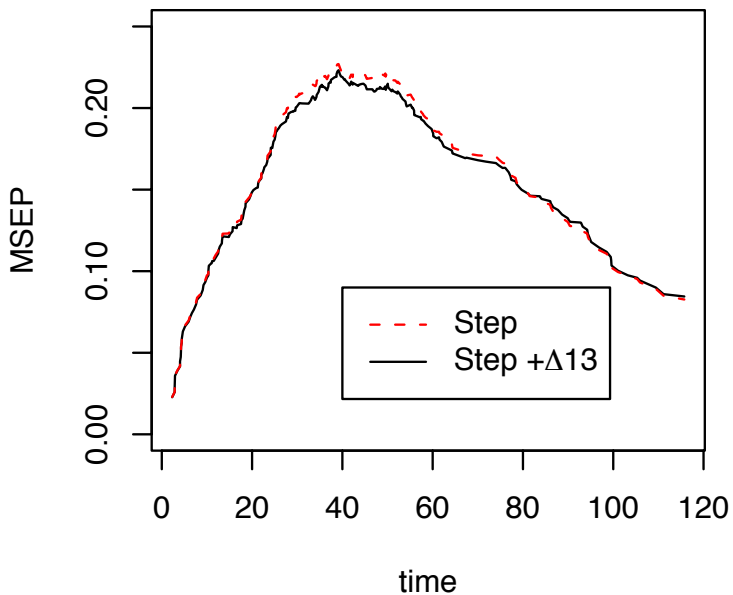
**MSEP by time, Base model**



**difference in MSEP, Base model**



**MSEP by time, Stepwise model**



**difference in MSEP, Stepwise model**

