N(μ = 0, σ = 1) Distribution
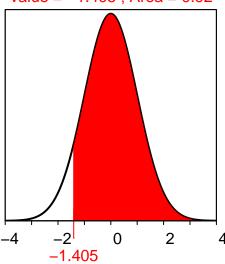Value = −1.405 ; Area = 0.92