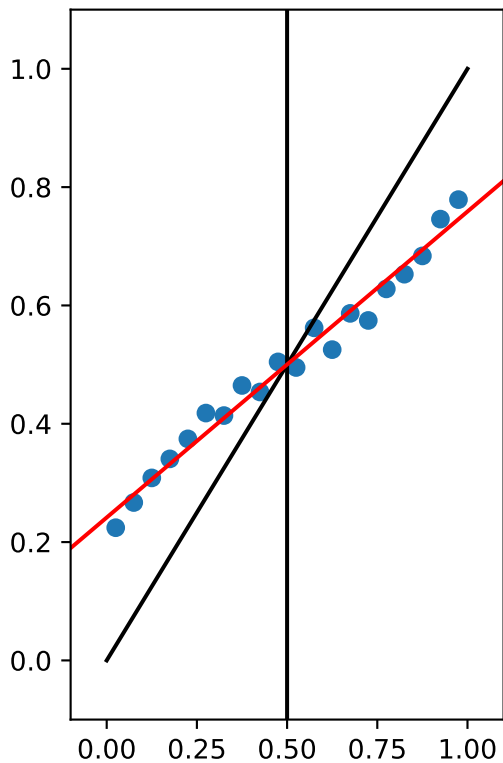


Conservatism effect



Variance effect

