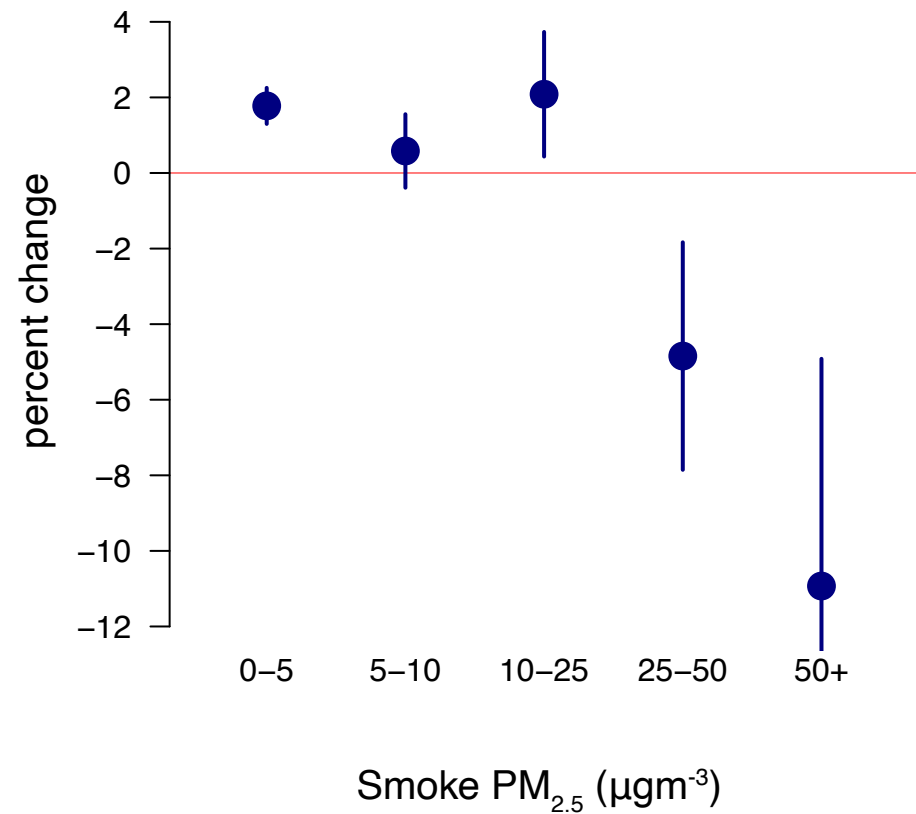


a. Quantile bins

(50th, 75th, 90th, 95th, 99th percentile cutoffs)



b. 4th degree polynomial

