

$$P\left(T \leq \tau\right) = \Phi \begin{pmatrix} \tau - I \\ \sigma_{T-\hat{T}} \end{pmatrix}$$
Standard Normal Cumulative Distribution Function $\Phi()$

$$Standard \ \text{Error of the Estimate} \\ \sigma_{T-\hat{T}} = \sigma \sqrt{r_{XX} - r_{XX}^2} \end{pmatrix}$$