Local explanation, time interval [10.5-14] p = 0.206+0.0772.24 = kappa0.021.5 = creatinine0.01 62 = age+0.006  $9 = flc_group$  $1 = sex_isMale$ +0.005 1.74 = lambda1996 = sample\_yr 0 = mgus0.20 Baseline =0.101