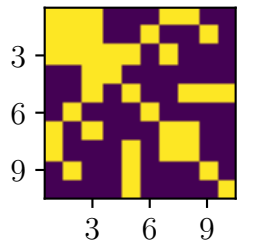
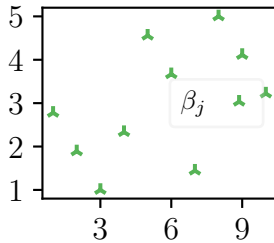


Multiplicative Model

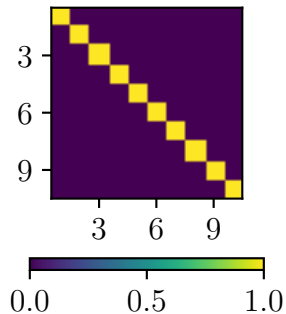
A



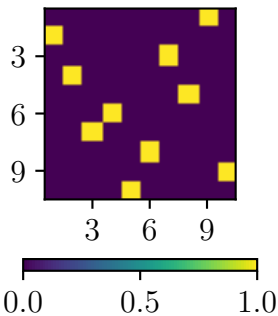
MPL Covariances



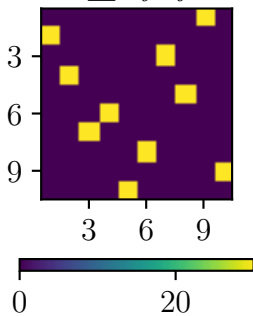
Q



B



$\sum \beta_j B_j$



R_1

