Post-COVID Multi-Horizon Forecast — Coefficient-Based Dual HAR (Target-Aligned, Horizons 1, 3, 5) Predicted (Horizon 1) 0.06 -Predicted (Horizon 3) Predicted (Horizon 5) True 0.05 0.04 Realized 20.03 20.02 0.01 0.00 Forecast Target Date