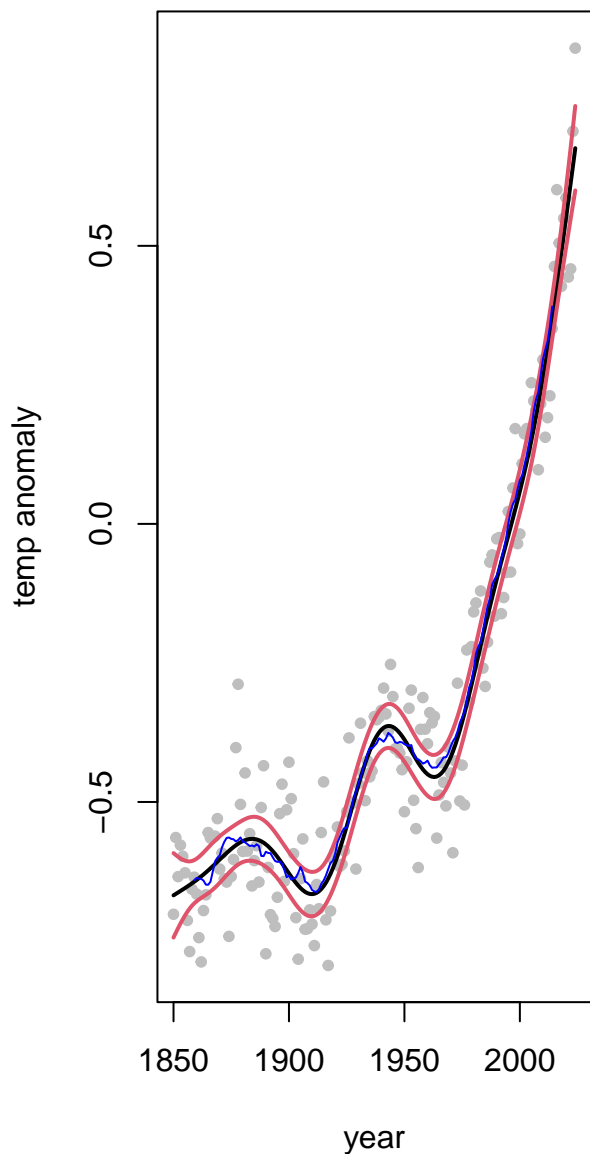**GAM with AR1=0**

GAM with estimated AR1