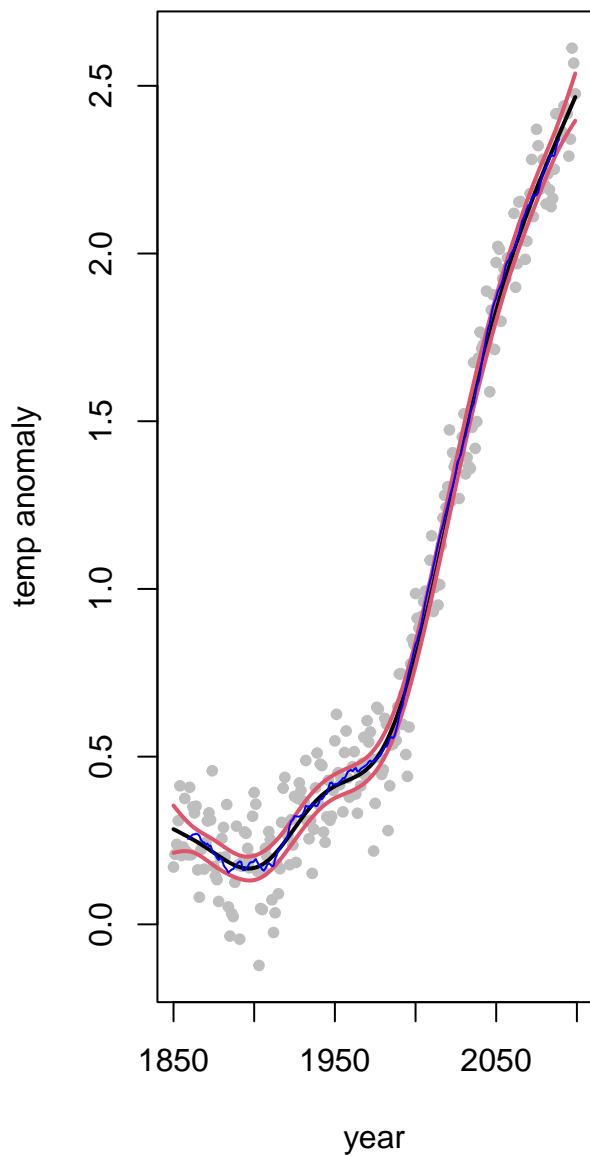


**GAM with AR1=0**



**GAM with estimated AR1**

