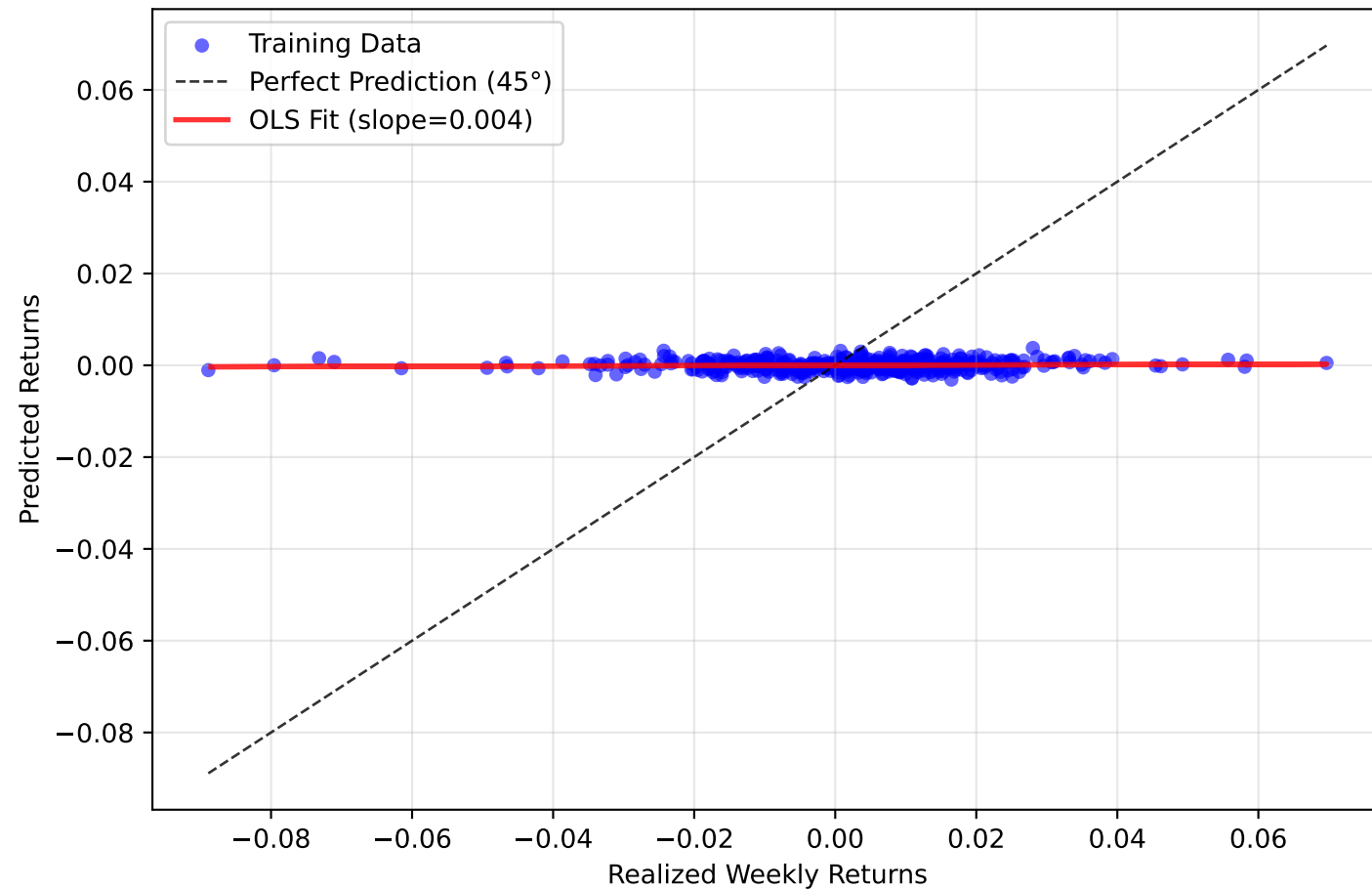


Predicted vs. Realized Returns: Multivariate Model (n_lags=1, ridge=1.0, m_horizon=1)

Training Data
 $R^2 = -0.0141$, $\text{Corr} = 0.0611$



Test Data (2020+)
 $R^2 = 0.0048$, $\text{Corr} = 0.0730$

