



Figure 1 Male and Female retirement age



Figure 4 Example Solution under $\{\text{FVAC}, \widehat{\text{GIC-Nrm}}\}$



Figure 5 ‘Stable’ m Values and Expected Growth Factors



Figure 6 Limiting MPC's



Figure 7 Upper and Lower Bounds on The Consumption Function



Figure 8 Nondegenerate Consumption Function with ~~EHWC~~ and ~~RIC~~