## Decomposition at T=0 $\begin{array}{c|c} \hline 10.0 \\ \hline 7.5 \\ \hline 5.0 \end{array}$ $\begin{array}{c|c} \hline C_t^{(00)} \\ \hline C_t^{(YY)} \\ \hline Cov[f_t, f_t] \end{array}$

