```
function out = ConstructLambda(Policy, Asset, Income)
% Calcula matrix de distribuicao lambda a partir de uma politica e dos
% estados.
% Inicia uma matri de zeros
lambda = zeros(Income.Grid.N*Asset.Grid.N);
for nShockState = 1:Income.Grid.N
    % inicializo a matrix de Transicao gerada pela politica
   M = zeros(Asset.Grid.N);
    % constroi a matrix de Transicao Politica
    for nLinha = 1:Asset.Grid.N
       M(nLinha, Policy.AssetPrime.Index(nLinha, nShockState)) = 1;
   end
    % seleciona as linhas da matrix lambda que serao alteradas
   lines =(1:Asset.Grid.N) + (Asset.Grid.N*(nShockState -1));
    % altera a matrix lambda
    lambda(lines,:) = kron(Income.PI(nShockState,:),M);
end
   out = CalculaLongoPrazo(lambda);
   out = reshape(out, Asset.Grid.N, Income.Grid.N);
end % end of function
```