

$$f(RT|\mu, \sigma, \tau) = \frac{1}{\tau} \exp \left\{ \frac{\mu}{\tau} + \frac{\sigma^2}{2\tau^2} - \frac{RT}{\tau} \right\} \Phi \left(\frac{RT - \mu - \frac{\sigma^2}{\tau}}{\sigma} \right)$$