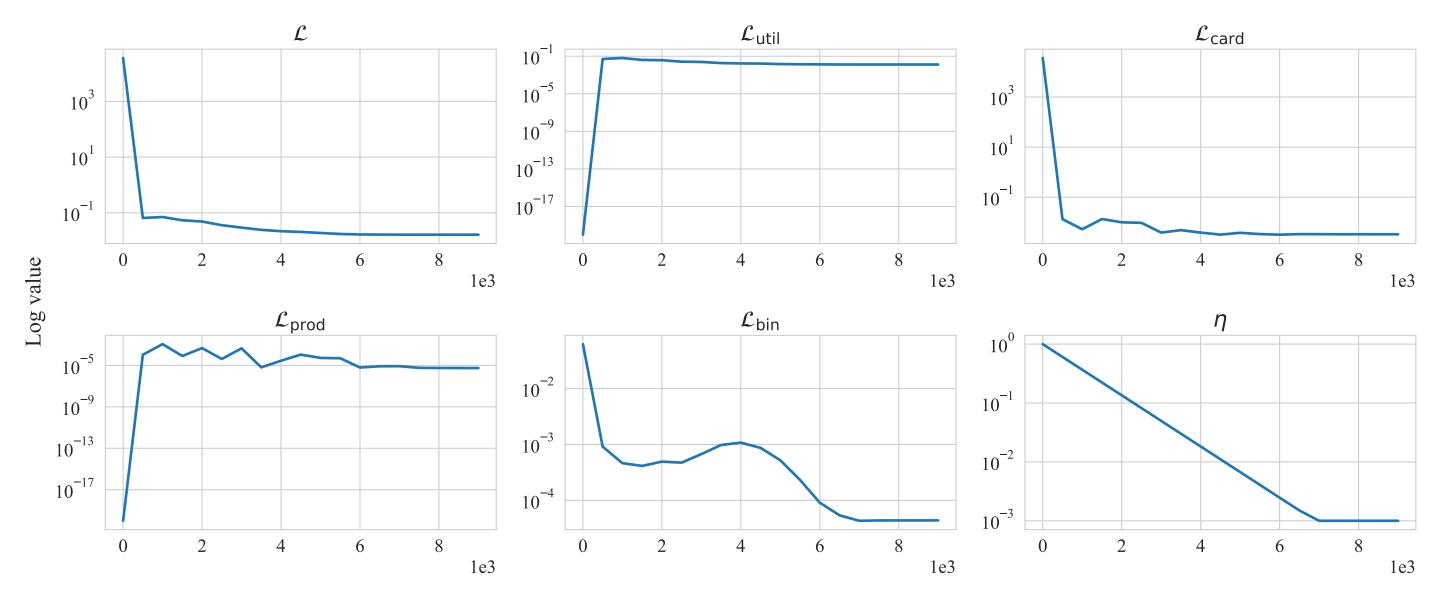Consumer Optimal Solution CVaR Gradient Descent Losses