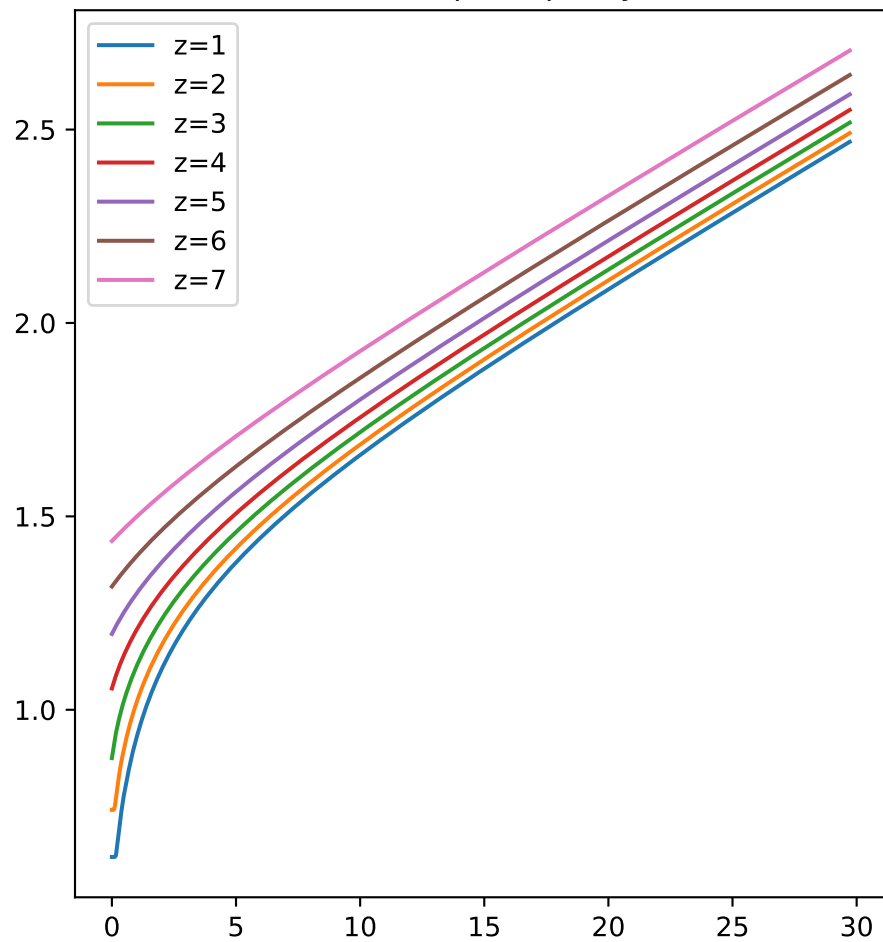


## Consumption policy



## Savings policy

