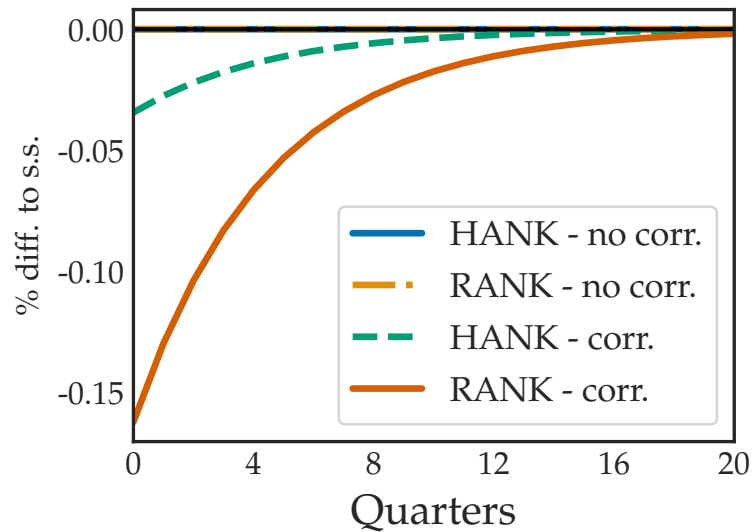


Discount factor



Consumption

