Chart

Description automatically generated

Chart, histogram

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Out of sample timing

LoopTime

user system elapsed

1831.19 253.25 2110.28

Training time

LoopTime

user system elapsed

1646.91 15.38 1669.83

count(VTable, "Mix")

Mix freq

1 0 51

2 1 175

3 2 93

4 3 146

5 4 89

6 5 45

7 6 48

8 7 271

Probability of hitting the target

0.40976471 0.31487500 0.29046667 0.04228571 0.48218182 0.32818182 0.11400000 0.86000000 0.30666667 0.95900000

Expected wealth at retirement

2410.619 2166.430 2020.157 1077.480 2206.748 1887.283 1361.338 2758.840 1601.358 1884.123

Sd of wealth at retirement

1 x

1 1 1160.1969

2 2 1075.5145

3 3 977.1739

4 4 548.9520

5 5 891.0037

6 6 757.4648

7 7 589.1706

8 8 1044.3365

9 9 456.6995

10 10 218.0974

Utility(Target)

[1] 6.390431

Initial utility of every client

Utility(ClientData$InitialBalance)

[1] 2.752577 2.598426 2.598426 1.722957 3.109252 2.886108 2.416105 6.095490 3.109252 6.757948

Expected utility at retirement

6.967780 6.736798 6.560886 3.990290 7.115944 6.582197 4.991203 7.657786 6.048489 7.405329

Diagram, engineering drawing

Description automatically generated