```
(* step one is to define the
 functions: (i) the variables we have are
   {ka0,ka,al,z,wbar,dl} (ii) {cbar,what} satisfy the
   condition that {V'[cbar]==0,R[what-cbar]== what}
   (iii) we want the condtion that {what<wbar}
```

In[•]:=
```
Quit[]
```

In[•]:=
```
Rfunction = {al Sqrt[w + z] - al Sqrt[z], al Sqrt[wbar + z] - al Sqrt[z] + (w - wbar) / dl};
V[c_] := ka0 Sqrt[c]
Vm[c_] := ka Sqrt[c]
R[w_] := Piecewise[{{al Sqrt[w + z] - al Sqrt[z], w ≤ wbar},
   {al Sqrt[wbar + z] - al Sqrt[z] + (w - wbar) / dl, w > wbar}}]
shocka =
 140 /
  100;
shockb = 60 / 100;
qa = 1 / 2;
qb = 1 - qa;
Ra[w_] := shocka R[w];
Rb[w_] := shockb R[w];
cbar = ka0^2 / 4;
what = 1/2 (al^2 - Sqrt[al^2 (-ka0^2 + (al - 2 Sqrt[z])^2)] - 2 al Sqrt[z]);
wbar = al^2 dl^2 / 4 - z;
dl = 8 / 10;
al = 30 / 10;
z = 1;
ka0 = 1 / 2;
ka = 52 / 100;
```

In[•]:=
```
FullSimplify[Solve[Flatten[
    {Simplify[{V'[cbar] == 1, FullSimplify[R[what - cbar] == what, what - cbar < wbar]}],
     Simplify[D[Rfunction[[1]], w] == D[Rfunction[[2]], w] /. w → wbar]},
   {cbar, what, wbar}][[1]]]
```

••• Part: Part specification Rfunction[[1]] is longer than depth of object.

••• Part: Part specification Rfunction[[2]] is longer than depth of object.

••• Solve: This system cannot be solved with the methods available to Solve.

Out[•]=
```
{V'[cbar] == 1, what == R[-cbar + what], True}
```

In[]:=
$$\text{cbar} = \frac{\text{ka0}^2}{4};$$

$$\text{what} = \frac{1}{2}\left(\text{al}^2 - \sqrt{\text{al}^2\left(-\text{ka0}^2 + \left(\text{al} - 2\sqrt{z}\right)^2\right)} - 2\,\text{al}\sqrt{z}\right);$$

$$\text{wbar} = \frac{\text{al}^2\,\text{dl}^2}{4} - z;$$

```
(* step two: find the right variables:
```

In[]:=
```
ClearAll[dl, al, z, ka0, ka]
```

In[]:=
```
{NMaximize[
  {dl, Simplify[0 < what < wbar && 0 < what - cbar && 0 < dl < 1 && 0 < ka0 < ka && 0 < z &&
      0 < al && cbar < what - cbar /. {al → 31/10, z → 1, ka0 → 1/2, ka → 52/100}]},
  dl], NMinimize[{dl, Simplify[0 < what < wbar && 0 < what - cbar &&
      0 < dl < 1 && 0 < ka0 < ka && 0 < z && 0 < al && cbar < what - cbar /.
     {al → 31/10, z → 1, ka0 → 1/2, ka → 52/100}]}, dl]}
```

Out[]=
```
{{1., {dl → 1.}}, {0.702698, {dl → 0.702698}}}
```

In[]:=
```
dl = 8/10; al = 30/10; z = 1; ka0 = 1/2; ka = 52/100;
```

In[]:=
```
FullSimplify[R[w]]
```

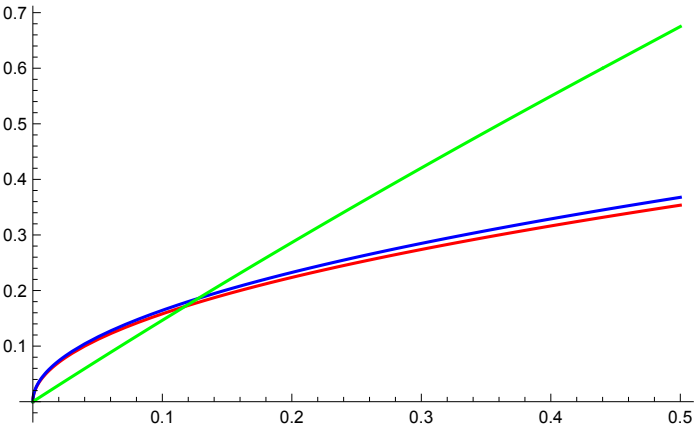
Out[]=
$$\begin{cases} \frac{1}{20} + \frac{5\,w}{4} & 25\,w > 11 \\ 3\left(-1 + \sqrt{1 + w}\right) & \text{True} \end{cases}$$

In[]:=
```
N[{wbar, what, cbar}]
```

Out[]=
```
{0.44, 0.200962, 0.0625}
```

In[]:=
```
Plot[{V[w], Vm[w], R[w]}, {w, 0, .5}, PlotRange → All, PlotStyle → {Red, Blue, Green}]
```

Out[]=



In[]:=
```
N[{R[R[wbar]], R[wbar], R[what], what}]
```

Out[]=
```
{0.8, 0.6, 0.287652, 0.200962}
```

(* step three: code for the market:

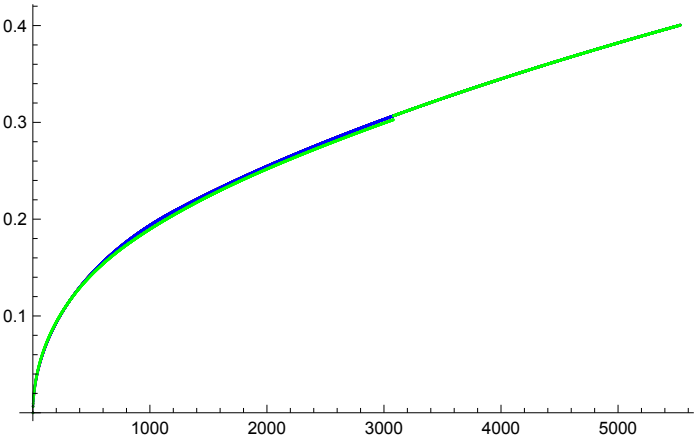
```
In[•]:= wupper0 = Ra[Ra[wbar]]; wupper = Ra[Ra[Ra[wbar]]]; grid = 1 / 2000;
        wealth = Table[w, {w, 0, wupper + grid, grid}];
        stationc = Flatten[ParallelTable[
            c /. Solve[R[wealth[[i]] - c] == wealth[[i]], c], {i, 1, Length[wealth]}]];

In[•]:= Pm0 = ParallelTable[Vm[N[stationc[[i]]]], {i, 1, Length[wealth]}];
        Pm = ParallelTable[Vm[N[stationc[[i]]]], {i, 1, Length[wealth]}];

In[•]:= Pmplus = Flatten[
           {ParallelTable[N[Max[Table[{1 - dl, dl}.{Vm[wealth[[i]]], {qa, qb}.{{(wealth[[
                                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - N[Ra[
                                 wealth[[j]] - wealth[[i]]]]) / (wealth[[IntegerPart[
                                   N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                             (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[N[Ra[wealth[[
                                         j]] - wealth[[i]]]] / grid] + 1]]) / (wealth[[IntegerPart[
                                   N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                            {Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                             Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                           {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                                N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[IntegerPart[
                                   N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                                IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                             (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                                   N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                              (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                                     grid] + 2]] - wealth[[IntegerPart[
                                   N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                            {Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                             Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
                       {i, 1, j}]]], {j, 1, wupper0 / grid}], Pm[[
             Length[Table[j, {j, 1, wupper0 / grid}]] + 1 ;;
              Length[
               wealth]]]}];
```

In[•]:=
```
ListPlot[{Pm0, Pm, Pmplus}, PlotStyle → {Red, Blue, Green}]
```

Out[•]=



In[•]:=
```
n = 1;
While[n < 25, Pm = Pmplus;
 Pmplus = Flatten[{ParallelTable[N[Max[Table[{1 - dl, dl}.{Vm[wealth[[i]]],
           {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] +
                    2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) / (wealth[[IntegerPart[
                     N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                   IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                 (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[N[Ra[wealth[[
                         j]] - wealth[[i]]]] / grid] + 1]]) / (wealth[[IntegerPart[
                     N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                   IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                {Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                 Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
               {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                    N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[IntegerPart[
                     N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                   IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                 (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[N[Rb[wealth[[
                         j]] - wealth[[i]]]] / grid] + 1]]) / (wealth[[IntegerPart[
                     N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] - wealth[[
                   IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                {Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                 Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
          {i, 1, j}]]], {j, 1, wupper0 / grid}], Pm[[
      Length[Table[j, {j, 1, wupper0 / grid}]] + 1 ;; Length[wealth]]]}];
 n++]
```

In[•]:=
```
Beep[]
```

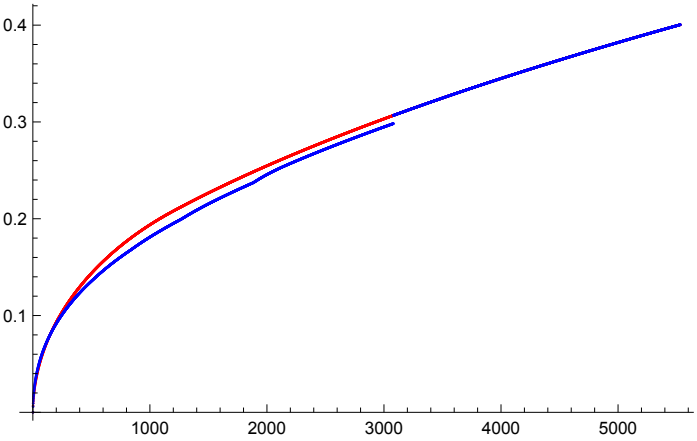
In[•]:=
```
{Max[Pmplus - Pm], Min[Pmplus - Pm], Max[Pmplus - Pm0]}
```

Out[•]=
$$\{0.,\ -5.12641\times10^{-6},\ 0.00256789\}$$

In[•]:=
```
(* the first two shall be close to zero, the last one shall be above zero.)
```

In[•]:=
```
ListPlot[{Pm0, Pmplus}, PlotStyle → {Red, Blue}, PlotRange → All]
```

Out[•]=




```
(* find the position of updated wealth!

ParallelTable[Position[Table[{1 - dl, dl}.{Vm[wealth[[i]]],
      {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            N[Ra[wealth[[j]] - wealth[[i]]]]) /
          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
         (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[
             IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
        {Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
         Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
        {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            N[Rb[wealth[[j]] - wealth[[i]]]]) /
          (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
         (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
             IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
          (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
        {Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
         Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
    {i, 1, j}], Max[Table[{1 - dl, dl}.{Vm[wealth[[i]]], {qa, qb}.
      {{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            N[Ra[wealth[[j]] - wealth[[i]]]]) /
```

```
                (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                  wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
               (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                     N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                  wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
              {Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
               Pm[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
             {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                  N[Rb[wealth[[j]] - wealth[[i]]]]) /
                (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                  wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
               (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                     N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                  wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
              {Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
               Pm[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
          {i, 1, j}]]], {j, 1, wupper0 / grid}]
```

Out[•]=

```
{{{1}}, {{1}}, {{1}}, {{1}}, {{2}}, {{2}}, {{2}}, {{2}}, {{2}}, {{2}}, {{2}}, {{2}},
 {{2}}, {{2}}, {{3}}, {{3}}, {{3}}, {{3}}, {{3}}, {{3}}, {{3}}, {{3}}, {{4}},
 {{4}}, {{4}}, {{4}}, {{4}}, {{4}}, {{4}}, {{5}}, {{5}}, {{5}}, {{5}}, {{5}},
 {{5}}, {{5}}, {{6}}, ··· 3006 ···, {{723}}, {{723}}, {{723}}, {{723}}, {{723}},
 {{724}}, {{724}}, {{724}}, {{724}}, {{725}}, {{725}}, {{725}}, {{725}},
 {{726}}, {{726}}, {{726}}, {{726}}, {{726}}, {{727}}, {{727}}, {{727}},
 {{727}}, {{728}}, {{728}}, {{728}}, {{728}}, {{729}}, {{729}}, {{729}},
 {{729}}, {{729}}, {{730}}, {{730}}, {{730}}, {{730}}, {{731}}, {{731}}}
```

large output | show less | show more | show all | set size limit...

In[•]:=
```
consumecity = Flatten[%]
```

In[•]:=
```
consumecity = {1, 1, 1, 1, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 3, 3, 3, 3, 3, 3, 3, 3, 4, 4, 4, 4, 4,
   4, 4, 5, 5, 5, 5, 5, 5, 5, 6, 6, 6, 6, 6, 6, 6, 7, 7, 7, 7, 7, 7, 7, 8, 8, 8, 8, 8,
   8, 9, 9, 9, 9, 9, 9, 10, 10, 10, 10, 10, 10, 10, 11, 11, 11, 11, 11, 11, 12, 12,
   12, 12, 12, 12, 13, 13, 13, 13, 13, 13, 14, 14, 14, 14, 14, 14, 15, 15, 15, 15,
   15, 16, 16, 16, 16, 16, 16, 17, 17, 17, 17, 17, 17, 18, 18, 18, 18, 18, 19, 19,
   19, 19, 19, 20, 20, 20, 20, 20, 20, 21, 21, 21, 21, 21, 22, 22, 22, 22, 22, 23,
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```

In[•]:=
```
wealthseq = Table[i, {i, 1, 150}];
```

In[•]:=
```
wealthseq[[1]] = 7;
```

In[•]:=
```
n = 2;
```

In[•]:=
```
While[n < 151, wealthseq[[n]] = wealthtmrcity[[wealthseq[[n - 1]]]]; n++]
```

In[•]:=
```
wealthseq
```

Out[•]=
```
{7, 8, 9, 11, 14, 18, 23, 29, 38, 48, 62, 79, 100, 125, 156, 192, 234, 282, 335,
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```

```
In[•]:= wealthseqvalue = Table[wealth[[wealthseq[[j]]]], {j, 1, 150}]
```

Out[•]=

$$\left\{\frac{3}{1000}, \frac{7}{2000}, \frac{1}{250}, \frac{1}{200}, \frac{13}{2000}, \frac{17}{2000}, \frac{11}{1000}, \frac{7}{500}, \frac{37}{2000}, \frac{47}{2000}, \frac{61}{2000}, \frac{39}{1000}, \frac{99}{2000}, \frac{31}{500},\right.$$
$$\frac{31}{400}, \frac{191}{2000}, \frac{233}{2000}, \frac{281}{2000}, \frac{167}{1000}, \frac{393}{2000}, \frac{91}{400}, \frac{517}{2000}, \frac{29}{100}, \frac{13}{40}, \frac{357}{1000}, \frac{773}{2000}, \frac{827}{2000},$$
$$\frac{877}{2000}, \frac{953}{2000}, \frac{1013}{2000}, \frac{1061}{2000}, \frac{1099}{2000}, \frac{113}{200}, \frac{1157}{2000}, \frac{1179}{2000}, \frac{599}{1000}, \frac{243}{400}, \frac{123}{200}, \frac{1243}{2000}, \frac{157}{250},$$
$$\frac{1267}{2000}, \frac{1277}{2000}, \frac{1391}{2000}, \frac{733}{1000}, \frac{189}{250}, \frac{1541}{2000}, \frac{781}{1000}, \frac{1581}{2000}, \frac{1597}{2000}, \frac{1611}{2000}, \frac{1623}{2000}, \frac{1633}{2000},$$
$$\frac{821}{1000}, \frac{33}{40}, \frac{1657}{2000}, \frac{1663}{2000}, \frac{417}{500}, \frac{209}{250}, \frac{419}{500}, \frac{21}{25}, \frac{1683}{2000}, \frac{843}{1000}, \frac{211}{250}, \frac{169}{200}, \frac{423}{500}, \frac{1693}{2000},$$
$$\frac{339}{400}, \frac{106}{125}, \frac{1697}{2000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000},$$
$$\frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000},$$
$$\frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000},$$
$$\frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000},$$
$$\left.\frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}, \frac{849}{1000}\right\}$$

In[•]:=
```
consumeseqvalue = Table[wealth[[consumecity[[wealthseq[[j]]]]]], {j, 1, 150}]
```

Out[•]=
$$\left\{\frac{1}{2000}, \frac{1}{2000}, \frac{1}{2000}, \frac{1}{2000}, \frac{1}{2000}, \frac{1}{1000}, \frac{3}{2000}, \frac{3}{2000}, \frac{1}{400}, \frac{3}{1000}, \frac{1}{250}, \frac{11}{2000}, \frac{3}{400},\right.$$
$$\frac{19}{2000}, \frac{1}{80}, \frac{2}{125}, \frac{41}{2000}, \frac{13}{500}, \frac{63}{2000}, \frac{39}{1000}, \frac{19}{400}, \frac{111}{2000}, \frac{123}{2000}, \frac{29}{400}, \frac{33}{400}, \frac{183}{2000}, \frac{199}{2000},$$
$$\frac{191}{2000}, \frac{11}{100}, \frac{243}{2000}, \frac{261}{2000}, \frac{137}{1000}, \frac{71}{500}, \frac{293}{2000}, \frac{3}{20}, \frac{153}{1000}, \frac{311}{2000}, \frac{63}{400}, \frac{159}{1000}, \frac{161}{1000},$$
$$\frac{13}{80}, \frac{61}{500}, \frac{149}{1000}, \frac{21}{125}, \frac{359}{2000}, \frac{371}{2000}, \frac{377}{2000}, \frac{383}{2000}, \frac{97}{500}, \frac{49}{250}, \frac{99}{500}, \frac{399}{2000}, \frac{201}{1000},$$
$$\frac{101}{500}, \frac{203}{1000}, \frac{51}{250}, \frac{41}{200}, \frac{411}{2000}, \frac{103}{500}, \frac{413}{2000}, \frac{207}{1000}, \frac{83}{400}, \frac{26}{125}, \frac{26}{125}, \frac{417}{2000}, \frac{417}{2000},$$
$$\frac{209}{1000}, \frac{209}{1000}, \frac{209}{1000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000},$$
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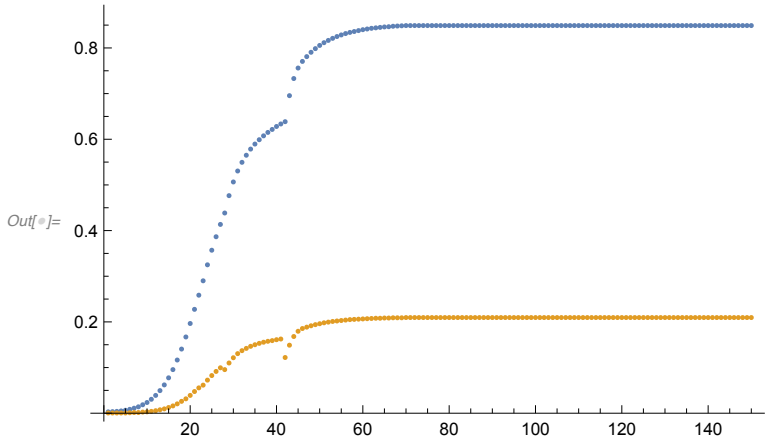
$$\frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}, \frac{419}{2000}\right\}$$

In[•]:=
```
ListPlot[{wealthseqvalue[[1 ;; 150]], consumeseqvalue[[1 ;; 150]]}]
```

Out[•]=



In[•]:=
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Pmplus
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In[•]:=
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  0.019520221505479392`, 0.02093324930359534`, 0.022217736271688618`,
  0.023400755811054014`, 0.02449645995464045`, 0.025530709483697806`,
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0.3948577465366483`, 0.39489198523140473`, 0.3949262209577885`,
0.39496045371657146`, 0.39499468350852524`, 0.395028910334421`,
0.39506313419502964`, 0.3950973550911218`, 0.39513157302346774`,
0.39516578799283725`, 0.3952`, 0.3952342090457252`, 0.39526841513078176`,
0.3953026182559382`, 0.39533681842196283`, 0.3953710156296235`,
0.39540520987968786`, 0.3954394011729231`, 0.3954735895100961`,
0.39550777489197353`, 0.39554195731932157`, 0.39557613679290615`,
0.3956103133134929`, 0.39564448688184695`, 0.39567865749873343`,
0.39571282516491674`, 0.39574698988116136`, 0.39578115164823097`,
0.3958153104668894`, 0.39584946633789975`, 0.3958836192620251`,
0.395917769240028`, 0.3959519162726707`, 0.3959860603607152`,
0.39602020150492323`, 0.39605433970605597`, 0.39608847496487454`,
0.3961226072821393`, 0.39615673665861095`, 0.3961908630950492`,
0.3962249865922138`, 0.39625910715086415`, 0.39629322477175916`,
0.39632733945565757`, 0.3963614512033177`, 0.3963955600154977`,
0.3964296658929551`, 0.3964637688364474`, 0.3964978688467316`,
0.3965319659245645`, 0.3965660600707025`, 0.3966001512859016`,
0.39663423957091754`, 0.39666832492650583`, 0.39670240735342155`,
0.39673648685241947`, 0.3967705634242541`, 0.39680463706967944`,
0.3968387077894494`, 0.39687277558431744`, 0.39690684045503677`,
0.39694090240236013`, 0.39697496142704014`, 0.3970090175298289`,
0.3970430707114784`, 0.39707712097274`, 0.39711116831436516`,
0.3971452127371045`, 0.39717925424170886`, 0.39721329282892837`,
0.39724732849951305`, 0.39728136125421243`, 0.3973153910937758`,
0.39734941801895224`, 0.39738344203049025`, 0.3974174631291383`,
```

```
  0.3974514813156444`, 0.39748549659075616`, 0.397519508955221`,
  0.397553518409786`, 0.3975875249551978`, 0.39762152859220284`,
  0.39765552932154735`, 0.397689527143977`, 0.3977235220602372`,
  0.3977575140710732`, 0.3977915031772298`, 0.3978254893794514`,
  0.3978594726784823`, 0.39789345307506635`, 0.39792743056994706`,
  0.39796140516386763`, 0.3979953768575711`, 0.39802934565179987`,
  0.39806331154729646`, 0.3980972745448027`, 0.3981312346450603`,
  0.39816519184881044`, 0.3981991461567943`, 0.3982330975697525`,
  0.39826704608842545`, 0.39830099171355327`, 0.39833493444587564`,
  0.39836887428613194`, 0.39840281123506144`, 0.3984367452934029`,
  0.3984706764618948`, 0.3985046047412753`, 0.39853853013228224`,
  0.3985724526356532`, 0.3986063722521255`, 0.3986402889824359`,
  0.3986742028273212`, 0.39870811378751747`, 0.39874202186376095`,
  0.3987759270567871`, 0.3988098293673314`, 0.39884372879612895`,
  0.39887762534391424`, 0.3989115190114219`, 0.398945409799386`,
  0.3989792977085403`, 0.3990131827396183`, 0.3990470648933531`,
  0.3990809441704778`, 0.3991148205717247`, 0.39914869409782616`,
  0.3991825647495141`, 0.3992164325275201`, 0.39925029743257556`,
  0.3992841594654113`, 0.3993180186267582`, 0.3993518749173466`,
  0.3993857283379064`, 0.3994195788891677`, 0.39945342657185956`,
  0.39948727138671136`, 0.39952111333445195`, 0.3995549524158098`,
  0.39958878863151304`, 0.3996226219822897`, 0.39965645246886733`,
  0.3996902800919732`, 0.3997241048523344`, 0.39975792675067745`,
  0.39979174578772886`, 0.3998255619642146`, 0.39985937528086046`,
  0.3998931857383919`, 0.39992699333753406`, 0.39996079807901175`,
  0.3999945999635495`, 0.4000283989918716`, 0.4000621951647019`,
  0.400095988482764`, 0.4001297789467812`, 0.4001635665574766`,
  0.4001973513155728`, 0.4002311332217922`, 0.400264912276857`,
  0.4002986884814888`, 0.4003324618364092`, 0.4003662323423393`,
  0.40040000000000003`, 0.4004337648101119`, 0.4004675267733952`}
```

In[•]:=
```
ListPlot[Pmplus]
```

```
(* the value is an upper bound, assuming risk neutral for high wealth.
```

(* step four: code for the community:

In[•]:=
```
wupper0 = Ra[what]; wupper = Ra[Ra[what]]; grid = 1 / 2000;
wealth = Table[w, {w, 0, wupper + grid, grid}];
stationc = Flatten[ParallelTable[
    c /. Solve[R[wealth[[i]] - c] == wealth[[i]], c], {i, 1, Length[wealth]}]];
Pmplus = Pmplus[[1 ;; Length[wealth]]];
```

In[•]:=
```
Ps0 = ParallelTable[N[Max[V[cbar], Pmplus[[i]]]], {i, 1, Length[Pmplus]}];
Ps = ParallelTable[N[Max[V[cbar], Pmplus[[i]]]], {i, 1, Length[Pmplus]}];
```

```
In[•]:= Timing[
 Psplus = Flatten[{ParallelTable[N[Max[Table[{1 - dl, dl}.{V[wealth[[i]] + b] - b /.
              If[wealth[[i]] < cbar, b → Min[cbar - wealth[[i]], dl / (1 - dl)
                  ({qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                              grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
                          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                                      i]]]] / grid] + 2]] - wealth[[IntegerPart[
                                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                         (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[N[Ra[wealth[[j]] -
                                   wealth[[i]]]] / grid] + 1]])}.{Ps[[IntegerPart[
                             N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]], Ps[[
                           IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                        {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) /
                          (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[
                                      i]]]] / grid] + 2]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                         (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                          (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                       {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                            grid] + 1]], Ps[[IntegerPart[
                          N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}} - {qa, qb}.
                      {{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
                          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                                      i]]]] / grid] + 2]] - wealth[[IntegerPart[
                                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                         (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                          (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[
                                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                       {Pmplus[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                            grid] + 1]], Pmplus[[IntegerPart[
                          N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                        {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
```

```
                                grid] + 2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) /
                            (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[
                                    i]]]] / grid] + 2]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                           (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                            (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                                    grid] + 2]] - wealth[[IntegerPart[
                                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                        {Pmplus[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                             grid] + 1]], Pmplus[[IntegerPart[
                            N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]})], b → 0 ],
                  {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                              grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
                         (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[
                             N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                        (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                             N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                         (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[
                             N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                       {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                        Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                      {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                           N[Rb[wealth[[j]] - wealth[[i]]]]) /
                         (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                           wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                              1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
                            IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                         (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                                grid] + 2]] - wealth[[IntegerPart[
                             N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                       {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
                        Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
                 {i, 1, j}]]], {j, 1, wupper0 / grid}], Pmplus[[Length[
                Table[
                 j,
                 {j, 1,
                  wupper0 / grid}]] + 1 ;; Length[wealth]]]}];]
```

Out[•]= {79.8194, Null}

```
In[•]:= Timing[
 n = 1;
 While[n < 40,
  Ps = ParallelTable[Max[Psplus[[i]], Pmplus[[i]]], {i, 1, Length[Pmplus]}];
  Psplus = Flatten[{ParallelTable[
      N[Max[Table[{1 - dl, dl}.{V[wealth[[i]] + b] - b /. If[wealth[[i]] < cbar,
            b → Min[cbar - wealth[[i]], dl / (1 - dl) ({qa, qb}.{{(wealth[[
                        IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] +
                         2]] - N[Ra[wealth[[j]] - wealth[[i]]]) /
                     (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - wealth[[IntegerPart[
                         N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                    (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                         N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                     (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - wealth[[IntegerPart[N[Ra[wealth[[j]] -
                              wealth[[i]]]] / grid] + 1]])}.{Ps[[IntegerPart[
                       N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]], Ps[[
                     IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                  {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) /
                     (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[
                              i]]]] / grid] + 2]] - wealth[[IntegerPart[
                         N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                    (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                         N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                     (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - wealth[[IntegerPart[
                         N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                   {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                        grid] + 1]], Ps[[IntegerPart[
                      N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}} - {qa, qb}.
                {{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
                     (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                              i]]]] / grid] + 2]] - wealth[[IntegerPart[
                         N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                    (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                         N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                     (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                           grid] + 2]] - wealth[[IntegerPart[
                         N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
```

```
                {Pmplus[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                      grid] + 1]], Pmplus[[IntegerPart[
                    N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
               {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                         grid] + 2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) /
                  (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[
                            i]]]] / grid] + 2]] - wealth[[IntegerPart[
                        N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
                 (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                        N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                  (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                         grid] + 2]] - wealth[[IntegerPart[
                        N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
               {Pmplus[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                      grid] + 1]], Pmplus[[IntegerPart[
                    N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}})], b → 0 ],
  {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
           (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                  grid] + 2]] - wealth[[IntegerPart[
                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
          (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
           (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                  grid] + 2]] - wealth[[IntegerPart[
                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
         {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
          Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
        {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            N[Rb[wealth[[j]] - wealth[[i]]]]) /
           (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
             wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
               1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
             IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
           (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                  grid] + 2]] - wealth[[IntegerPart[
                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
         {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
          Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
 {i, 1, j}]]], {j, 1, wupper0 / grid}], Pmplus[[Length[
Table[
 j,
```

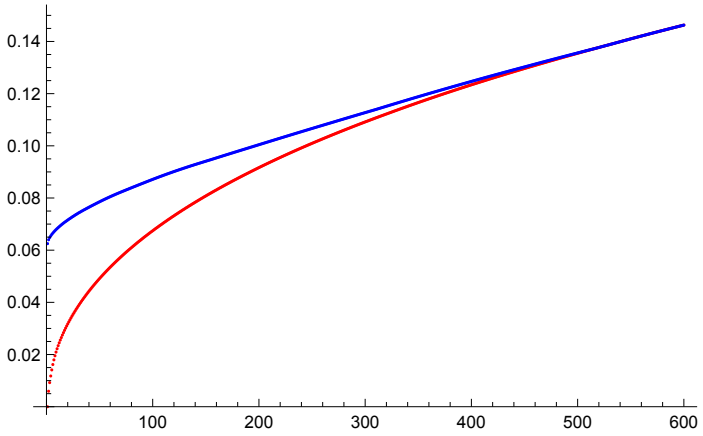
```
            {j,
             1,
             wupper0 / grid}]] + 1 ;; Length[wealth]]]}];
      n++]]
```

Out[•]= {1681.83, Null}

In[•]:=
```
Psplus = Table[Max[Psplus[[i]], Pmplus[[i]]], {i, 1, Length[Pmplus]}];
(* we want to define a point call selection: this is our wstar
```

In[•]:=
```
ListPlot[{Pmplus[[1 ;; 600]], Psplus[[1 ;; 600]]}, PlotStyle → {Red, Blue}]
```

Out[•]=



In[•]:=
```
{Max[Position[Table[Psplus[[i]] > Pmplus[[i]], {i, 1, Length[Pmplus]}], True]],
 Length[Position[Table[Psplus[[i]] > Pmplus[[i]], {i, 1, Length[Pmplus]}], True]]}
wsel = Max[Position[Table[Psplus[[i]] > Pmplus[[i]], {i, 1, Length[Pmplus]}], True]]
{Max[Ps[[1 ;; wsel]] - Psplus[[1 ;; wsel]]], Min[Ps[[1 ;; wsel]] - Psplus[[1 ;; wsel]]]}
```

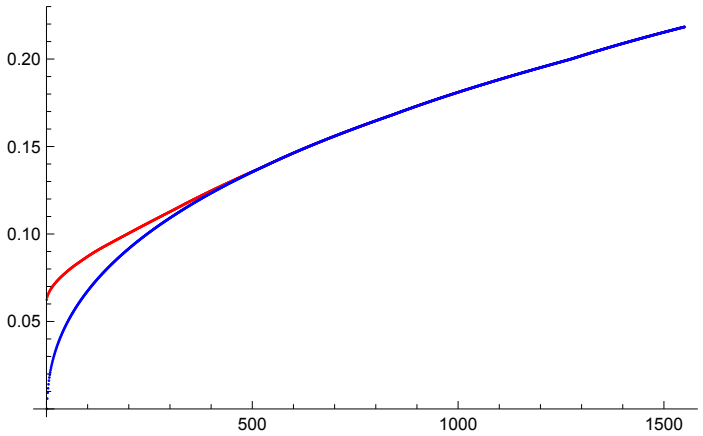
Out[•]= {517, 517}

Out[•]= 517

Out[•]= $\{2.07692 \times 10^{-6}, 3.1466 \times 10^{-7}\}$

In[•]:=
```
ListPlot[{Psplus, Pmplus}, PlotStyle → {Red, Blue}]
```

Out[•]=



In[•]:= **Pmplus**

Out[•]= {0., 0.00593028, 0.00923446, 0.011774, 0.0140995, 0.0161701, 0.0179558, 0.0195202,
0.0209332, 0.0222177, 0.0234008, 0.0244965, 0.0255307, 0.0265008, 0.0274641,
0.0283843, 0.0292639, 0.0301156, 0.0309367, 0.0317266, 0.0324934, 0.0332359,
0.033975, 0.0346913, 0.035387, 0.0360637, 0.0367219, 0.0373678, 0.0380005,
0.0386236, 0.0392386, 0.0398406, 0.0404296, 0.0410047, 0.0415687, 0.0421234,
0.0426723, 0.0432164, 0.0437518, 0.0442783, 0.0447947, 0.0453027, 0.0458016,
0.0462979, 0.0467874, 0.0472702, 0.0477472, 0.0482177, 0.0486823, 0.0491398,
0.0495962, 0.0500465, 0.0504914, 0.0509293, 0.0513609, 0.0517894, 0.0522142,
0.0526364, 0.0530535, 0.0534659, 0.0538739, 0.0542775, 0.0546765, 0.0550753,
0.0554691, 0.0558607, 0.0562471, 0.0566292, 0.057007, 0.0573844, 0.0577577,
0.0581276, 0.0584939, 0.058857, 0.0592177, 0.0595766, 0.0599331, 0.0602861,
0.0606356, 0.0609818, 0.0613251, 0.0616681, 0.0620086, 0.062347, 0.0626823,
0.0630149, 0.0633445, 0.0636734, 0.0639998, 0.0643233, 0.0646448, 0.0649636,
0.0652802, 0.0655967, 0.0659106, 0.0662221, 0.0665311, 0.0668379, 0.0671433,
0.0674482, 0.0677508, 0.0680513, 0.0683494, 0.0686452, 0.0689406, 0.069234,
0.0695255, 0.0698163, 0.0701054, 0.0703924, 0.0706786, 0.070964, 0.071247,
0.0715281, 0.0718074, 0.0720853, 0.0723633, 0.0726393, 0.0729131, 0.0731854,
0.0734558, 0.0737261, 0.0739949, 0.0742622, 0.0745283, 0.0747925, 0.0750559,
0.0753184, 0.0755792, 0.0758384, 0.0760963, 0.0763531, 0.0766097, 0.0768652,
0.0771188, 0.0773712, 0.077622, 0.0778726, 0.0781217, 0.0783698, 0.0786164,
0.0788618, 0.0791069, 0.079351, 0.0795942, 0.0798358, 0.0800763, 0.0803161,
0.0805554, 0.0807937, 0.0810306, 0.0812663, 0.0815012, 0.0817358, 0.0819691,
0.0822014, 0.082433, 0.0826633, 0.0828936, 0.0831224, 0.0833502, 0.0835767,
0.0838026, 0.0840283, 0.084253, 0.0844769, 0.0846997, 0.0849215, 0.0851432,
0.0853638, 0.0855834, 0.0858023, 0.0860201, 0.0862379, 0.0864546, 0.0866703,
0.086885, 0.0870991, 0.0873127, 0.0875259, 0.0877381, 0.0879494, 0.0881599,
0.0883701, 0.0885794, 0.0887876, 0.0889953, 0.0892025, 0.0894094, 0.0896165,
0.089823, 0.0900285, 0.0902332, 0.0904372, 0.0906412, 0.0908444, 0.0910467,
0.0912481, 0.091449, 0.0916494, 0.0918493, 0.0920482, 0.0922466, 0.0924446,
0.0926421, 0.0928387, 0.0930344, 0.0932296, 0.0934247, 0.0936191, 0.0938128,
0.0940056, 0.0941981, 0.0943903, 0.0945817, 0.0947723, 0.0949624, 0.0951523,
0.0953416, 0.0955302, 0.0957179, 0.0959053, 0.0960924, 0.0962788, 0.0964648,
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0.215006, 0.215069, 0.215131, 0.215193, 0.215255, 0.215317, 0.215378, 0.21544,
0.215502, 0.215564, 0.215626, 0.215687, 0.215749, 0.215811, 0.215872, 0.215934,
0.215995, 0.216057, 0.216118, 0.216179, 0.216241, 0.216302, 0.216363, 0.216424,

```
0.216485, 0.216546, 0.216608, 0.216669, 0.21673, 0.21679, 0.216851, 0.216912,
0.216973, 0.217034, 0.217094, 0.217155, 0.217216, 0.217276, 0.217337, 0.217398,
0.217458, 0.217519, 0.217579, 0.21764, 0.2177, 0.217761, 0.217821, 0.217881,
0.217942, 0.218002, 0.218062, 0.218123, 0.218183, 0.218243, 0.218303, 0.218363}
```

In[•]:=
```
Ps = Psplus;
```

```
(* step five: wealth dynamics:
   find {c,b,p,w} for each point below wsel;
(****** important, i actually need
 this for wealth above wsel as well!
```

In[•]:=
```
priceupdate = Flatten[
  Table[Position[Table[{1 - dl, dl}.{V[wealth[[i]] + b] - b /. If[wealth[[i]] < cbar,
        b → Min[cbar - wealth[[i]], dl / (1 - dl)
          ({qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) / (wealth[[
              IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] +
              1]]), (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[
              IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                grid] + 2]] - wealth[[IntegerPart[
                N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
           {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
            Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
           {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[
              IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
            wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
              1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
              IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                grid] + 2]] - wealth[[IntegerPart[
                N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
           {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
            Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}} -
        {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) / (wealth[[
              IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
```

```
                    wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] +
                      1]]), (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[
                     IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                   (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] +
                       2]] - wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                         grid] + 1]])}.{Pmplus[[IntegerPart[
                    N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]], Pmplus[[
                   IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
                 {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                       2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[
                     IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
                    wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                      1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
                     IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
                   (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                         grid] + 2]] - wealth[[IntegerPart[
                       N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
                  {Pmplus[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                       grid] + 1]], Pmplus[[IntegerPart[
                     N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}})], b → 0 ],
  {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                 grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
       (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
         wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
      (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
            N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
       (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
         wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
     {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
      Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
     {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
         N[Rb[wealth[[j]] - wealth[[i]]]]) /
       (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
         wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
      (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
            N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
       (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
         wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
     {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
      Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}}},
  {i, 1, j}], Max[Table[{1 - dl, dl}.{V[wealth[[i]] + b] - b /.
    If[wealth[[i]] < cbar,
```

```
b → Min[cbar - wealth[[i]], dl / (1 - dl)
    ({qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) / (wealth[[
                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
              wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 1]]), (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[
                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - wealth[[IntegerPart[
                  N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
          {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
           Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
          {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                  2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[
                IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
              wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                    grid] + 1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
                IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - wealth[[IntegerPart[
                  N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
          {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
           Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}} -
      {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) / (wealth[[
                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
              wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 1]]), (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[
                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - wealth[[IntegerPart[N[Ra[wealth[[j]] -
                       wealth[[i]]]] / grid] + 1]])}.{Pmplus[[IntegerPart[
                  N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]], Pmplus[[
                IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
          {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
                  2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) / (wealth[[
                IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
              wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                    grid] + 1]]), (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[
                IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
            (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                    grid] + 2]] - wealth[[IntegerPart[
```

```
                    N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
              {Pmplus[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] /
                    grid] + 1]], Pmplus[[IntegerPart[
                  N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]]}])], b → 0 ],
 {qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] /
             grid] + 2]] - N[Ra[wealth[[j]] - wealth[[i]]]]) /
      (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
        wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
     (N[Ra[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
           N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
      (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
        wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
    {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
     Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[i]]]] / grid] + 2]]},
   {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
           2]] - N[Rb[wealth[[j]] - wealth[[i]]]]) /
      (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
        wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]),
     (N[Rb[wealth[[j]] - wealth[[i]]]] - wealth[[IntegerPart[
           N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]]) /
      (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 2]] -
        wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]])}.
    {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] + 1]],
     Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[i]]]] / grid] +
       2]]}}}, {i, 1, j}]]], {j, 1, wsel}]]
```

```
In[•]:= priceupdate = {1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
    1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
    1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
    1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
    1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
    1, 1, 1, 1, 2, 2, 2, 3, 3, 4, 4, 5, 5, 6, 4, 4, 4, 5, 5, 6, 6, 7, 7, 8, 8, 9, 9, 10,
    10, 11, 11, 11, 12, 12, 13, 13, 14, 14, 15, 15, 15, 16, 16, 17, 17, 17, 18, 18,
    19, 19, 19, 20, 20, 21, 21, 21, 21, 21, 22, 22, 23, 23, 23, 24, 24, 24, 25, 25,
    26, 26, 26, 27, 27, 27, 28, 28, 29, 29, 29, 30, 30, 31, 31, 31, 32, 32, 32, 33,
    33, 34, 34, 34, 35, 35, 35, 36, 36, 36, 37, 37, 37, 38, 38, 39, 39, 39, 40, 40,
    40, 41, 41, 41, 42, 42, 42, 43, 43, 43, 44, 44, 45, 45, 45, 46, 46, 46, 46, 46,
    46, 46, 47, 47, 47, 48, 48, 48, 49, 49, 49, 50, 50, 50, 51, 51, 51, 52, 52, 52,
    53, 53, 53, 54, 54, 54, 55, 55, 55, 56, 56, 56, 57, 57, 57, 58, 58, 58, 58, 59,
    59, 54, 54, 54, 55, 55, 55, 54, 54, 54, 55, 55, 55, 56, 56, 56, 57, 57, 57, 58,
    58, 58, 59, 59, 59, 60, 60, 60, 60, 61, 61, 61, 62, 62, 62, 63, 63, 63, 64, 64,
    64, 65, 65, 65, 66, 66, 66, 66, 67, 67, 67, 68, 68, 68, 69, 69, 69, 70, 70, 70,
    71, 71, 71, 71, 72, 72, 72, 73, 73, 73, 73, 74, 74, 74, 74, 75, 75, 75, 75, 76,
    76, 76, 77, 77, 77, 78, 78, 78, 78, 79, 79, 79, 80, 80, 80, 81, 81, 81, 82, 82,
    82, 82, 83, 83, 83, 84, 84, 84, 85, 85, 85, 85, 86, 86, 86, 87, 87, 87, 88, 88,
    88, 88, 89, 89, 89, 90, 90, 90, 90, 91, 91, 91, 92, 92, 92, 92, 93, 93, 93, 94,
    94, 94, 94, 92, 93, 93, 93, 94, 94, 93, 94, 94, 94, 94, 95, 95, 95, 96, 96, 96,
    96, 97, 97, 97, 98, 98, 98, 99, 99, 99, 99, 100, 100, 100, 101, 101, 101, 101,
    102, 102, 102, 103, 103, 103, 103, 104, 104, 104, 105, 105, 105, 105, 106, 106,
    106, 107, 107, 107, 107, 108, 108, 108, 108, 109, 109, 109, 110, 110, 110};

In[•]:= wealthupdate = Table[N[R[wealth[[j]] - wealth[[priceupdate[[j]]]]]], {j, 1, wsel}]

In[•]:= wealthupdate = {0.`, 0.0007499062734299677`, 0.0014996251873831135`,
    0.002249156882219605`, 0.002998501498127304`, 0.003747659175118212`,
    0.004496630053027584`, 0.005245414271520 1435`, 0.005994011970083424`,
    0.006742423288033983`, 0.007490648364513408`, 0.008238687338489203`,
    0.008986540348759675`, 0.009734207533947714`, 0.010481689032503905`,
    0.011228984982709633`, 0.011976095522672203`, 0.012723020790327944`,
    0.013469760923443985`, 0.014216316059615597`, 0.014962686336267073`,
    0.01570887189065351`, 0.016454872859860803`, 0.01720068938080388`,
    0.01794632159023024`, 0.01869176962471597`, 0.019437033620671507`,
    0.020182113714336758`, 0.0209270100417851`, 0.02167172273892115`,
    0.022416251941483`, 0.023160597785039982`, 0.023904760404996228`,
    0.02464873993658978`, 0.02539253651488993`, 0.026136150274802095`,
    0.02687958135106472`, 0.027622829878252375`, 0.028365895990773105`,
    0.029108779822870634`, 0.029851481508623046`, 0.03059400118194633`,
    0.03133633897659038`, 0.03207849502614302`, 0.032820469464026836`,
    0.0335622624235028`, 0.03430387403766799`, 0.035045304439457414`,
    0.03578655376164397`, 0.03652762213683802`, 0.03726850969748785`,
```

0.038009216575880966`, 0.038749742904144124`, 0.039490088814240654`,
0.04023025443797579`, 0.040970239906994`, 0.04171004535277811`,
0.04244967090665286`, 0.043189116699782204`, 0.043928382863171134`,
0.04466746952766565`, 0.045406376823953654`, 0.04614510488256274`,
0.04688365383386417`, 0.04762202380807068`, 0.04836021493523601`,
0.04909822734525893`, 0.04983606116787831`, 0.0505737165326789 5`,
0.05131119356908 5756`, 0.05204849240637088`, 0.05278561317364 6606`,
0.05352255599987288`, 0.054259321013852446`, 0.05499590834423218`,
0.05573231811950441`, 0.05646855046800647`, 0.05720460551792 2946`,
0.05794048339728164`, 0.058676184233957596`, 0.0594117081556 7043`,
0.06014705528999009`, 0.06088222576432978`, 0.06161721970595124`,
0.06235203724196259`, 0.06308667849932048`, 0.06382114360482882`,
0.06455543268513919`, 0.06528954586675217`, 0.06602348327601648`,
0.06675724503913072`, 0.06749083128214073`, 0.06822424213094269`,
0.06895747771128313`, 0.06969053814875581`, 0.07042342356880793`,
0.07115613409673438`, 0.07188866985768261`, 0.07262103097664818`,
0.07335321757848057`, 0.07408522978787957`, 0.07481706772939578`,
0.07554873152743236`, 0.07628022130624501`, 0.07701153718994025`,
0.07774267930247891`, 0.07847364776767307`, 0.07920444270918825`,
0.07993506425054386`, 0.08066551251511234`, 0.08139578762612087`,
0.08212588970664836`, 0.08285581887963067`, 0.08358557526785715`,
0.08431515899397013`, 0.08504457018046985`, 0.08577380894970998`,
0.08650287542389945`, 0.0872317697251046`, 0.08796049197524525`,
0.08868904229609997`, 0.0894174208093017`, 0.09014562763634126`,
0.09087366289856602`, 0.09160152671718036`, 0.09232921921324522`,
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0.09959674796577378`, 0.1003225638633154`, 0.10104820988000718`,
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0.10901913792758755`, 0.111189483139849`, 0.11191259517358532`,
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0.12201857777944669`, 0.12201857777944669`, 0.12273918219245461`,

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0.12273918219245461`, 0.12345962035688851`, 0.12417989238776084`,
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0.12849804219213112`, 0.12921715449727111`, 0.129936101584184`,
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0.13137350055850083`, 0.1320919526731652`, 0.1320919526731652`,
0.132810240024122`, 0.1335283627246775`, 0.1335283627246775`,
0.1342463208880056`, 0.1342463208880056`, 0.1349641146271514`,
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0.14785641349792167`, 0.14785641349792167`, 0.14857110448533462`,
0.14928563328257072`, 0.14928563328257072`, 0.15`, 0.15`, 0.15071420474786956`,
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0.1557091120697418`, 0.1557091120697418`, 0.15642202501503322`,
0.1571347769773781`, 0.1571347769773781`, 0.15784736806578437`,
0.15784736806578437`, 0.15855979838913292`, 0.15927206805618477`,
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In[•]:=
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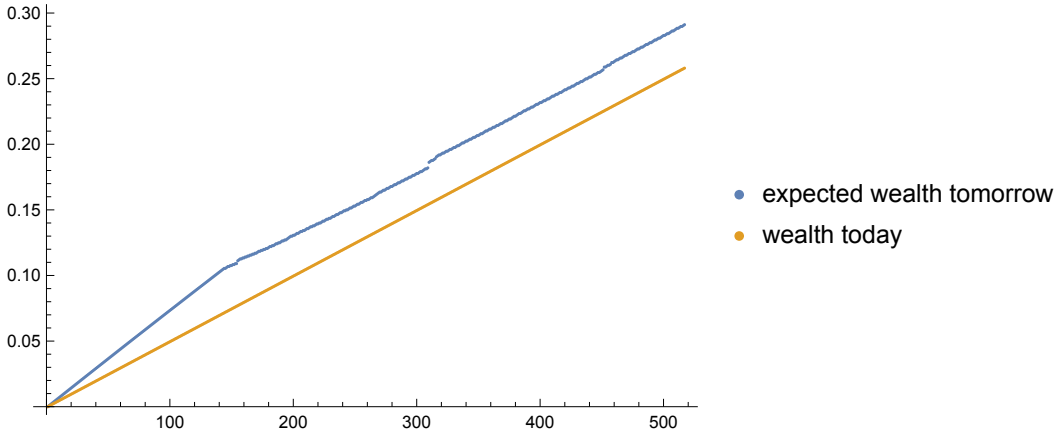
```

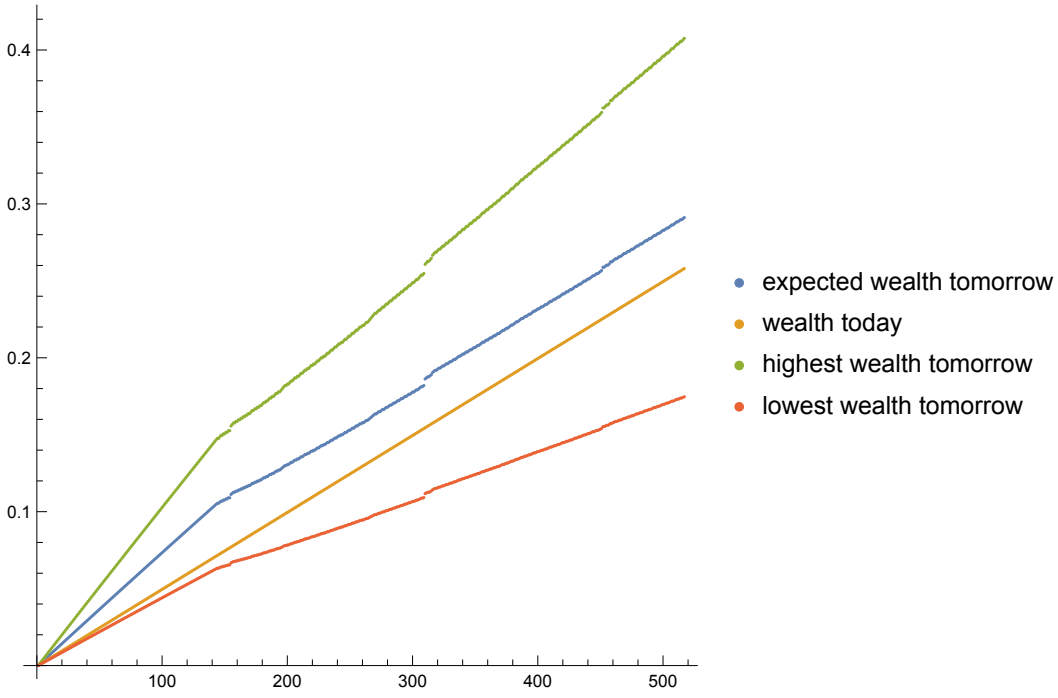
In[•]:=
```
ListPlot[{wealthupdate, wealth[[1 ;; Length[wealthupdate]]]},
 PlotLegends → {"expected wealth tomorrow", "wealth today"}]
```

Out[•]=



In[•]:=
```
ListPlot[{wealthupdate, wealth[[1 ;; Length[wealthupdate]]], shocka wealthupdate,
  shockb wealthupdate}, PlotLegends → {"expected wealth tomorrow", "wealth today",
   "highest wealth tomorrow", "lowest wealth tomorrow"}, AspectRatio → 1]
```

Out[•]=



In[•]:=
```
bupdate = Table[b /.
    If[wealth[[priceupdate[[j]]]] < cbar, b → Min[cbar - wealth[[priceupdate[[j]]]],
      dl / (1 - dl) ({qa, qb}.{{(wealth[[IntegerPart[
                    N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 2]] -
                N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]]) / (wealth[[
                 IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
                    grid] + 2]] - wealth[[IntegerPart[
                    N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]]),
            (N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] - wealth[[
                 IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
```

```
                grid] + 1]]) / (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                    priceupdate[[j]]]]]] / grid] + 2]] - wealth[[IntegerPart[
              N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]])}.
   {Ps[[IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
        grid] + 1]], Ps[[IntegerPart[
      N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 2]]},
  {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
          grid] + 2]] - N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]]) /
     (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[
                 j]]]]] / grid] + 2]] - wealth[[IntegerPart[
           N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]]),
    (N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] - wealth[[
        IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
          grid] + 1]]) / (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[
                priceupdate[[j]]]]] / grid] + 2]] - wealth[[IntegerPart[
           N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]])}.
   {Ps[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
        grid] + 1]], Ps[[IntegerPart[
      N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 2]]}} -
{qa, qb}.{{(wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                priceupdate[[j]]]]] / grid] + 2]] -
      N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]]) /
     (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[
                 j]]]]] / grid] + 2]] - wealth[[IntegerPart[
           N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]]),
    (N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] - wealth[[
        IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
          grid] + 1]]) / (wealth[[IntegerPart[N[Ra[wealth[[j]] - wealth[[
                priceupdate[[j]]]]] / grid] + 2]] - wealth[[IntegerPart[
           N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]])}.
   {Pmplus[[IntegerPart[N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
        grid] + 1]], Pmplus[[IntegerPart[
      N[Ra[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 2]]},
  {(wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
          grid] + 2]] - N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]]) /
     (wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[
                 j]]]]] / grid] + 2]] - wealth[[IntegerPart[
           N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 1]]),
    (N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] - wealth[[
        IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] /
          grid] + 1]]) / (wealth[[IntegerPart[
           N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]] / grid] + 2]] -
```

```
wealth[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[
          j]]]]]] / grid] + 1]])}.{Pmplus[[IntegerPart[
      N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]]] / grid] + 1]],
    Pmplus[[IntegerPart[N[Rb[wealth[[j]] - wealth[[priceupdate[[j]]]]]] /
        grid] + 2]]}})], b → 0], {j, 1, wsel}]
pupdate = Table[wealth[[priceupdate[[j]]]], {j, 1, wsel}]
cupdate = pupdate + bupdate
```

Out[■]= $\{\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$
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$$\frac{17}{500}, \frac{17}{500}, \frac{69}{2000}, \frac{69}{2000}, \frac{69}{2000}, \frac{7}{200}, \frac{7}{200}, \frac{7}{200}, \frac{7}{200}, \frac{71}{2000}, \frac{71}{2000}, \frac{71}{2000}, \frac{9}{250},$$
$$\frac{9}{250}, \frac{9}{250}, \frac{9}{250}, \frac{73}{2000}, \frac{73}{2000}, \frac{73}{2000}, \frac{73}{2000}, \frac{37}{1000}, \frac{37}{1000}, \frac{37}{1000}, \frac{37}{1000}, \frac{3}{80}, \frac{3}{80},$$
$$\frac{3}{80}, \frac{19}{500}, \frac{19}{500}, \frac{19}{500}, \frac{77}{2000}, \frac{77}{2000}, \frac{77}{2000}, \frac{77}{2000}, \frac{39}{1000}, \frac{39}{1000}, \frac{39}{1000}, \frac{79}{2000}, \frac{79}{2000},$$
$$\frac{79}{2000}, \frac{1}{25}, \frac{1}{25}, \frac{1}{25}, \frac{81}{2000}, \frac{81}{2000}, \frac{81}{2000}, \frac{81}{2000}, \frac{41}{1000}, \frac{41}{1000}, \frac{41}{1000}, \frac{83}{2000}, \frac{83}{2000},$$
$$\frac{83}{2000}, \frac{21}{500}, \frac{21}{500}, \frac{21}{500}, \frac{21}{500}, \frac{17}{400}, \frac{17}{400}, \frac{17}{400}, \frac{43}{1000}, \frac{43}{1000}, \frac{43}{1000}, \frac{87}{2000}, \frac{87}{2000},$$
$$\frac{87}{2000}, \frac{87}{2000}, \frac{11}{250}, \frac{11}{250}, \frac{11}{250}, \frac{89}{2000}, \frac{89}{2000}, \frac{89}{2000}, \frac{89}{2000}, \frac{9}{200}, \frac{9}{200}, \frac{9}{200}, \frac{91}{2000},$$

$$\frac{91}{2000}, \frac{91}{2000}, \frac{91}{2000}, \frac{23}{500}, \frac{23}{500}, \frac{23}{500}, \frac{93}{2000}, \frac{93}{2000}, \frac{93}{2000}, \frac{93}{2000}, \frac{91}{2000}, \frac{23}{500}, \frac{23}{500},$$
$$\frac{23}{500}, \frac{93}{2000}, \frac{93}{2000}, \frac{23}{500}, \frac{93}{2000}, \frac{93}{2000}, \frac{93}{2000}, \frac{93}{2000}, \frac{47}{1000}, \frac{47}{1000}, \frac{47}{1000}, \frac{19}{400},$$
$$\frac{19}{400}, \frac{19}{400}, \frac{19}{400}, \frac{6}{125}, \frac{6}{125}, \frac{6}{125}, \frac{97}{2000}, \frac{97}{2000}, \frac{97}{2000}, \frac{49}{1000}, \frac{49}{1000}, \frac{49}{1000}, \frac{49}{1000},$$
$$\frac{99}{2000}, \frac{99}{2000}, \frac{99}{2000}, \frac{1}{20}, \frac{1}{20}, \frac{1}{20}, \frac{1}{20}, \frac{101}{2000}, \frac{101}{2000}, \frac{101}{2000}, \frac{51}{1000}, \frac{51}{1000}, \frac{51}{1000},$$
$$\frac{51}{1000}, \frac{103}{2000}, \frac{103}{2000}, \frac{103}{2000}, \frac{13}{250}, \frac{13}{250}, \frac{13}{250}, \frac{13}{250}, \frac{21}{400}, \frac{21}{400}, \frac{21}{400}, \frac{53}{1000}, \frac{53}{1000},$$
$$\frac{53}{1000}, \frac{53}{1000}, \frac{107}{2000}, \frac{107}{2000}, \frac{107}{2000}, \frac{107}{2000}, \frac{27}{500}, \frac{27}{500}, \frac{27}{500}, \frac{109}{2000}, \frac{109}{2000}, \frac{109}{2000}\}$$

Out[•]=
$$\{\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$$
$$\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$$
$$\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$$
$$\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$$
$$\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16},$$
$$\frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, \frac{1}{16}, 0.0623718, 0.06176, 0.0611579,$$
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0.0578421, 0.0578041, 0.0577668, 0.0577295, 0.0582295, 0.0581922, 0.058155,
0.0581181, 0.0586181, 0.0585818, 0.0585452, 0.0590452, 0.0590088, 0.0589726}
```

In[•]:= **Length[priceupdate]**

Out[•]= 517

In[]:=
```
143 / 517 + 1.5
```

Out[]=
```
1.7766
```

In[]:=
```
Max[consumecity[[1 ;; 517]] - priceupdate]
```

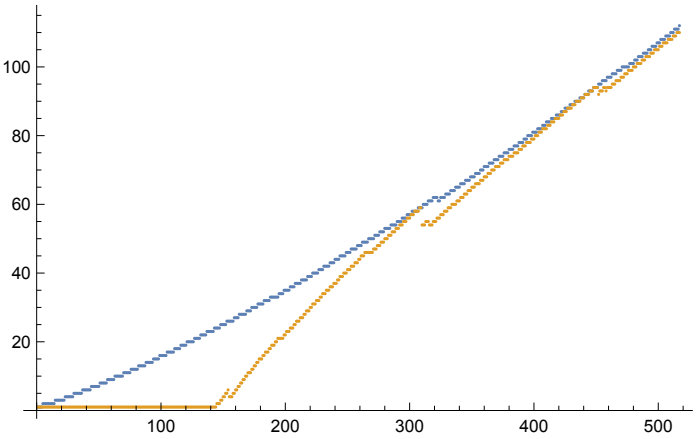
Out[]=
```
23
```

In[]:=
```
Position[consumecity[[1 ;; 517]] - priceupdate,
 Max[consumecity[[1 ;; 517]] - priceupdate]]
```

Out[]=
```
{{143}, {144}}
```

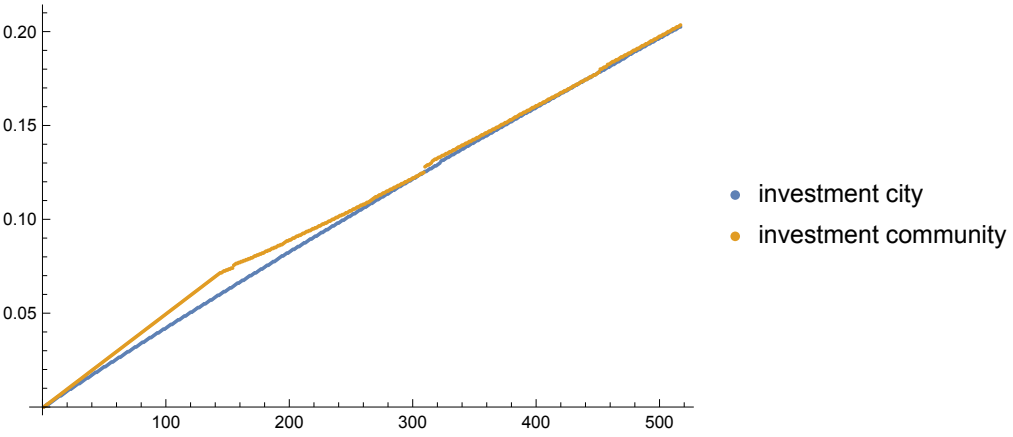
In[]:=
```
ListPlot[{consumecity[[1 ;; 517]], priceupdate}]
```

Out[]=



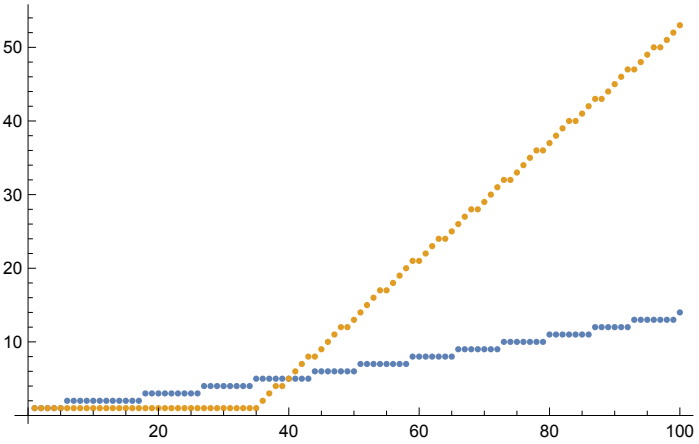
In[]:=
```
ListPlot[{wealth[[1 ;; 517]] - Table[wealth[[consumecity[[i]]]], {i, 1, 517}],
  wealth[[1 ;; 517]] - Table[wealth[[priceupdate[[i]]]], {i, 1, 517}]},
 PlotLegends → {"investment city", "investment community"}]
```

Out[]=



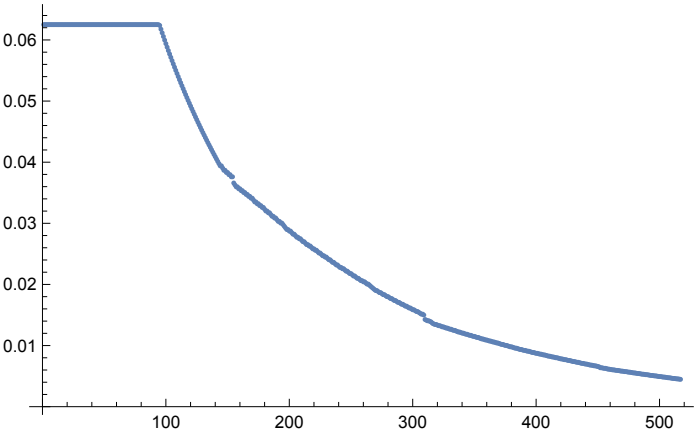
In[•]:=
```
ListPlot[{consumecity[[1 ;; 100]], priceupdate}]
```

Out[•]=



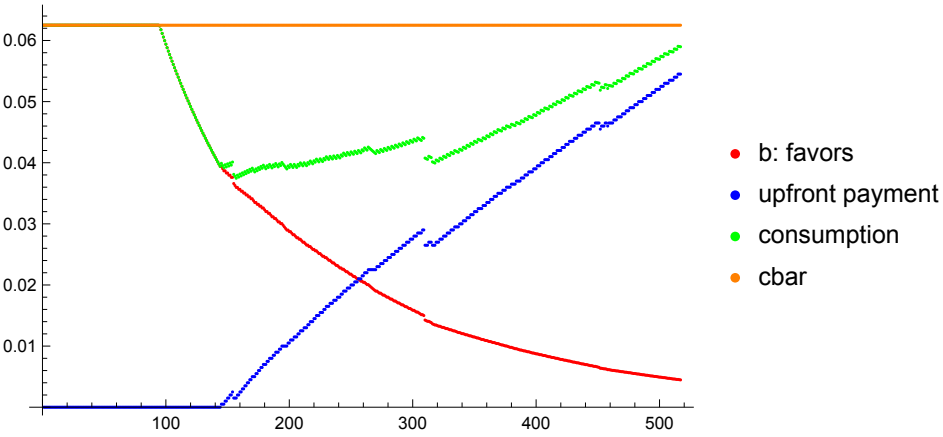
In[•]:=
```
ListPlot[bupdate]
```

Out[•]=



In[•]:=
```
ListPlot[{bupdate, pupdate, cupdate, Table[cbar, {j, 1, wsel}]},
 PlotStyle → {Red, Blue, Green, Orange},
 PlotLegends → {"b: favors", "upfront payment", "consumption", "cbar"}]
```

Out[•]=



In[•]:=
```
wtre = Max[Position[Table[wealthupdate[[j]] > wealth[[j]], {j, 1, wsel}], True]]
```

Out[•]=
```
517
```

```
In[•]:= Length[wealthupdate]
```

```
Out[•]= 517
```

```
In[•]:= {N[{wealth[[wtre]], wealthupdate[[wtre]]}]}
```

```
Out[•]= {{0.258, 0.291124}}
```

```
(* the following is the wealth dynamics
  in the long run which was not used in the paper.)

wupper0 = Ra[Ra[wbar]]; wupper = Ra[Ra[Ra[wbar]]]; grid = 1 / 2000;
wealth = Table[w, {w, 0, wupper + grid, grid}];
```

```
In[•]:= priceupdatetotal = Flatten[
   {priceupdate, consumecity[[Length[priceupdate] + 1 ;; Length[consumecity]]],
    Table[Round[(c / grid + 1) /. NSolve[R[wealth[[i]] - c] == wealth[[i]], c][[1]]],
     {i, Length[Table[j, {j, 1, wupper0 / grid}]] + 1, Length[wealth]}]}]
```

```
Out[•]= {1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
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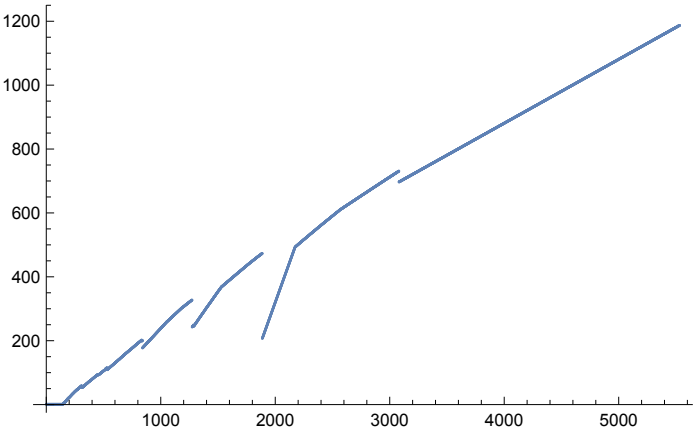
1185, 1185, 1185, 1185, 1186, 1186, 1186, 1186, 1186, 1187, 1187, 1187, 1187}
```

In[•]:=
```
Length[priceupdatetotal]
```

Out[•]= 5532

In[•]:=
```
ListPlot[priceupdatetotal]
```

Out[•]=



In[•]:=
```
Table[wealth[[i]] - c /. NSolve[R[wealth[[i]] - c] == wealth[[i]], c][[1]],
 {i, Length[Table[j, {j, 1, wupper0 / grid}]] + 1,
  Length[Table[j, {j, 1, wupper0 / grid}]] + 1}]
```

Out[•]= {1.192}

In[•]:=
```
Ranew[w_] := Piecewise[{{Ra[w], w ≤ 1192 / 1000 }, {R[w], w > 1192 / 1000}}]
Rbnew[w_] := Piecewise[{{Rb[w], w ≤ 1192 / 1000 }, {R[w], w > 1192 / 1000}}]
```

In[∘]:=
```
T = 30;
Table[list[t] = Range[2^t], {t, 1, T}];
initial = wsel;
list[1] =
 {Round[Ranew[wealth[[initial]] - wealth[[priceupdatetotal[[initial]]]]] / grid + 1],
  Round[Rbnew[wealth[[initial]] - wealth[[priceupdatetotal[[initial]]]]] / grid + 1]}
```

Out[∘]=
```
{816, 350}
```

In[∘]:=
```
n = 2;
While[n < T + 1, list[n] = Flatten[Table[{Round[Ranew[wealth[[list[n - 1][[j]]]] -
          wealth[[priceupdatetotal[[list[n - 1][[j]]]]]]] / grid + 1],
      Round[Rbnew[wealth[[list[n - 1][[j]]]] - wealth[[priceupdatetotal[[
            list[n - 1][[j]]]]]]] / grid + 1]}, {j, 1, Length[list[n - 1]]}]];
 n++]
```

Out[∘]=
```
$Aborted
```

In[∘]:=
```
listwealth = Table[wealth[[list[T][[j]]]], {j, 1, Length[list[T]]}];
```

In[∘]:=
```
Needs["Histograms`"]
```

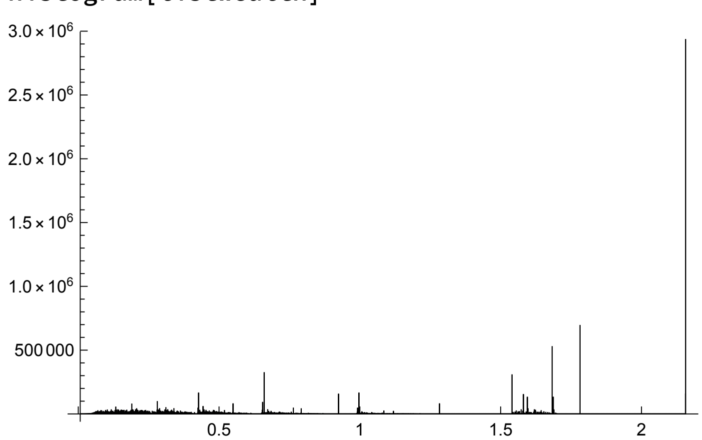
In[∘]:=
```
listwealth
```

Out[∘]=
```
{673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400,
 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400, 673/400,
 673/400, 673/400, 673/400, ··· 16 777 144 ···, 183/2000, 39/1000, 79/2000, 17/1000, 129/400, 69/500, 33/200, 141/2000,
 183/1000, 157/2000, 177/2000, 19/500, 183/1000, 157/2000, 177/2000, 19/500, 179/2000, 77/2000, 77/2000, 33/2000, 183/1000, 157/2000,
 177/2000, 19/500, 179/2000, 77/2000, 77/2000, 33/2000, 183/2000, 39/1000, 79/2000, 17/1000, 79/2000, 17/1000, 17/1000, 7/1000}
```

large output | show less | show more | show all | set size limit...

In[∘]:=
```
Histogram[listwealth]
```

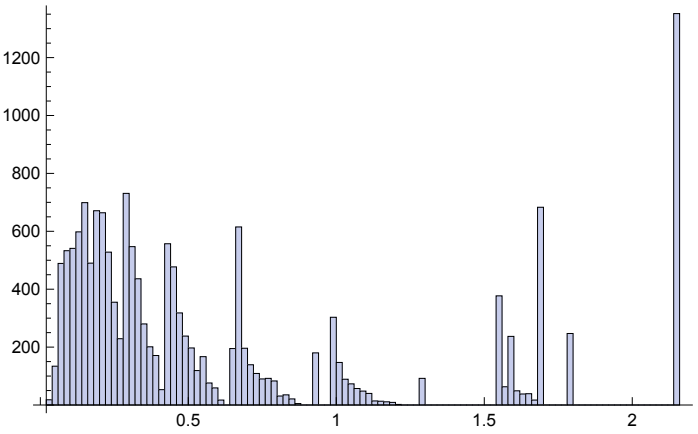
Out[∘]=



In[•]:=
```
N[wealth[[wsel]]]
```
Out[•]=
```
0.258
```

In[•]:=
```
{N[wealth[[Length[wealth]]]], N[Max[listwealth]]}
```
Out[•]=
```
{2.7655, 2.1565}
```

In[•]:=
```
gcom = Histogram[listwealth]
```
Out[•]=



In[•]:=
```
N[wealth[[wtre]]]
```
Out[•]=
```
0.028
```

In[•]:=
```
N[wealth[[wsel]]]
```
Out[•]=
```
0.0495
```

```
(* starting from a wealth just above the selection margin, why is it so messy?

+++++
```

In[•]:=
```
wsel = 100
```
Out[•]=
```
100
```

In[•]:=
```
T = 14;
Table[listcity[t] = Range[2^t], {t, 1, T}];
initialcity = wsel;
```

In[•]:=
```
listcity[1] =
 {Round[Ra[wealth[[initialcity]] - wealth[[consumecity[[initialcity]]]]] / grid + 1],
  Round[Rb[wealth[[initialcity]] - wealth[[consumecity[[initialcity]]]]] / grid + 1]}
```
Out[•]=
```
{141, 116}
```

In[•]:=
```
n = 2;
While[n < T + 1, listcity[n] = Flatten[Table[{Round[Ra[wealth[[listcity[n - 1]][[j]]]] -
          wealth[[consumecity[[listcity[n - 1]][[j]]]]]] / grid + 1],
      Round[Rb[wealth[[listcity[n - 1]][[j]]]] - wealth[[consumecity[[
          listcity[n - 1]][[j]]]]] / grid + 1]}, {j, 1, Length[listcity[n - 1]]}]];
 n++]
```

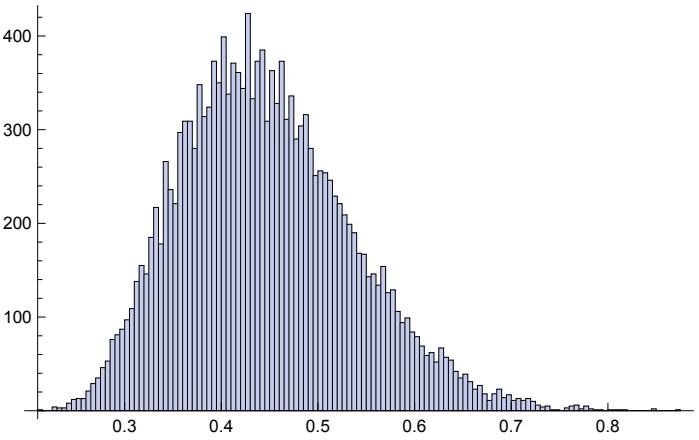
In[•]:=
```
listwealthcity = Table[wealth[[listcity[T]][[j]]], {j, 1, Length[listcity[T]]}];
```

In[•]:=
```
Needs["Histograms`"]
```

General: Histograms` is now obsolete. The legacy version being loaded may conflict with current functionality. See the Compatibility Guide for updating information.

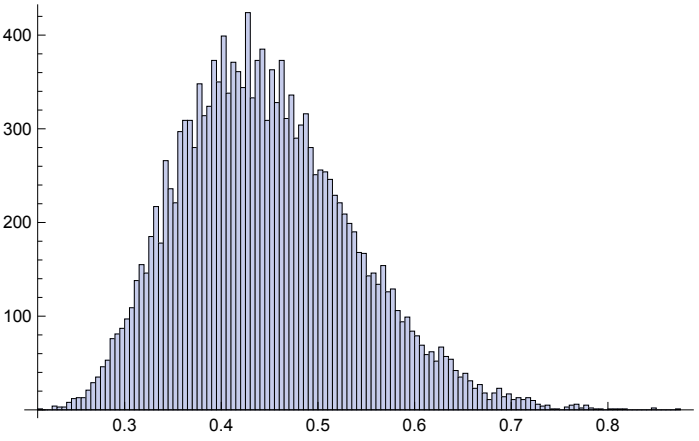
In[•]:=
```
gcity = Histogram[listwealthcity]
```

Out[•]=



In[•]:=
```
Show[{gcity}]
```

Out[•]=



In[ ]:=
```
Show[{gcom, gcity}]
```

Out[ ]=