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"Quasi-hyperbolic Discount"=
  IF THEN ELSE( Time <= INITIAL TIME +1 , 1, "beta =  $\beta$ " * Exponential Discounting t)
  ~      Dmnl
  ~      |

"Initial Post-retirement Cum Consumption"=
  0
  ~      Dollar/Year
  ~      |

"Initial Pre-retirement Cum Consumption"=
  0
  ~      Dollar/Year
  ~      |

Chge in Cum Income=
  ("Labor Income ( Y )" + DSA Transfer + Pension Transfer + Wealth Retrurn) / Time to Chge
Cumulative Income
  ~      Dollar/(Year*Year)
  ~      |

Chge in Cumulative Consumption=
  "Consumption ( C )" / Time to Chge Cumm Consumption
  ~      Dollar/(Year*Year)
  ~      |

"Labor Income ( Y )"=
  (1 - Fraction of Income for Furture Accounts) * "Normal Labor Income (Y)" * (1 -
Retirement Switch\
  ) * (1 + 0*STEP(0.3, 40))
  ~      Dollar/Year
  ~      |

"Chge in Post-retirement Cum Consumption"=
  "Post-Retirement Consumption" / "Time to Chge Post-retirement Cum Consumption"
  ~      Dollar/(Year*Year)
  ~      |

"Chge in Pre-retirement Cum Consumption"=
  "Pre-Retirement Consumption" / "Time to Chge Pre-retirement Cum Consumption"
  ~      Dollar/(Year*Year)
  ~      |

"Pre-Retirement Consumption"=
  IF THEN ELSE( Time < Retirement Time, "Consumption ( C )", 0) + 0*"Consumption ( C )" \
  *(1 - Retirement Switch)
  ~      Dollar/Year
  ~      |

"Consumption ( C )"=
  IF THEN ELSE(Time = INTEGER(Time), "Current Consumption ( C )" + (Last Consumption * \
  TIME STEP)/Time to Chge Last Consumption
  , "Current Consumption ( C )"
  )
  ~      Dollar/Year
  ~      |

Fraction of Income Saved for DSA=
  0.04
  ~      Dmnl
  ~      |

Cumulative Consumption= INTEG (
  Chge in Cumulative Consumption,
  Initial Cumulative Consumption)
  ~      Dollar/Year

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~          |

Cumulative Consumption plus Saving=
  Cumulative Consumption + Cumulative Saving
~      Dollar/Year
~          ~          :SUPPLEMENTARY
|

Cumulative Income= INTEG (
  Chge in Cum Income,
    Initial Cumulative Income)
~      Dollar/Year
~          |

Cumulative Saving=
  Cumulative Income - Cumulative Consumption
~      Dollar/Year
~          |

Current Consumption=
  IF THEN ELSE(Time <= FINAL TIME - 2*TIME STEP, "Consumption ( C )" , 0)
~      Dollar/Year
~          |

"Post-retirement Cum Consumption"= INTEG (
  "Chge in Post-retirement Cum Consumption",
    "Initial Post-retirement Cum Consumption")
~      Dollar/Year
~          ~          :SUPPLEMENTARY
|

"Wealth ( W )"= INTEG (
  DSA Transfer+"Labor Income ( Y )" + Pension Transfer+Wealth Retrurn-Current Consumption\
    -Last Consumption,
    "Initial Wealth ( W )" )
~      Dollar
~          |

"Pre-retirement Cum Consumption"= INTEG (
  "Chge in Pre-retirement Cum Consumption",
    "Initial Pre-retirement Cum Consumption")
~      Dollar/Year
~          ~          :SUPPLEMENTARY
|

DSA Contributions=
  Fraction of Income Saved for DSA * "Normal Labor Income (Y)" * (1 - Retirement Switch\
    )
~      Dollar/Year
~          |

Fraction of Income Saved for Pension=
  0.06
~      Dmnl
~          |

Income=
  "Labor Income ( Y )" + DSA Contributions + Pension Contributions
~      Dollar/Year
~          ~          :SUPPLEMENTARY
|

Employer Contribution Fraction=
  0.09
~      Dmnl
~          |

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Employer Contributions=
  "Normal Labor Income (Y)" * Employer Contribution Fraction
  ~      Dollar/Year
  ~      |

Initial Cumulative Income=
  0
  ~      Dollar/Year
  ~      |

"Post-Retirement Consumption"=
  IF THEN ELSE(Time >= Retirement Time, "Consumption ( C )", 0) + 0*"Consumption ( C )"\
  * Retirement Switch
  ~      Dollar/Year
  ~      |

Pension Account= INTEG (
  Pension Contributions-Pension Transfer,
  Initial Pension Account)
  ~      Dollar
  ~      |

Time to Chge Cumm Consumption=
  1
  ~      Year
  ~      |

Time to Chge Cumulative Income=
  1
  ~      Year
  ~      |

Pension Transfer=
  IF THEN ELSE(Time >= Retirement Time - TIME STEP, Pension Account / TIME STEP, 0)
  ~      Dollar/Year
  ~      |

"Time to Chge Pre-retirement Cum Consumption"=
  1
  ~      Year
  ~      |

"Time to Chge Post-retirement Cum Consumption"=
  1
  ~      Year
  ~      |

Initial Cumulative Consumption=
  0
  ~      Dollar/Year
  ~      |

Pension Contributions=
  (Fraction of Income Saved for Pension * "Normal Labor Income (Y)" + Employer
  Contributions\
  ) * (1 - Retirement Switch)
  ~      Dollar/Year
  ~      |

Retirement Switch=
  STEP (1, Retirement Time )
  ~      Dmnl
  ~      |

Time to Chge Last Consumption=

```

```

1
~      Year
~      |

Chg in Optimal Consumption=
Optimal Consumption Growth * Consumption Growth Rate / Time to Chg Optimal Consumption
~      Dollar / Year / Year
~      |

Discretionary Saving Account= INTEG (
    DSA Contributions-DSA Transfer,
    Initial Discretionary Saving Account)
~      Dollar
~      |

"Utility ( u )"=
    IF THEN ELSE ("Coefficient of Relative Risk Aversion ( ρ )" = 1, IF THEN ELSE("Current
Consumption ( C )"
    =
    0, 0, ln (
    "Current Consumption ( C )" / Normal Consumption)
    ) * Util per Year
    , ((( "Current Consumption ( C )"
    / Normal Consumption) ^ (1 - "Coefficient of Relative Risk Aversion ( ρ )" )) / (1\
    - "Coefficient of Relative Risk Aversion ( ρ )"
    )) * Util per Year )
~      Util / Year
~      |

DSA Transfer=
    IF THEN ELSE(Time < Retirement Time - 1 + TIME STEP, PULSE( 45 , 0 ) * Discretionary
Saving Account\
    * DSA MPC /Time to Chge DSA Transfer,
    0) + IF THEN ELSE(Time >= Retirement Time - TIME STEP, Discretionary Saving Account \
    / TIME STEP, 0)
~      Dollar/Year
~      |

Initial Pension Account=
0
~      Dollar
~      |

Time to Chg WR=
1
~      Year
~      |

Consumption Growth Rate=
0.027803
~      Fraction
~      |

"Current Consumption ( C )"=
    min(Optimal Consumption Growth , "Wealth ( W )" / "Time to Chg Current Consumption ( C
)"
    )\
~      Dollar/Year
~      |

Time to Chg Optimal Consumption=
1
~      Year
~      |

"Wealth Interest Rate ( r )"=

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0.045
~      Dmnl
~      |

Initial Consumption Growth=
609.735
~      Dollar / Year
~      |

Wealth Retrun=
IF THEN ELSE(Time < FINAL TIME - 1 + TIME STEP, "Wealth ( W )" * "Wealth Interest Rate (
r )" \
          / Time to Chg WR,
0)
~      Dollar/Year
~      |

"Time to Chg Current Consumption ( C )" =
1
~      Year
~      |

Optimal Consumption Growth= INTEG (
Chg in Optimal Consumption,
Initial Consumption Growth)
~      Dollar / Year
~      |

Last Consumption=
IF THEN ELSE(Time = FINAL TIME - TIME STEP, "Wealth ( W )" / TIME STEP, 0)
~      Dollar/Year
~      |

DSA MPC=
0.7
~      Dmnl
~      |

Time to Chge DSA Transfer=
1
~      Year
~      |

Initial Discretionary Saving Account=
0
~      Dollar
~      |

Fraction of Income for Furture Accounts=
Fraction of Income Saved for DSA + Fraction of Income Saved for Pension
~      Dmnl
~      |

"Initial Wealth ( W )" =
1200
~      Dollar
~      |

Lifetime Utility=
IF THEN ELSE(Time >= FINAL TIME, "Real Lifetime Utility ( U )", 0)
~      Util
~      ~      :SUPPLEMENTARY
|

"Real Lifetime Utility ( U )" = INTEG (
Real Instantaneous Utility,

```

```

        "Initial Real Lifetime Utility (U)"
~      Util
~      |

Real Instantaneous Utility=
  "Utility ( u )" * "Quasi-hyperbolic Discount"
~      Util / Year
~      |

"beta =  $\beta$ "=
  0.832
~      Dmnl
~      |

Chge in Exponential Discounting t 1=
  IF THEN ELSE(Time = INTEGER (Time), ( Exponential Discounting t - Exponential Discounting
t 1\
      ) / TIME STEP, 0)
~      Dmnl/Year
~      |

"Coefficient of Relative Risk Aversion (  $\rho$  )"=
  0.67
~      Dmnl
~      |

"delta (  $\delta$  )"=
  0.9745
~      Dmnl
~      |

"Exponential Discounting t - 1"=
  IF THEN ELSE(Time = INTEGER(Time), Exponential Discounting t 1, Lagged Exponential
Discounting t 1\
      )
~      Dmnl
~      |

Exponential Discounting t=
  "delta (  $\delta$  )" * "Exponential Discounting t - 1"
~      Dmnl
~      |

Exponential Discounting t 1= INTEG (
  Chge in Exponential Discounting t 1,
  Initial Exponential Discounting t 1)
~      Dmnl
~      |

Initial Exponential Discounting t 1=
  1
~      Dmnl
~      |

"Initial Real Lifetime Utility (U)"=
  1
~      Util
~      |

Lagged Exponential Discounting t 1=
  DELAY FIXED( Exponential Discounting t 1, 1 , Exponential Discounting t 1 )
~      Dmnl
~      |

Normal Consumption=
  1

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10,16,"Normal Labor Income (Y)",324,40,44,18,8,3,0,40,0,0,0,0,0-0-0,0-0-0,Open Sans|10||0-0-0,0,0,0,0,0,0
1,17,16,6,1,0,0,0,0,64,0,-1--1--1,,1|(415,41)|
10,18,Retirement Switch,403,-29,45,20,8,131,0,0,0,0,0,0,0,0,0,0,0,0
1,19,15,18,1,0,0,0,0,64,0,-1--1--1,,1|(485,-49)|
10,20,TIME STEP,459,-92,40,10,8,2,17,3,-1,0,0,0,128-128-128,0-0-0,|12||128-128-128,0,0,0,0,0,0
10,21,"delta (δ)",820,611,30,10,8,131,0,0,0,0,0,0,0,0,0,0,0,0
10,22,"Coefficient of Relative Risk Aversion (ρ)",1238,72,68,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
10,23,"Initial Real Lifetime Utility (U)",1436,249,55,17,8,3,0,8,0,0,0,0,0-0-0,0-0-0,|9||0-0-0,0,0,0,0,0,0
10,24,INITIAL TIME,1358,462,48,10,8,2,1,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0,0
10,25,Exponential Discounting t 1,958,433,50,28,3,131,0,0,0,0,0,0,0,0,0,0,0,0
12,26,48,709,430,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0,0
1,27,29,25,4,0,0,22,2,0,0,-1--1--1,|10||0-0-0,1|(867,433)|
1,28,29,26,100,0,0,22,2,0,0,-1--1--1,|10||0-0-0,1|(766,433)|
11,29,48,820,433,6,8,34,3,0,0,3,0,0,0,0,0,0,0,0,0
10,30,Chge in Exponential Discounting t 1,820,407,62,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0,0
10,31,Lagged Exponential Discounting t 1,922,532,62,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
10,32,"Exponential Discounting t - 1",1105,505,51,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
10,33,Exponential Discounting t,953,609,42,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
1,34,25,29,1,0,0,0,0,128,0,-1--1--1,,1|(878,475)|
1,35,25,31,1,0,0,0,0,128,0,-1--1--1,,1|(927,484)|
1,36,31,32,1,0,0,0,0,128,0,-1--1--1,,1|(1028,536)|
1,37,25,32,1,0,0,0,0,128,0,-1--1--1,,1|(1039,455)|
1,38,32,33,1,0,0,0,0,128,0,-1--1--1,,1|(1032,579)|
1,39,33,29,1,0,0,0,0,128,0,-1--1--1,,1|(839,544)|
10,40,Initial Exponential Discounting t 1,958,371,52,17,8,3,0,8,0,0,0,0,0-0-0,0-0-0,|9||0-0-0,0,0,0,0,0,0
1,41,40,25,0,1,0,0,0,128,1,-1--1--1,,1|(958,389)|
10,42,Time,1268,511,24,10,8,2,1,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0,0
10,43,Time,713,360,24,10,8,2,17,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0,0
1,44,43,30,1,17,0,0,0,64,0,-1--1--1,,1|(817,406)|
1,45,42,32,1,1,0,0,0,128,0,-1--1--1,,1|(1192,506)|
1,46,21,33,1,0,0,0,0,128,0,-1--1--1,,1|(872,626)|
10,47,"beta = β ",1099,376,26,10,8,3,0,0,0,0,0,0,0,0,0,0,0,0
10,48,"Quasi-hyperbolic Discount",1186,444,54,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
1,49,24,48,1,1,0,0,0,128,0,-1--1--1,,1|(1282,450)|
1,50,47,48,1,0,0,0,0,128,0,-1--1--1,,1|(1150,400)|
1,51,42,48,1,1,0,0,0,128,0,-1--1--1,,1|(1232,476)|
10,52,"Utility (u)",1216,186,58,10,8,131,0,0,0,0,0,0,0,0,0,0,0,0
1,53,13,52,1,0,0,0,0,128,0,-1--1--1,,1|(1261,158)|
1,54,22,52,1,0,0,0,0,128,0,-1--1--1,,1|(1236,126)|
1,55,14,52,1,0,0,0,0,128,0,-1--1--1,,1|(1160,221)|
10,56,"Real Lifetime Utility (U)",1434,309,45,24,3,131,0,0,0,0,0,0,0,0,0,0,0,0
12,57,48,1183,304,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0
1,58,60,56,4,0,0,22,0,0,0,-1--1--1,,1|(1345,306)|
1,59,60,57,100,0,0,22,0,0,0,-1--1--1,,1|(1242,306)|
11,60,48,1296,306,5,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0
10,61,Real Instantaneous Utility,1296,347,46,27,40,131,0,0,-1,0,0,0,0,0,0,0,0,0
1,62,52,60,1,0,0,0,0,128,0,-1--1--1,,1|(1258,225)|
1,63,48,61,1,0,0,0,0,128,0,-1--1--1,,1|(1265,407)|
1,64,23,56,0,1,0,0,0,64,1,-1--1--1,,1|(1435,269)|
10,65,Lifetime Utility,1607,349,45,10,8,3,1,0,0,0,0,0,0,0,0,0,0,0
10,66,FINAL TIME,1472,379,44,10,8,2,1,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0,0
1,67,66,65,0,1,0,0,0,64,0,-1--1--1,,1|(1532,366)|
1,68,56,65,0,1,0,0,0,64,0,-1--1--1,,1|(1514,327)|
10,69,Time,1528,420,24,10,8,2,1,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0,0
1,70,69,65,0,1,0,0,0,64,0,-1--1--1,,1|(1561,389)|
10,71,Pension Account,511,337,40,20,3,3,0,0,0,0,0,0,0,0,0,0,0,0
12,72,48,255,339,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0
1,73,75,71,4,0,0,22,0,0,0,-1--1--1,,1|(425,338)|
1,74,75,72,100,0,0,22,0,0,0,-1--1--1,,1|(316,338)|
11,75,48,374,338,6,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0
10,76,Pension Contributions,374,364,44,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0
10,77,Fraction of Income Saved for Pension,220,243,59,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0
1,78,77,76,1,0,0,0,0,128,0,-1--1--1,,1|(245,295)|

1,197,198,195,100,0,0,22,0,0,0,-1--1--1,,1|(346,913)|
11,198,48,402,913,6,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0
10,199,"Chge in Pre-retirement Cum Consumption",402,939,71,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0
10,200,"Initial Pre-retirement Cum Consumption",557,825,66,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,201,200,194,0,0,0,0,128,1,-1--1--1,,1|(556,853)|
10,202,"Post-retirement Cum Consumption",1214,896,52,27,3,131,0,0,0,0,0,0,0,0,0,0,0
12,203,48,942,905,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0
1,204,206,202,4,0,0,22,0,0,0,-1--1--1,,1|(1112,905)|
1,205,206,203,100,0,0,22,0,0,0,-1--1--1,,1|(1001,905)|
11,206,48,1057,905,6,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0
10,207,"Chge in Post-retirement Cum Consumption",1057,931,75,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0
10,208,"Initial Post-retirement Cum Consumption",1212,817,69,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,209,208,202,0,0,0,0,128,1,-1--1--1,,1|(1212,845)|
10,210,"Consumption (C)",785,834,69,16,8,130,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0
10,211,Retirement Time,818,740,59,10,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
12,212,0,1768,12,207,168,3,188,0,0,1,0,0,0,0,0,0,0,0,0
Prediction_3
10,213,Employer Contributions,295,480,44,18,8,3,0,0,0,0,0,0,0,0,0,0,0
10,214,"Normal Labor Income (Y)",185,547,48,18,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
1,215,214,213,1,0,0,0,0,128,0,-1--1--1,,1|(244,526)|
1,216,144,83,0,17,0,0,0,128,0,-1--1--1,,1|(504,197)|
1,217,146,30,1,17,0,0,0,128,0,-1--1--1,,1|(817,312)|
1,218,146,83,1,17,0,0,0,128,0,-1--1--1,,1|(709,279)|
1,219,159,83,1,0,0,0,0,128,0,-1--1--1,,1|(461,225)|
1,220,166,186,1,17,0,0,0,128,0,-1--1--1,,1|(965,157)|
12,221,0,1771,367,206,163,3,188,0,0,1,0,0,0,0,0,0,0,0
Wealth & Consumption
1,222,213,76,1,0,0,0,0,128,0,-1--1--1,,1|(319,413)|
10,223,Employer Contribution Fraction,402,539,68,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,224,223,213,1,0,0,0,0,128,0,-1--1--1,,1|(335,533)|
10,225,"Post-Retirement Consumption",1008,784,52,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,226,211,225,1,0,0,0,0,128,0,-1--1--1,,1|(901,736)|
1,227,210,225,1,0,0,0,0,128,0,-1--1--1,,1|(884,827)|
10,228,Time,950,740,24,10,8,2,17,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
1,229,228,225,0,17,0,0,0,64,0,-1--1--1,,1|(967,753)|
1,230,225,206,1,0,0,0,0,128,0,-1--1--1,,1|(1046,837)|
10,231,"Pre-Retirement Consumption",602,775,48,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,232,211,231,1,0,0,0,0,128,0,-1--1--1,,1|(698,741)|
1,233,210,231,1,0,0,0,0,128,0,-1--1--1,,1|(676,814)|
1,234,231,199,1,0,0,0,0,128,0,-1--1--1,,1|(475,799)|
1,235,228,231,1,17,0,0,0,128,0,-1--1--1,,1|(714,789)|
10,236,"Time to Chge Pre-retirement Cum Consumption",289,1026,63,27,8,3,0,0,0,0,0,0,0,0,0,0,0
1,237,236,199,1,0,0,0,0,128,0,-1--1--1,,1|(366,988)|
10,238,"Time to Chge Post-retirement Cum Consumption",937,1017,67,27,8,3,0,0,0,0,0,0,0,0,0,0,0
1,239,238,207,1,0,0,0,0,128,0,-1--1--1,,1|(1029,992)|
10,240,Retirement Switch,809,690,40,18,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
1,241,240,231,1,0,0,0,0,128,0,-1--1--1,,1|(659,719)|
1,242,240,225,1,0,0,0,0,128,0,-1--1--1,,1|(922,711)|
10,243,Cumulative Income,1721,915,46,25,3,131,0,0,0,0,0,0,0,0,0,0,0
12,244,48,1479,918,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0
1,245,247,243,4,0,0,22,0,0,0,-1--1--1,,1|(1632,918)|
1,246,247,244,100,0,0,22,0,0,0,-1--1--1,,1|(1533,918)|
11,247,48,1584,918,6,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0
10,248,Chge in Cum Income,1584,944,40,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0
10,249,Initial Cumulative Income,1719,826,55,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,250,249,243,0,0,0,0,128,1,-1--1--1,,1|(1719,860)|
10,251,"Labor Income (Y)",1406,850,68,14,8,130,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
1,252,251,247,1,0,0,0,0,128,0,-1--1--1,,1|(1502,869)|
10,253,Time to Chge Cumulative Income,1392,987,61,18,8,3,0,0,0,0,0,0,0,0,0,0,0
1,254,253,248,1,0,0,0,0,128,0,-1--1--1,,1|(1506,981)|
10,255,Cumulative Consumption,1746,1201,45,24,3,131,0,0,0,0,0,0,0,0,0,0,0

12,256,48,1468,1204,10,8,0,3,0,0,-1,0,0,0,0,0,0,0,0,0,0
1,257,259,255,4,0,0,22,0,0,0,-1--1--1,,1|(1648,1204)|
1,258,259,256,100,0,0,22,0,0,0,-1--1--1,,1|(1530,1204)|
11,259,48,1589,1204,6,8,34,3,0,0,1,0,0,0,0,0,0,0,0,0,0
10,260,Chge in Cumulative Consumption,1589,1230,61,18,40,3,0,0,-1,0,0,0,0,0,0,0,0,0,0
10,261,"Consumption (C)",1500,1135,62,16,8,130,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
10,262,Time to Chge Cumm Consumption,1445,1283,64,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0,0
1,263,262,260,1,0,0,0,128,0,-1--1--1,,1|(1521,1264)|
10,264,Initial Cumulative Consumption,1738,1125,55,18,8,3,0,0,0,0,0,0,0,0,0,0,0,0,0
1,265,264,255,0,0,0,0,128,1,-1--1--1,,1|(1740,1153)|
10,266,DSA Transfer,1489,1058,47,10,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
10,267,Pension Transfer,1648,1042,59,10,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
10,268,Wealth Retrun,1566,822,52,10,8,2,0,3,-1,0,0,0,128-128-128,0-0-0,|10||128-128-128,0,0,0,0,0,0
1,269,268,248,1,0,0,0,128,0,-1--1--1,,1|(1590,877)|
1,270,267,248,1,0,0,0,128,0,-1--1--1,,1|(1628,993)|
1,271,266,248,1,0,0,0,128,0,-1--1--1,,1|(1556,1016)|
10,272,Cumulative Saving,1862,1045,57,10,8,3,0,0,0,0,0,0,0,0,0,0,0,0,0
1,273,243,272,1,0,0,0,128,0,-1--1--1,,1|(1839,979)|
1,274,255,272,1,0,0,0,128,0,-1--1--1,,1|(1839,1145)|
10,275,Cumulative Consumption plus Saving,1915,1204,58,27,8,3,0,0,0,0,0,0,0,0,0,0,0,0,0
1,276,272,275,1,0,0,0,128,0,-1--1--1,,1|(1927,1139)|
1,277,255,275,1,0,0,0,128,0,-1--1--1,,1|(1843,1238)|
1,278,261,259,1,0,0,0,128,0,-1--1--1,,1|(1527,1163)|
1,279,33,48,1,0,0,0,128,0,-1--1--1,,1|(1099,587)|