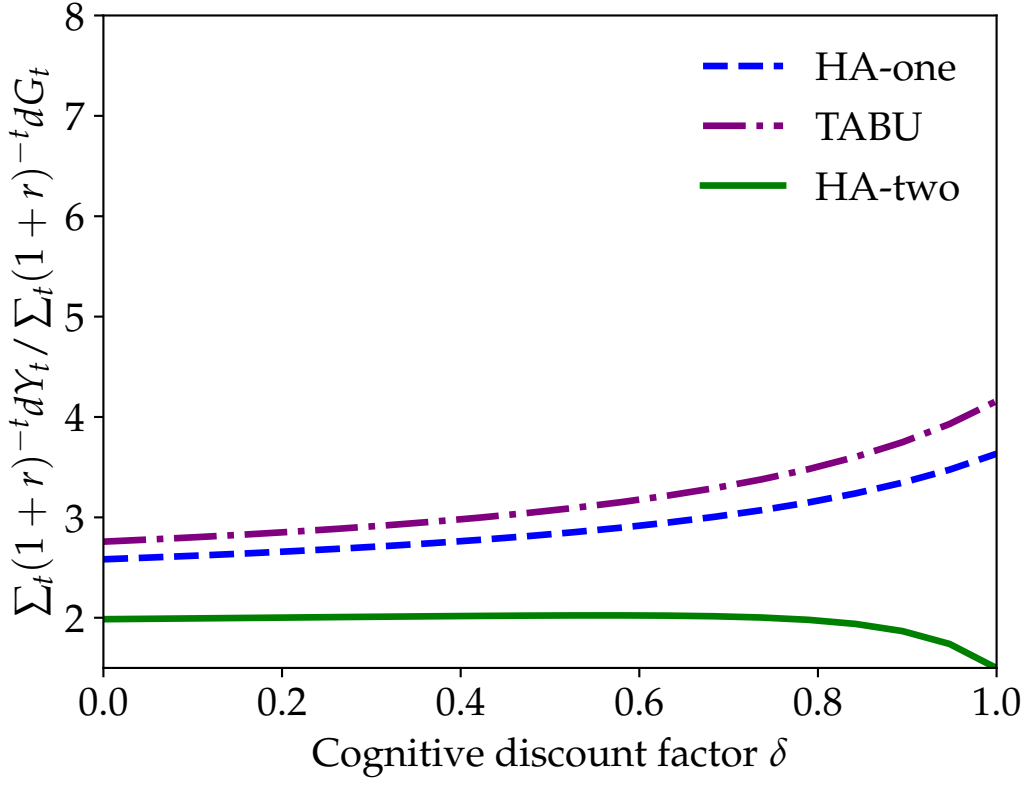(a) Cumulative multiplier with cognitive discounting