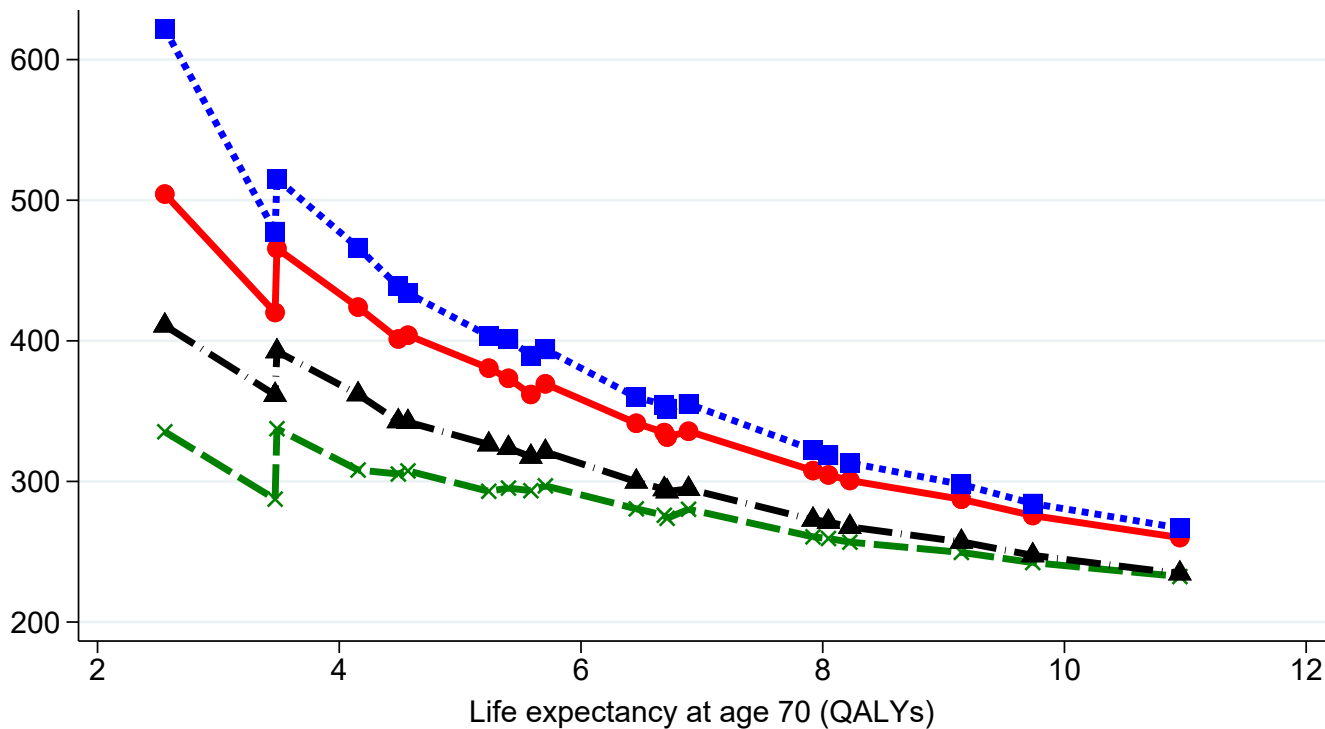


Thousands of dollars



$\gamma=0.8$ $\gamma=1.25$ (baseline) $\gamma=1.5$ Bequest