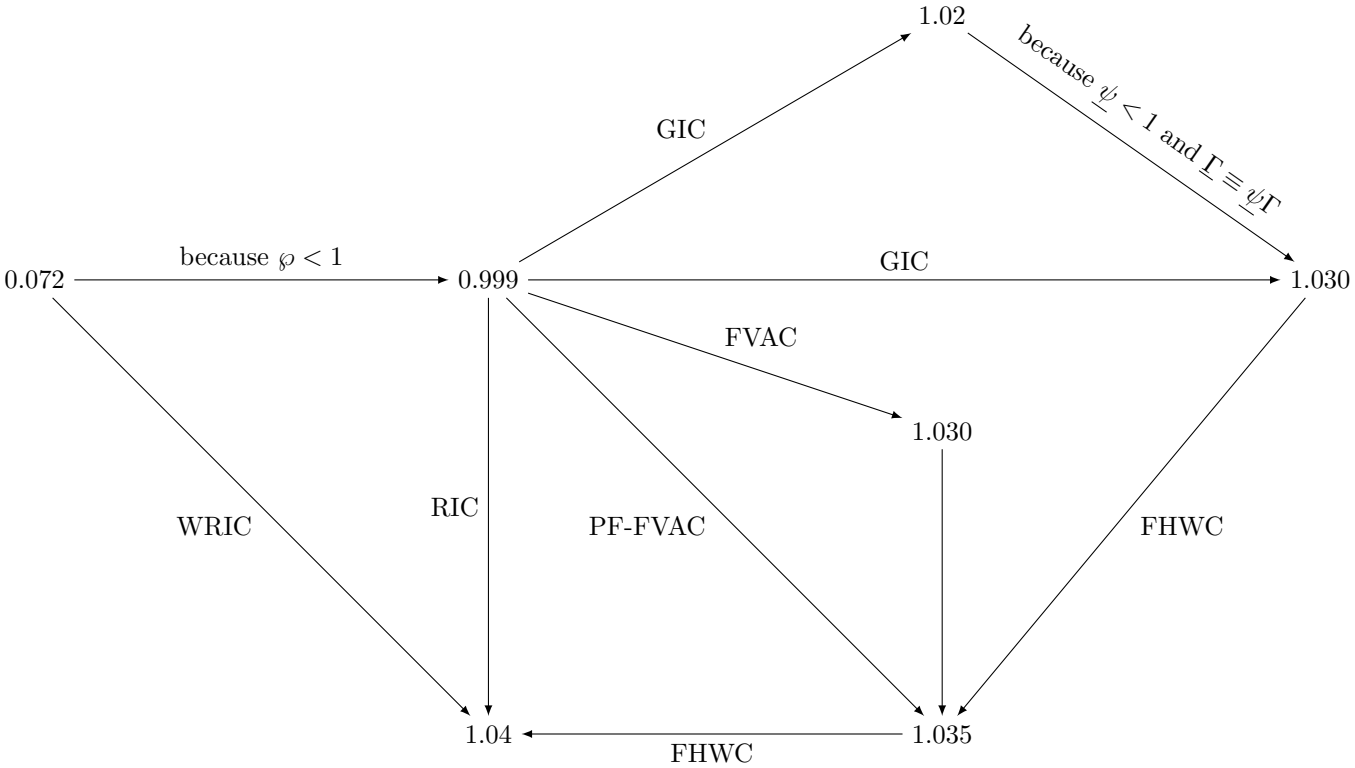
1.02
because $\underline{\psi} < 1$ and $\underline{\Gamma} \equiv \underline{\psi}\Gamma$
GIC
because $\wp < 1$
0.072
0.999
GIC
1.030
FVAC
1.030
WRIC
RIC
PF-FVAC
FHWC
1.04
1.035
FHWC