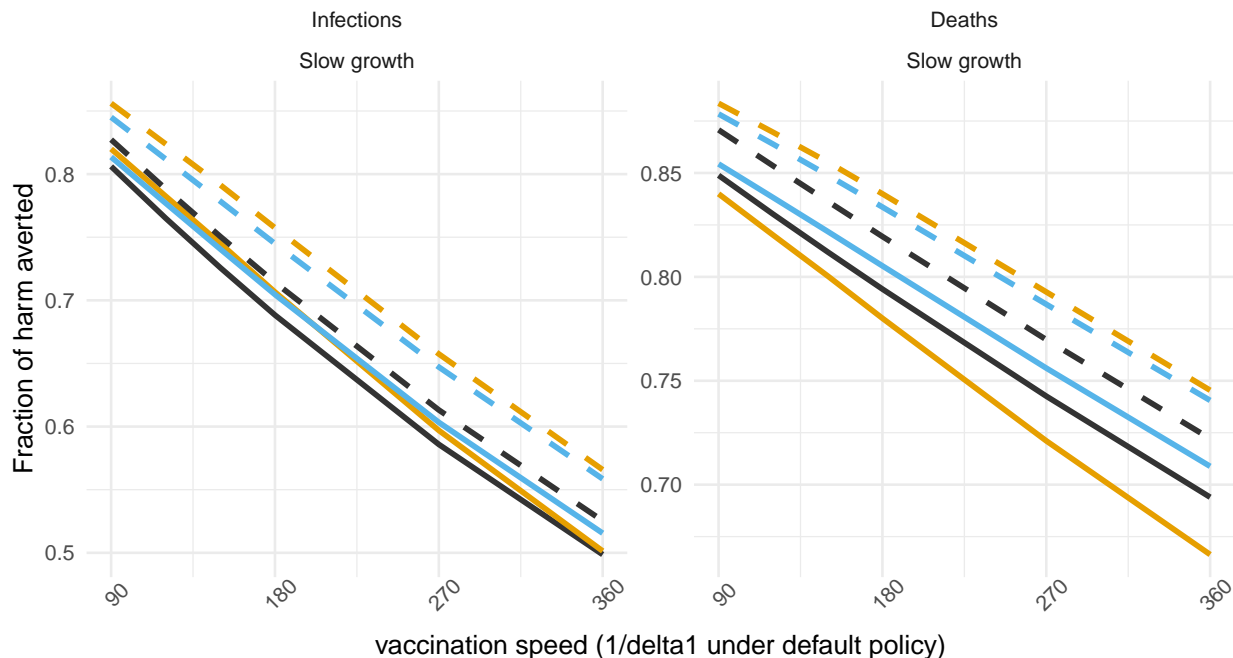


policy — Default (4 wks delay) — FDF (12 wks for all) — S-FDF (4 wks for 60+, 12 for rest)

Reductions



Optimal policy (relative burden)

