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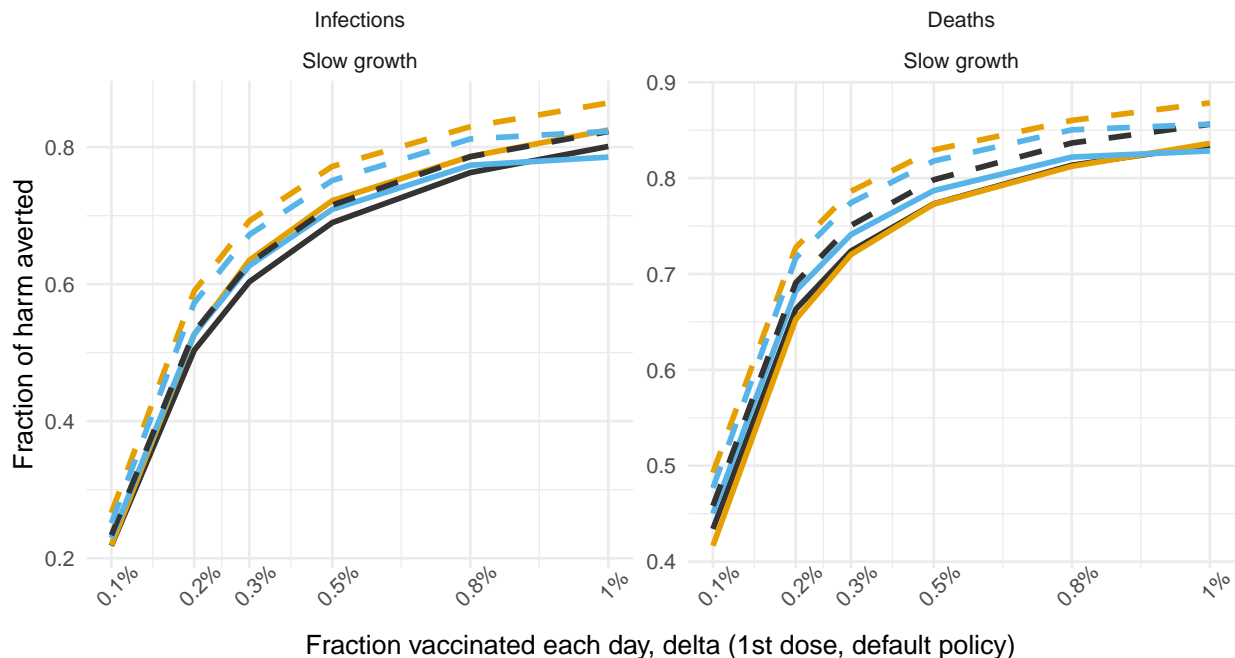
Reductions

Optimal policy (relative burden)