| | | | | | | $-h_j$ | | | | |
|------|------------|------|----------------------|-----|----|-------------|----|-----------|----|----|
| 0.45 | | Less | Aversion | Т | T | | T | T | T | |
| 0.40 | | Less | Aversion | | | | | | | _ |
| | | | Aversion Aversion | | | | | | | |
| 0.35 | | | Aversion | | | | | | | - |
| 0.30 | _ | | Aversion Aversion | | | | | | | |
| 0.30 | | | Aversion Aversion | | | | | | | |
| 0.25 | | | Aversion | | | | | | | - |
| | | | Aversion Aversion | | | | | | | |
| 0.20 | _ | | Aversion | | | | | | | - |
| 0.15 | | | Aversion Aversion | | | | | | | |
| 0.13 | | | Aversion | | | | | | | |
| 0.10 | _ | | Aversion Aversion | | | | | | | - |
| | | | Aversion | | | | | | | |
| 0.05 | <u> </u> | | Aversion Aversion | | | | | | | - |
| 0.00 | | Less | Aversion, | 1.5 | 20 | 25 | 20 | 1 1 1 1 1 | 10 | |
| C |) <u> </u> | | Aversion Aversion | 15 | 20 | 25 Years | 30 | 35 | 40 | 45 |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | _ | Less | Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | _ | | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | _ | | Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | | | Aversion Aversion | | | | | | | |
| | | Less | Aversion | | | | | | | |
| | _ | | Aversion Aversion | | | | | | | |
| | | | Aversion | | | | | | | |
| | | | | | | | | | | |