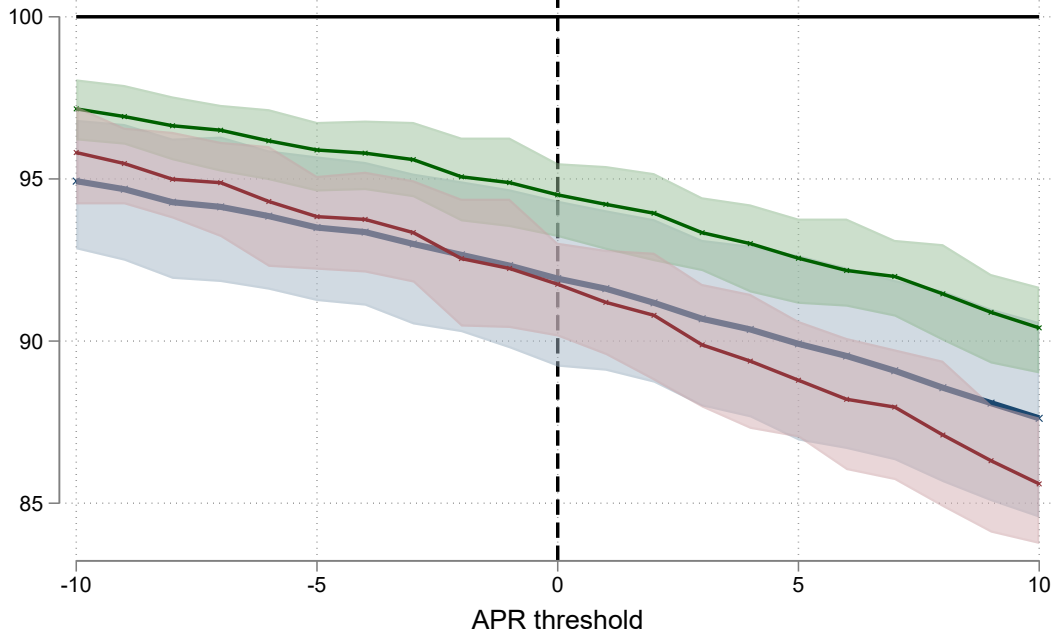


% benefitted



— Optimal rule (WF) — Universal paternalism — Narrow rule (RF) — Narrow rule (Logit)