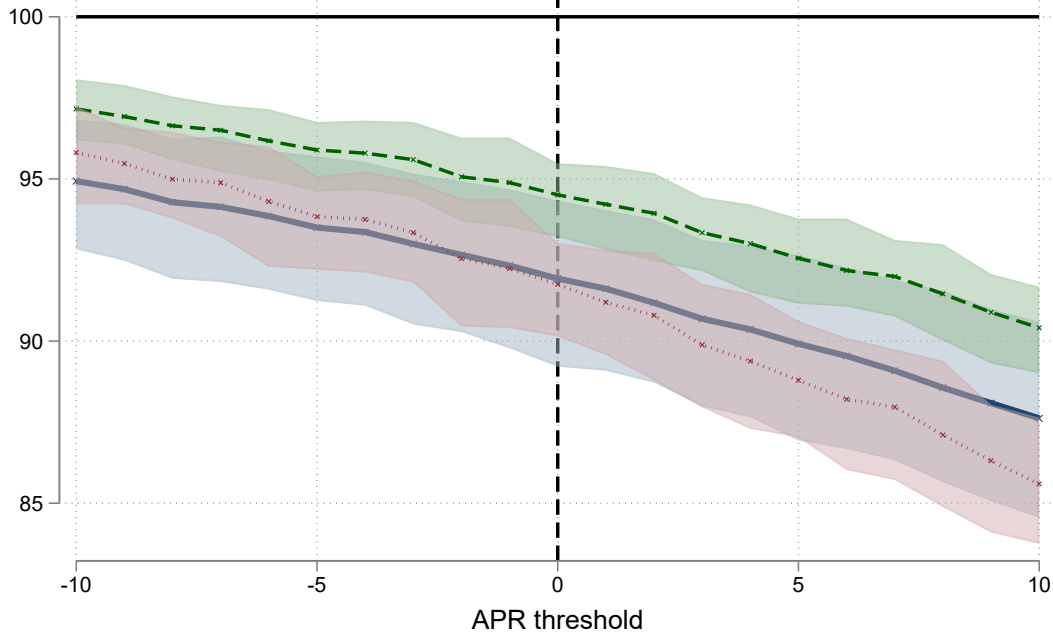


% benefitted



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