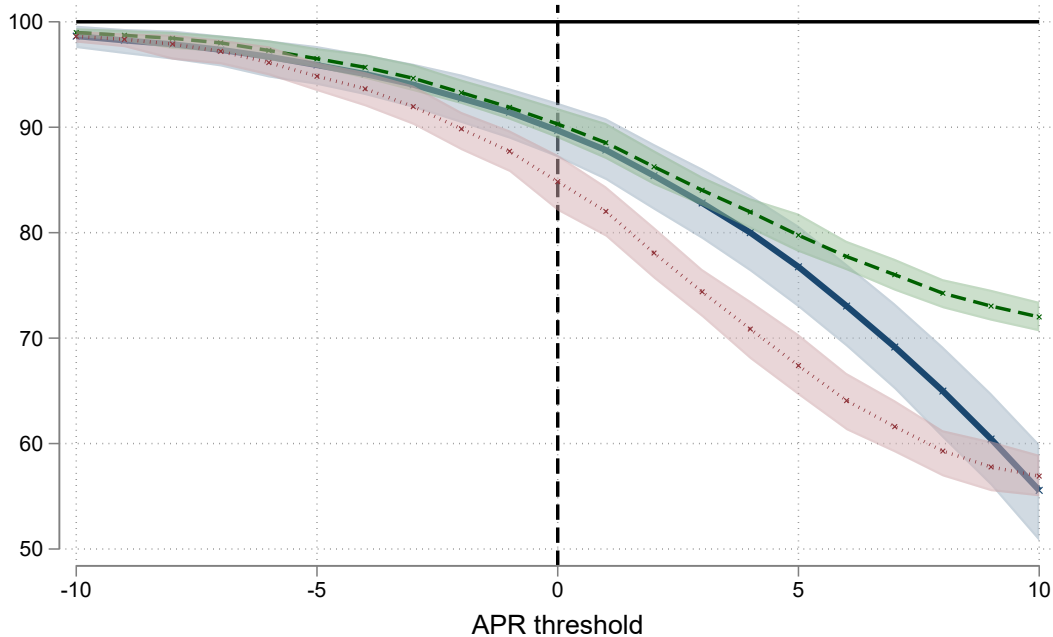


% benefitted



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