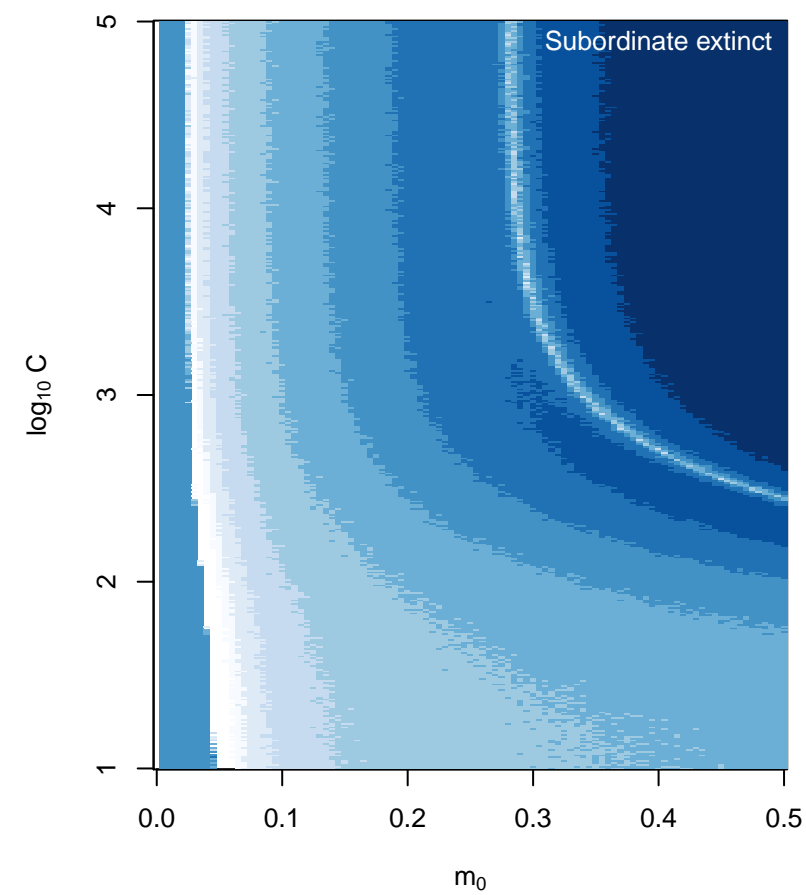
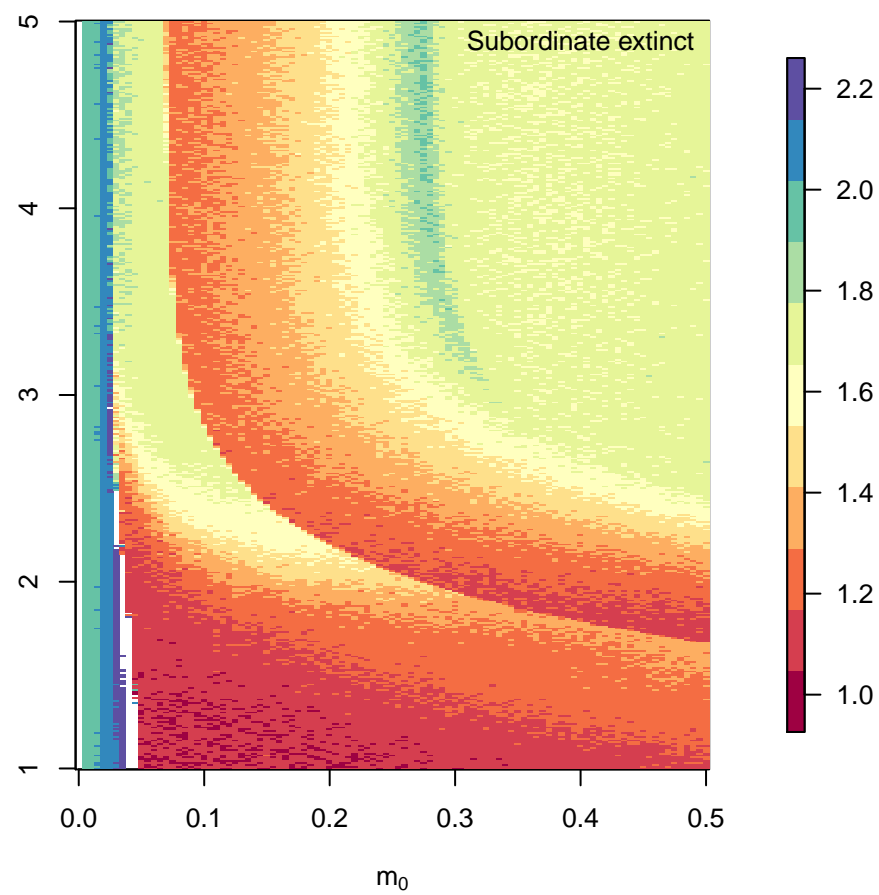
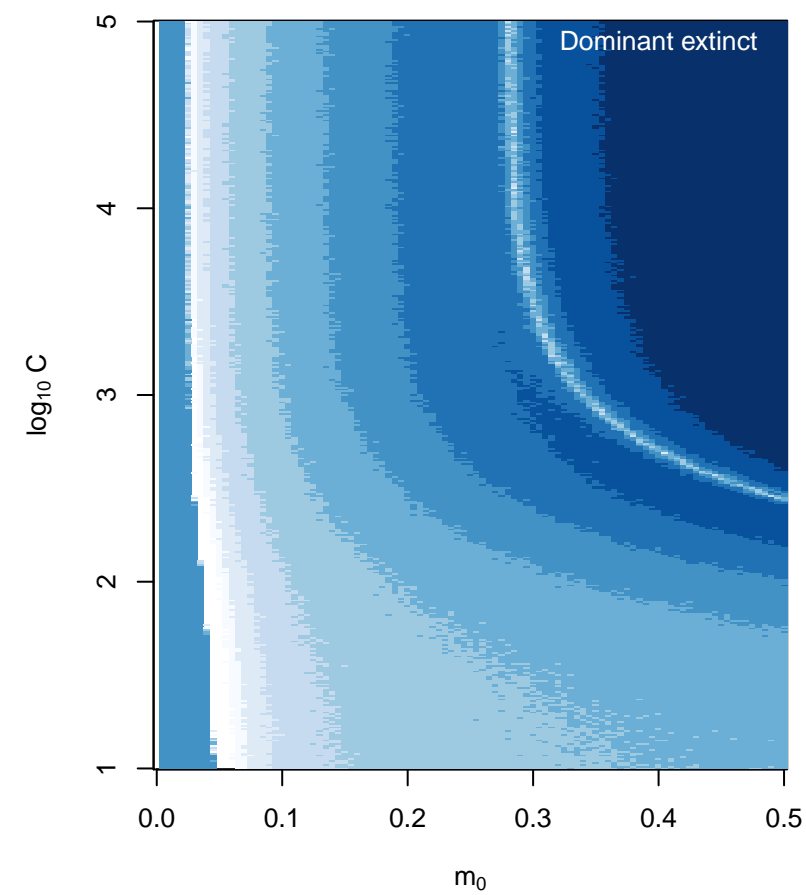


Portfolio effect

 \log_{10} Recovery time

Portfolio effect

 \log_{10} Recovery time