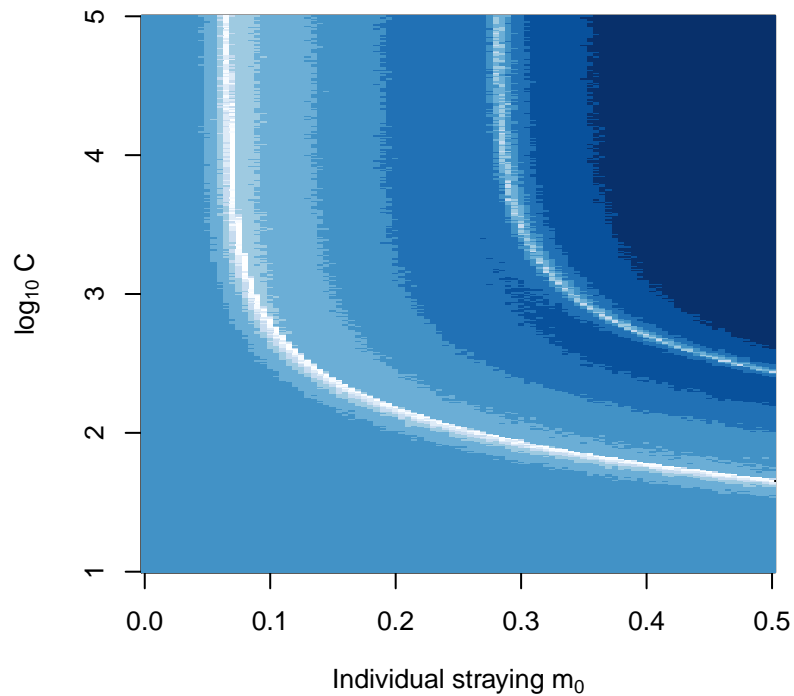
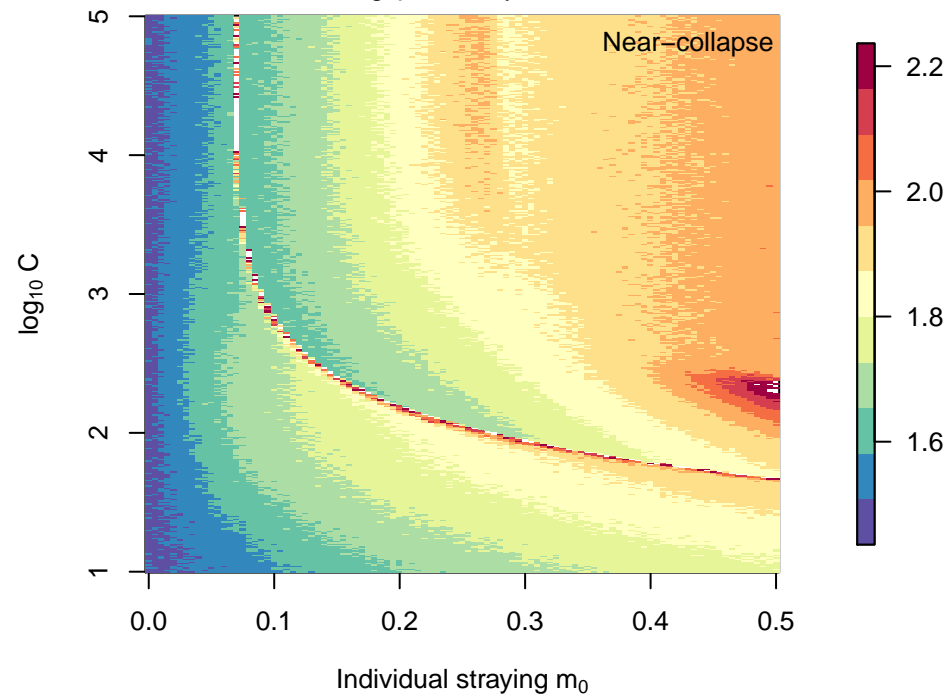
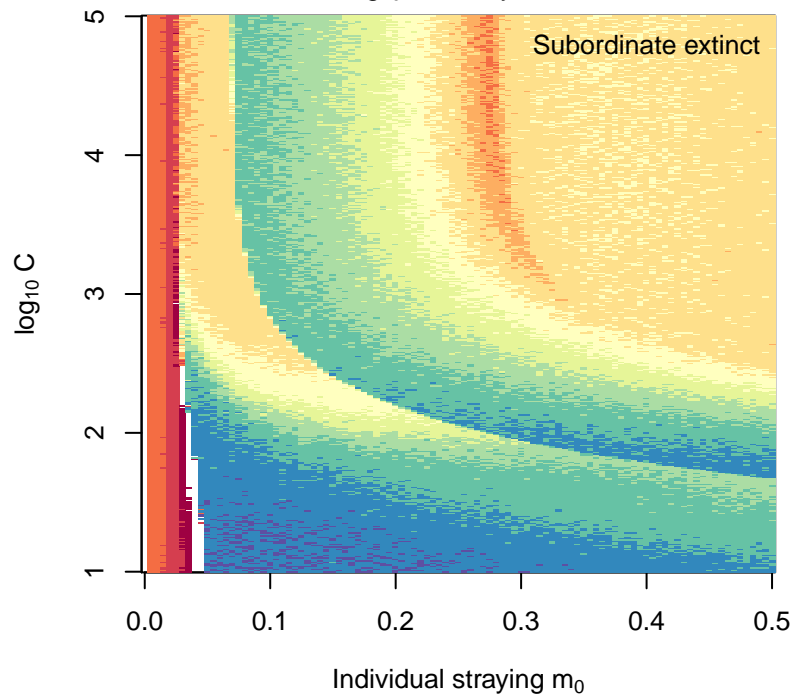


Portfolio effect

 \log_{10} Recovery time \log_{10} Recovery time \log_{10} Recovery time