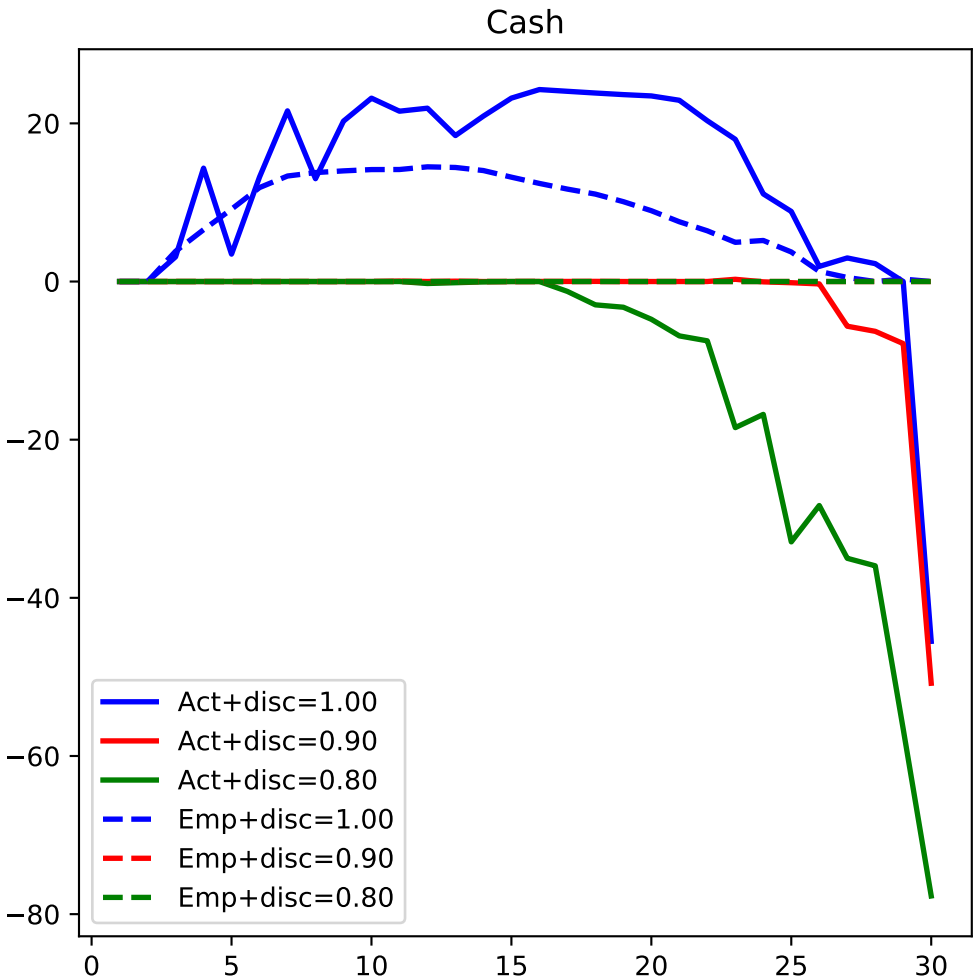
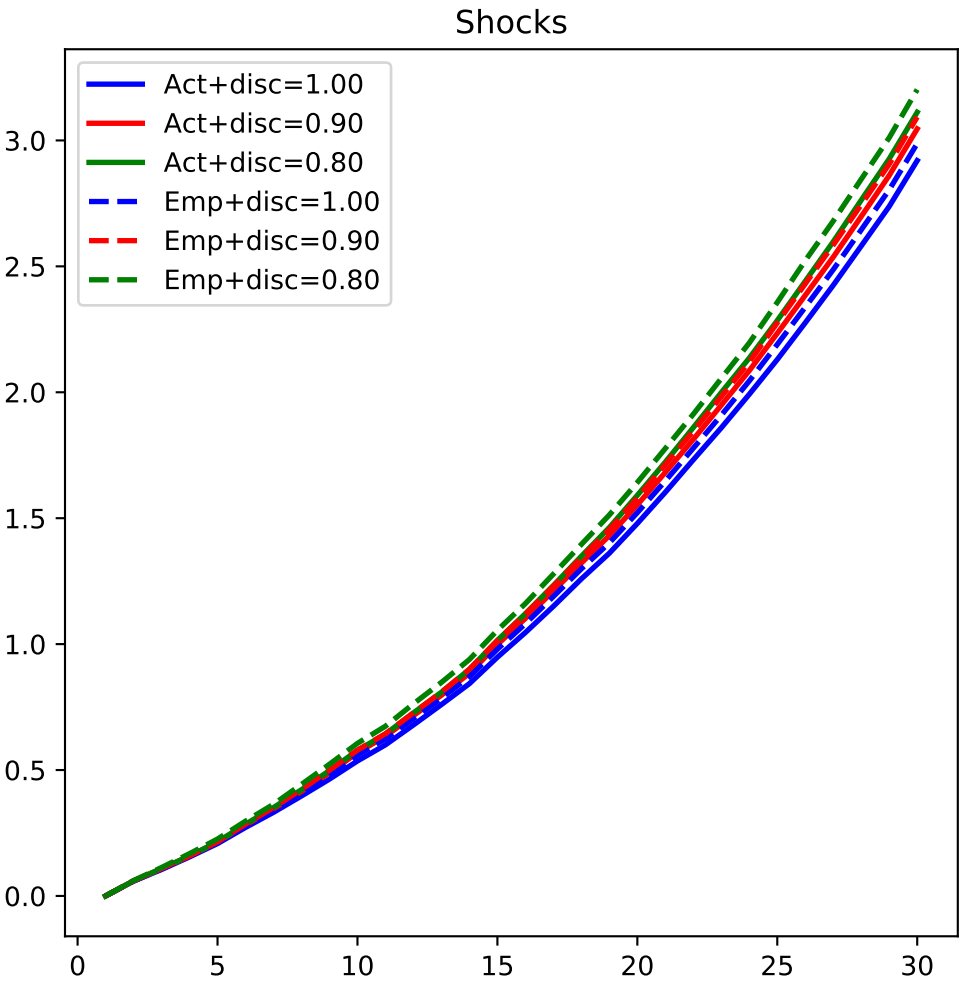
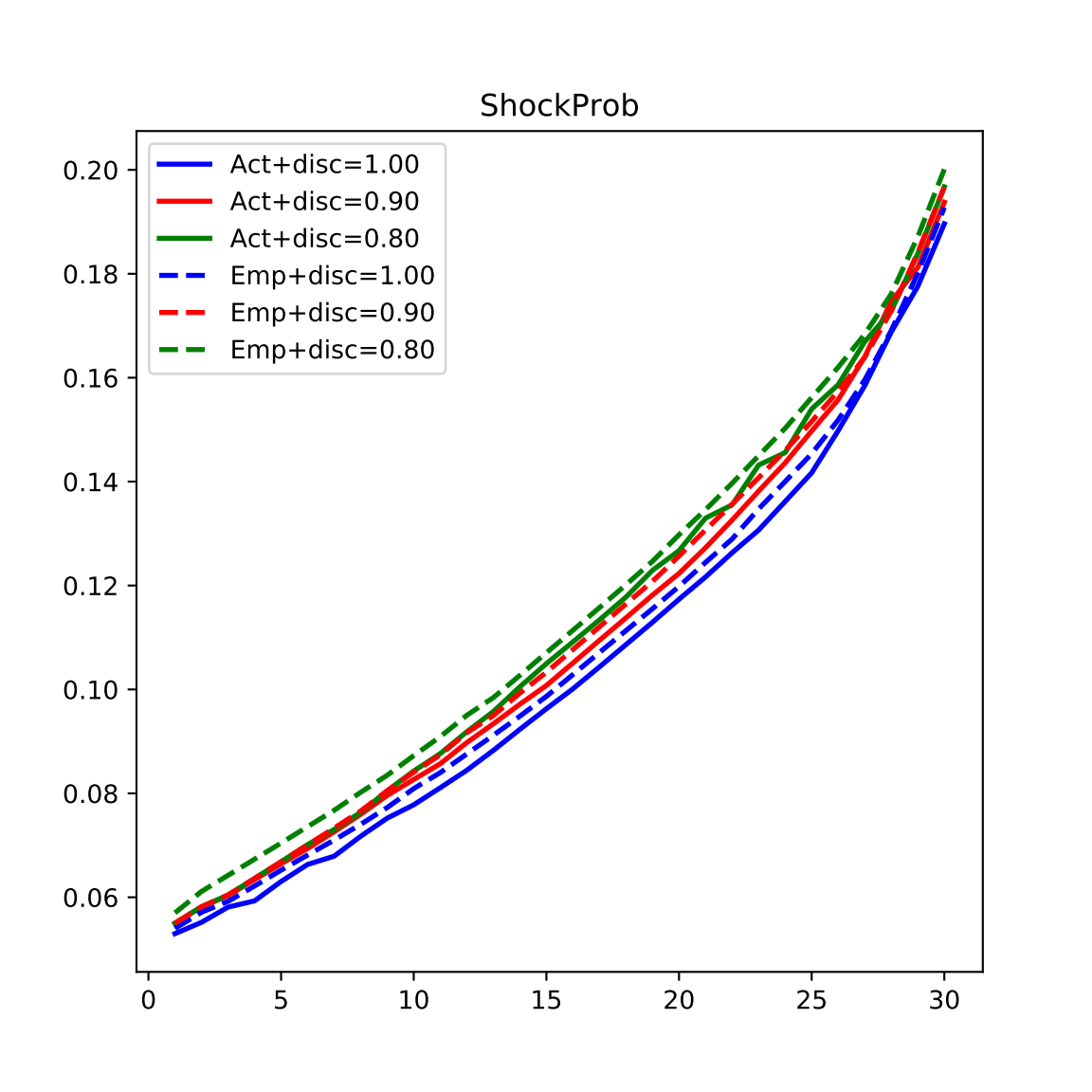
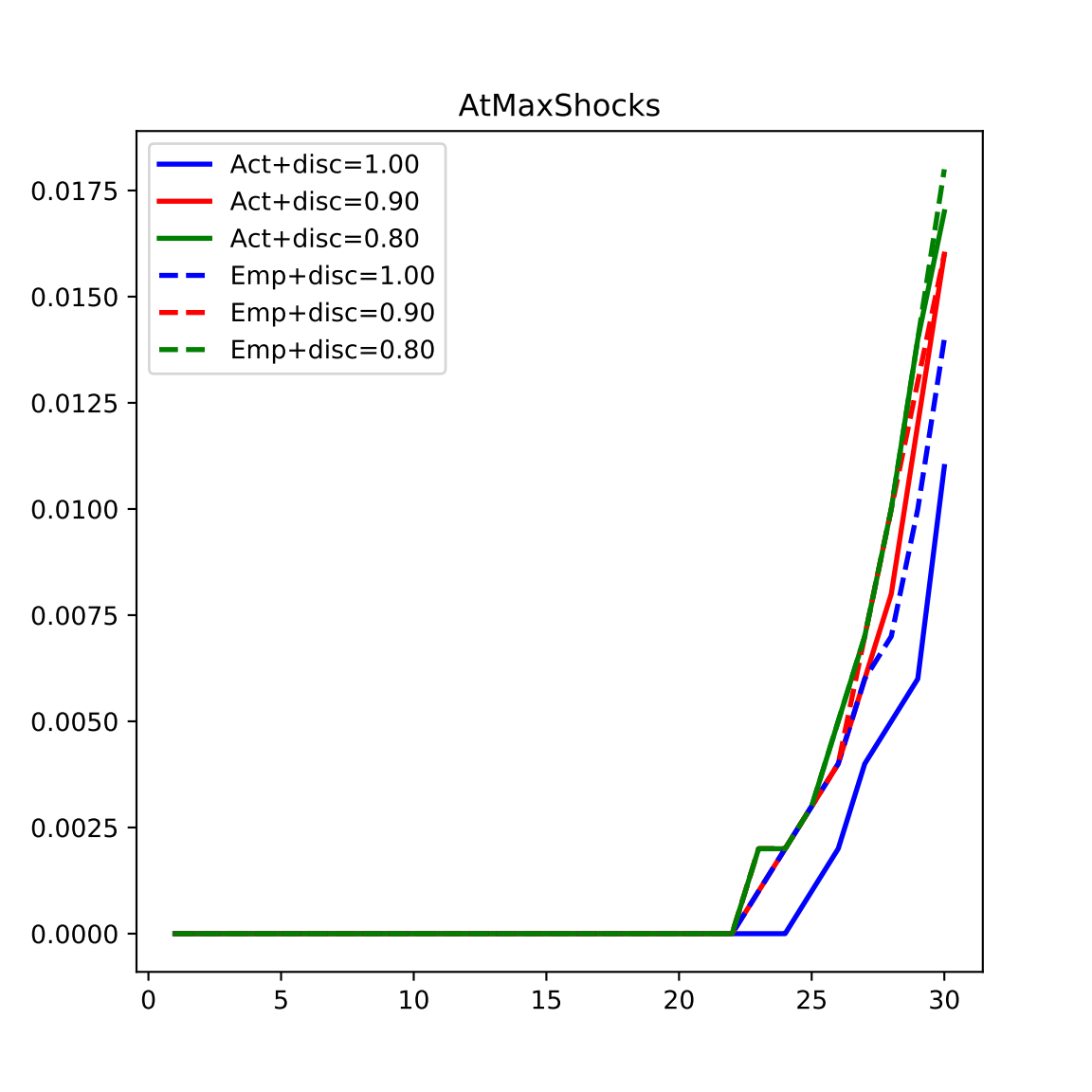
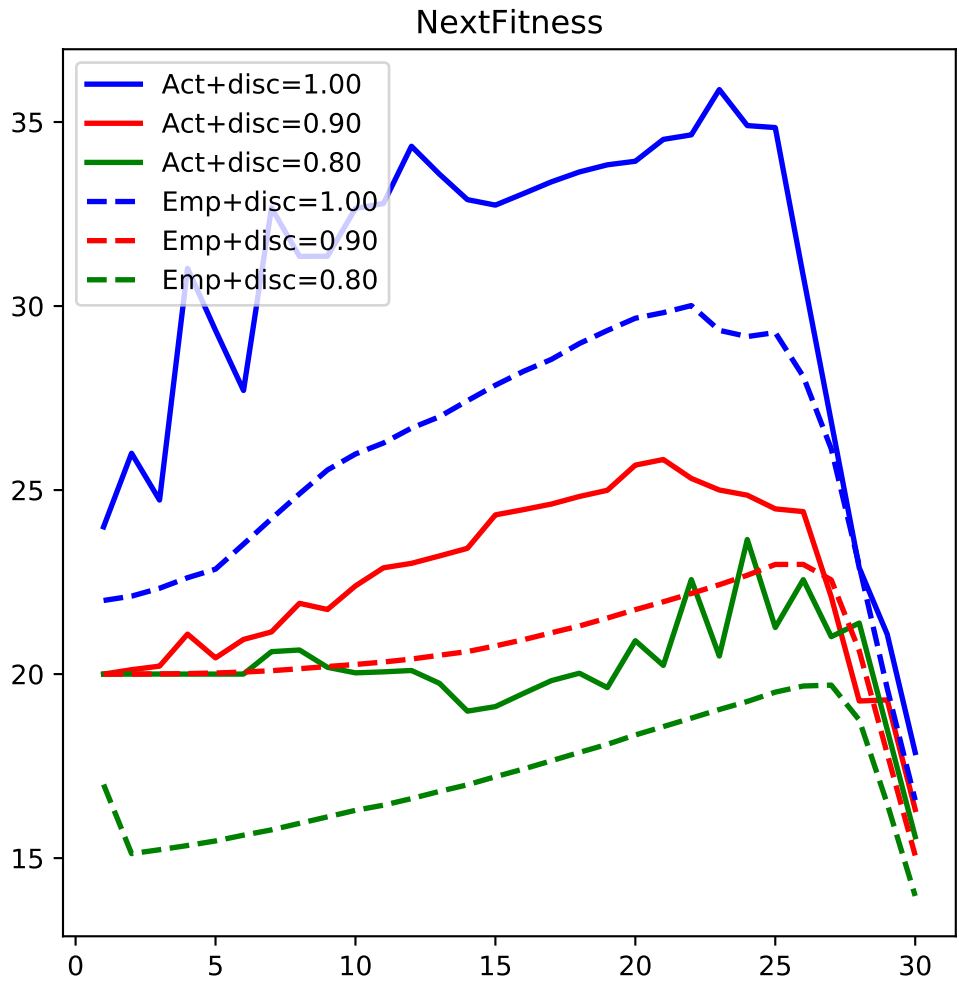
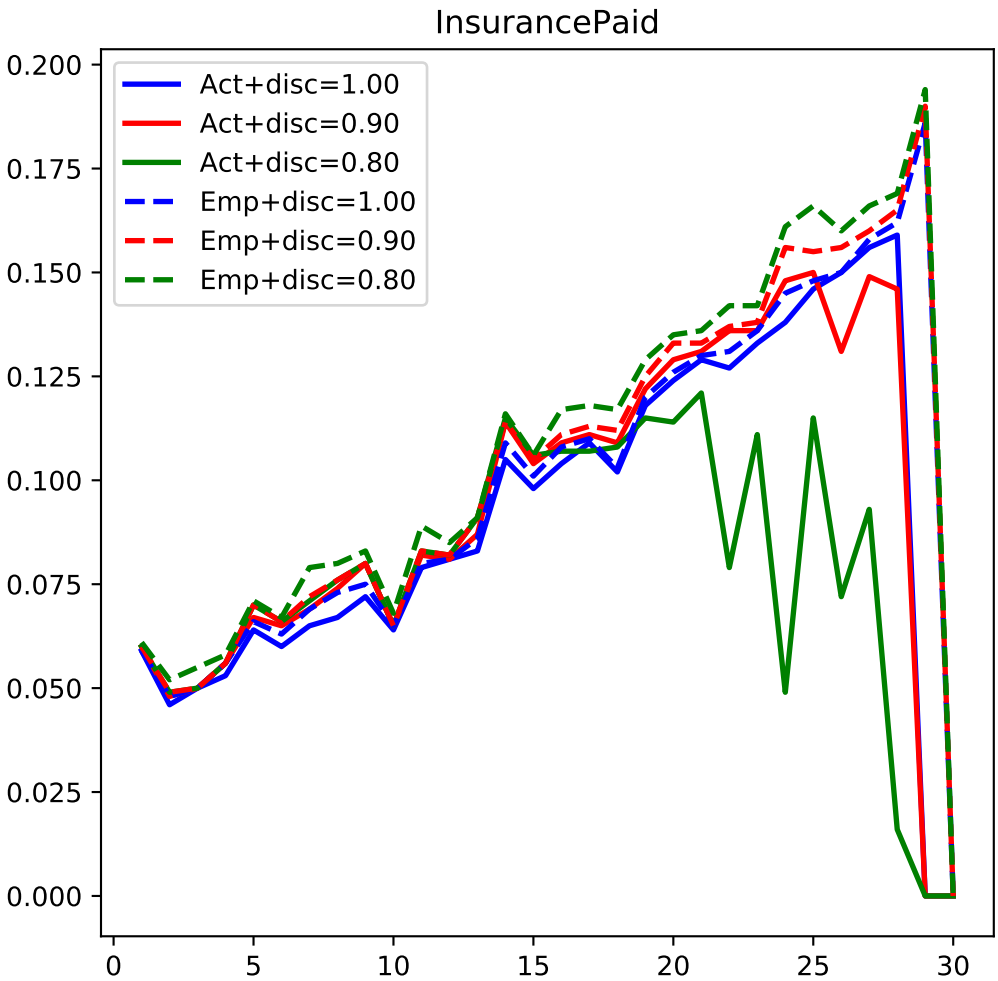

Cash
20
0
−20
−40
−60
−80
0
5
10
15
20
25
30
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80

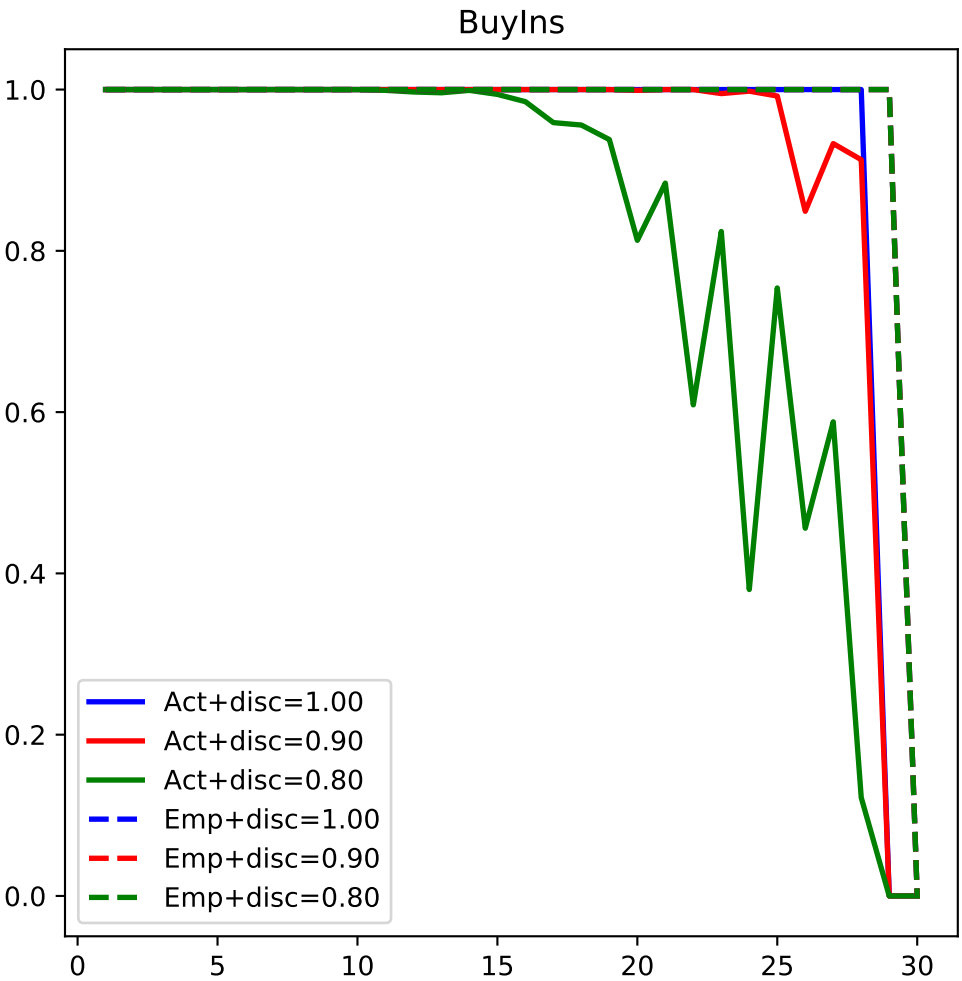

Shocks
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0.0
0.5
1.0
1.5
2.0
2.5
3.0
0
5
10
15
20
25
30

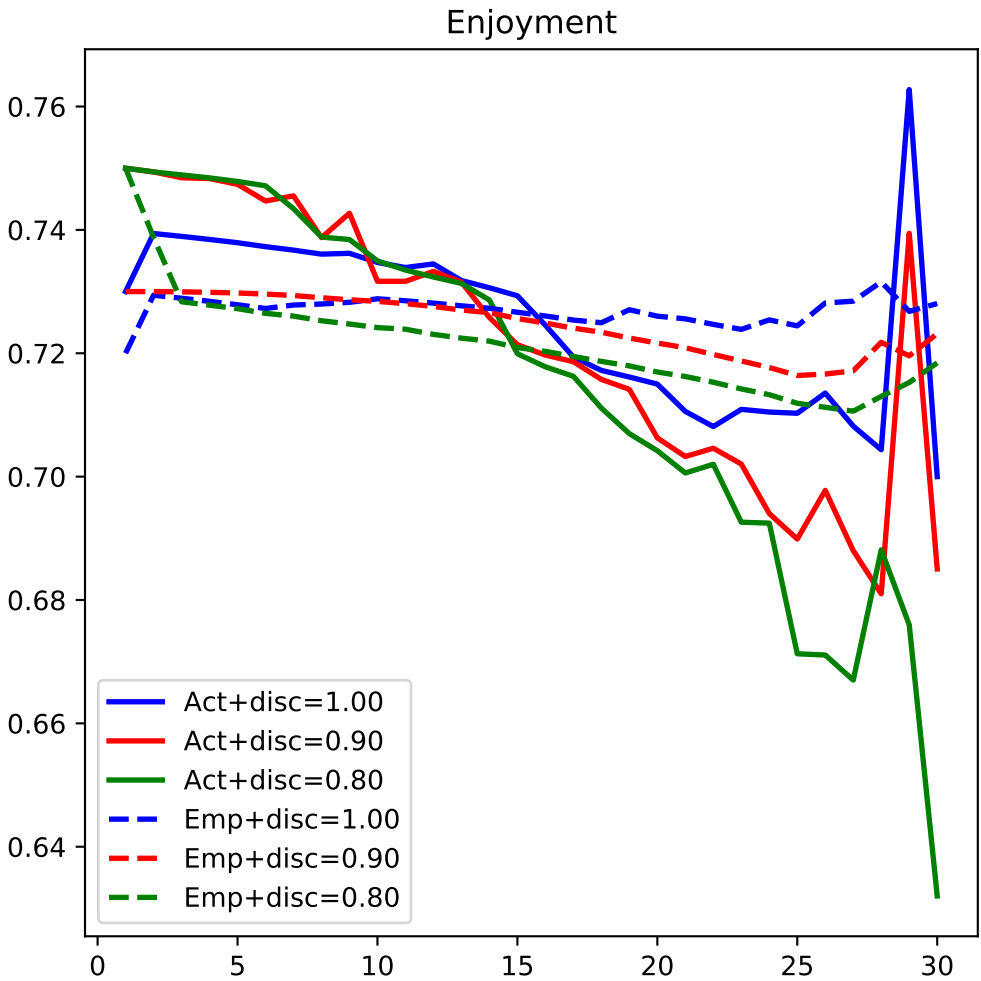

ShockProb
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0.20
0.18
0.16
0.14
0.12
0.10
0.08
0.06
0
5
10
15
20
25
30

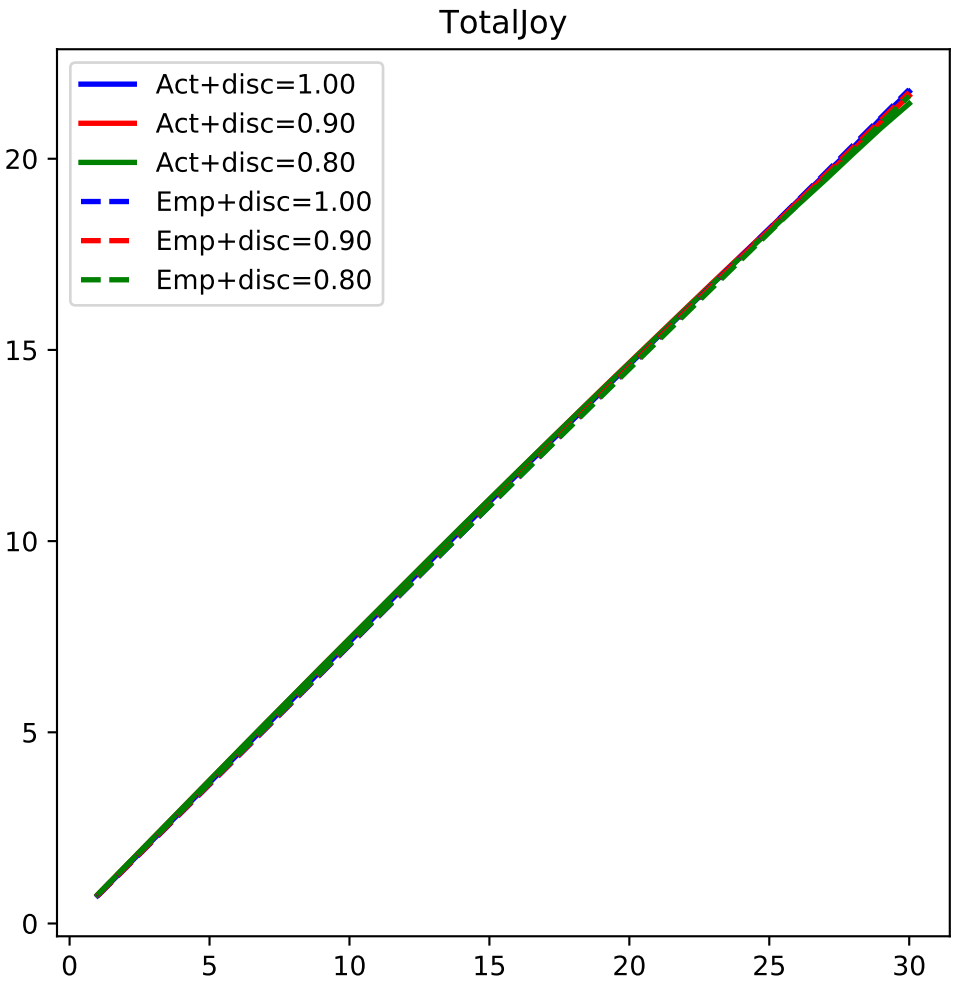

AtMaxShocks
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0.0175
0.0150
0.0125
0.0100
0.0075
0.0050
0.0025
0.0000
0
5
10
15
20
25
30

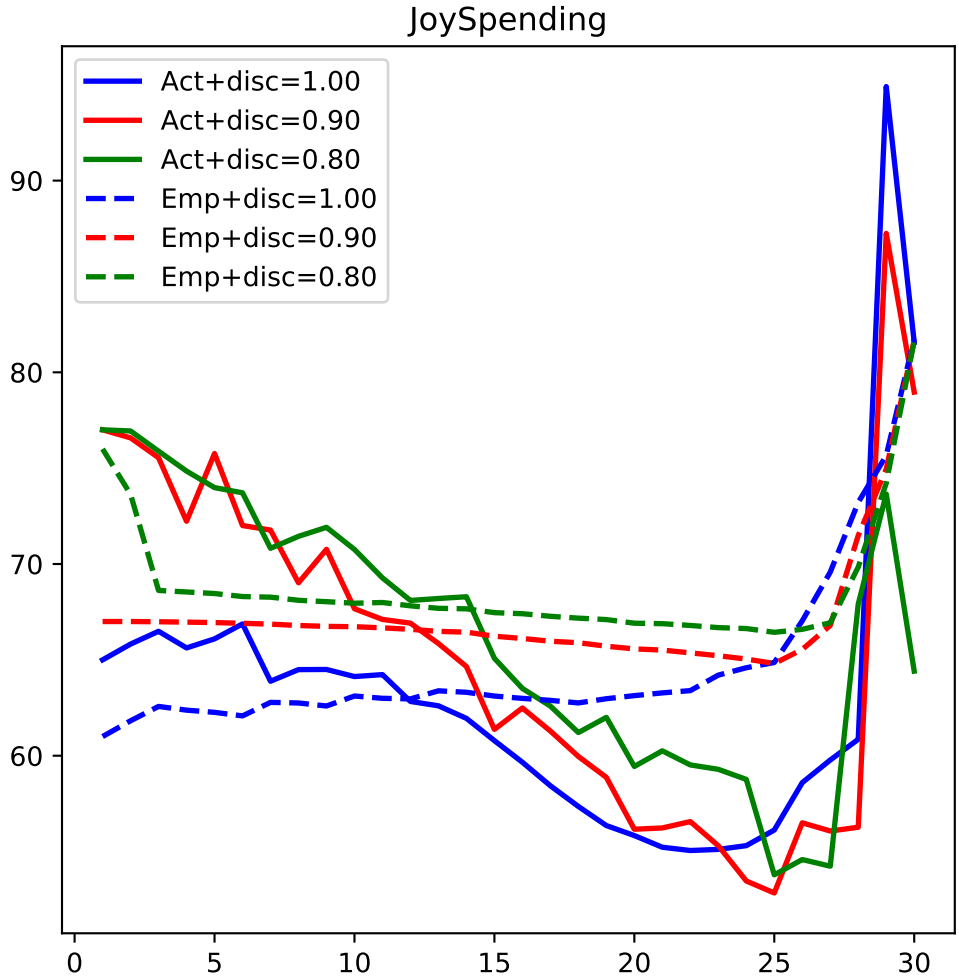

NextFitness
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
35
30
25
20
15
0
5
10
15
20
25
30

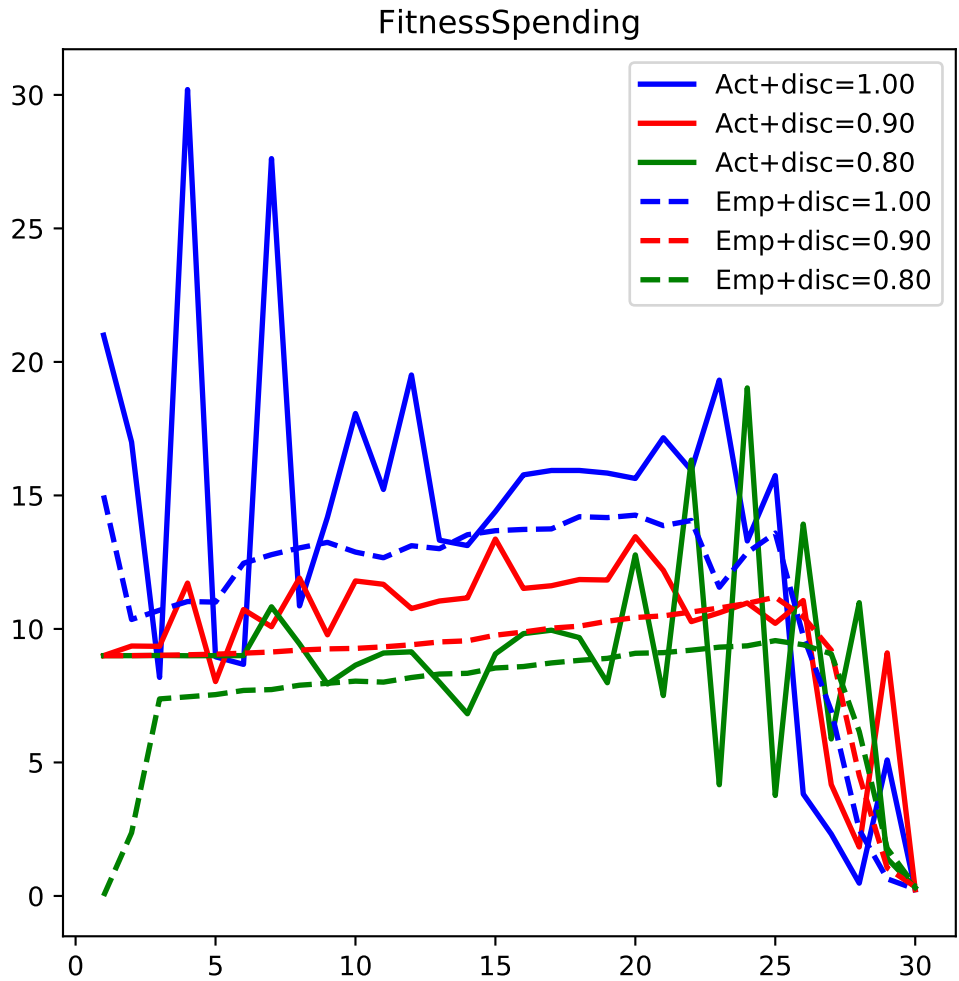

InsurancePaid
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0.200
0.175
0.150
0.125
0.100
0.075
0.050
0.025
0.000
0
5
10
15
20
25
30

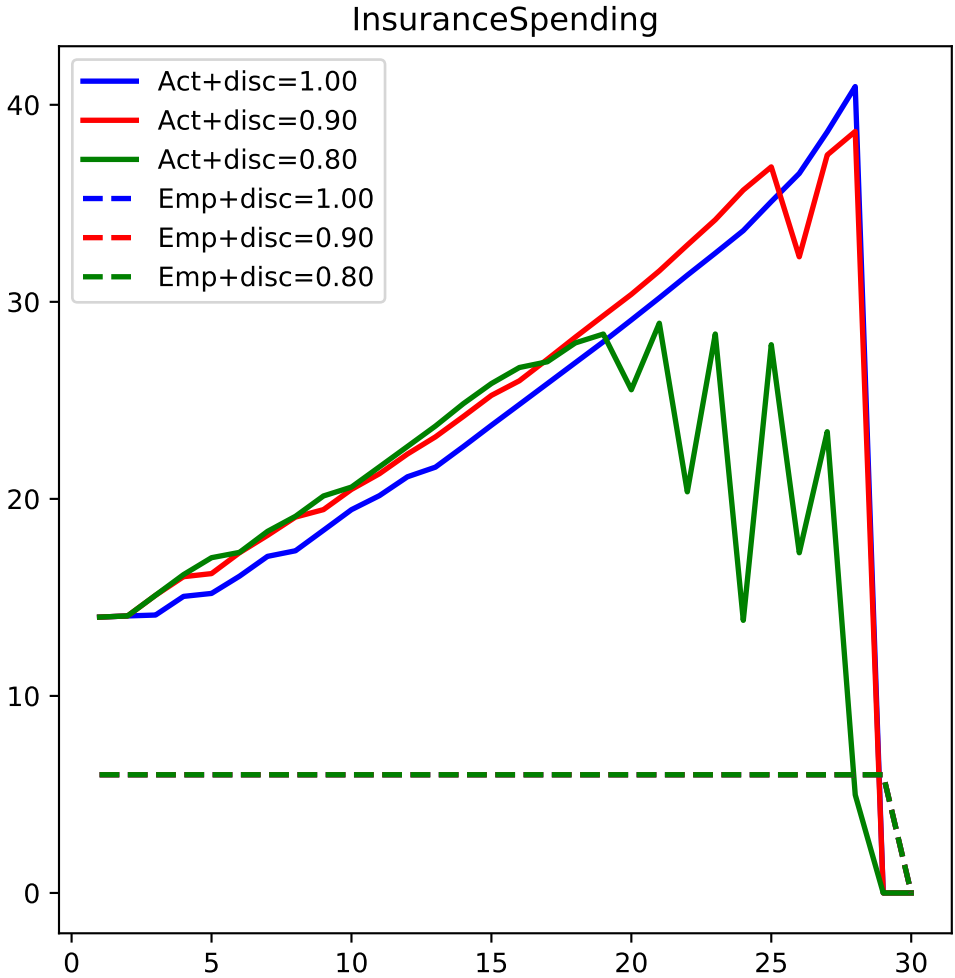

BuyIns
1.0
0.8
0.6
0.4
0.2
0.0
0
5
10
15
20
25
30
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80

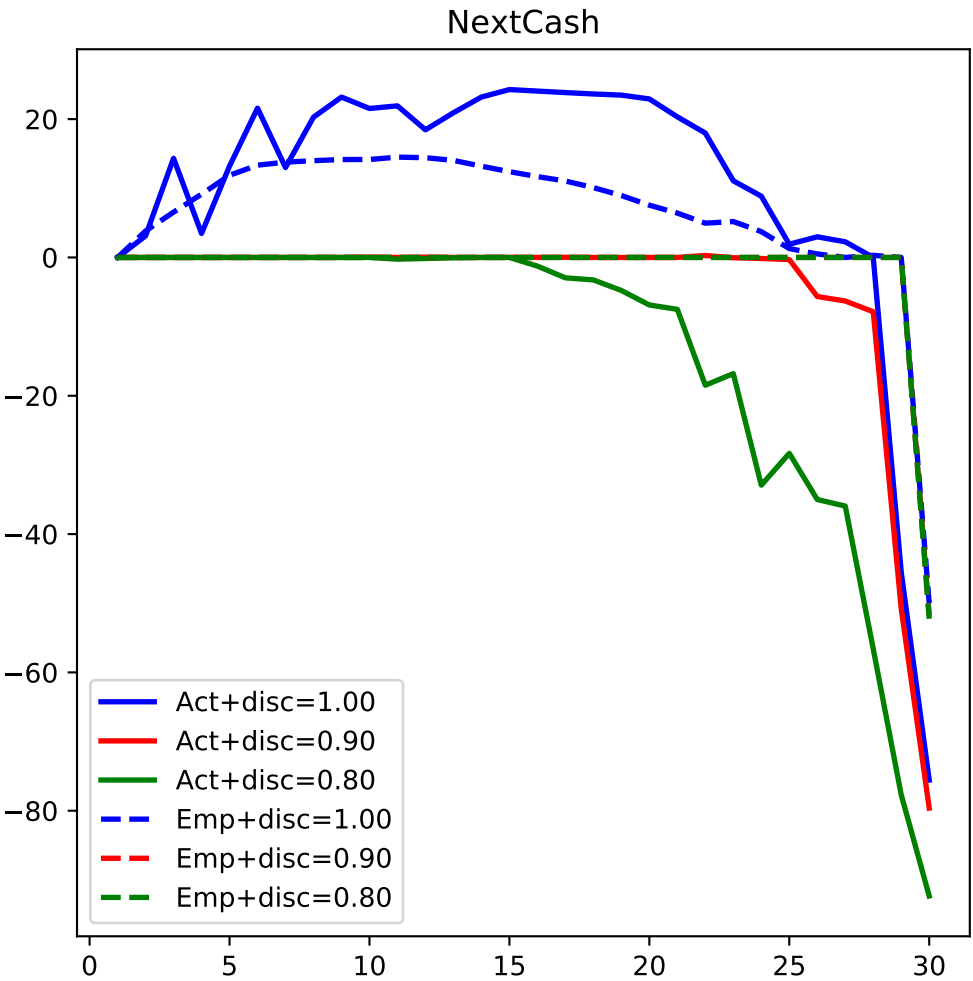

Enjoyment
0.76
0.74
0.72
0.70
0.68
0.66
0.64
0
5
10
15
20
25
30
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80


TotalJoy
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0
5
10
15
20
0
5
10
15
20
25
30


JoySpending
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
90
80
70
60
0
5
10
15
20
25
30


FitnessSpending
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
0
5
10
15
20
25
30
0
5
10
15
20
25
30


InsuranceSpending
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80
40
30
20
10
0
0
5
10
15
20
25
30


NextCash
20
0
−20
−40
−60
−80
0
5
10
15
20
25
30
Act+disc=1.00
Act+disc=0.90
Act+disc=0.80
Emp+disc=1.00
Emp+disc=0.90
Emp+disc=0.80