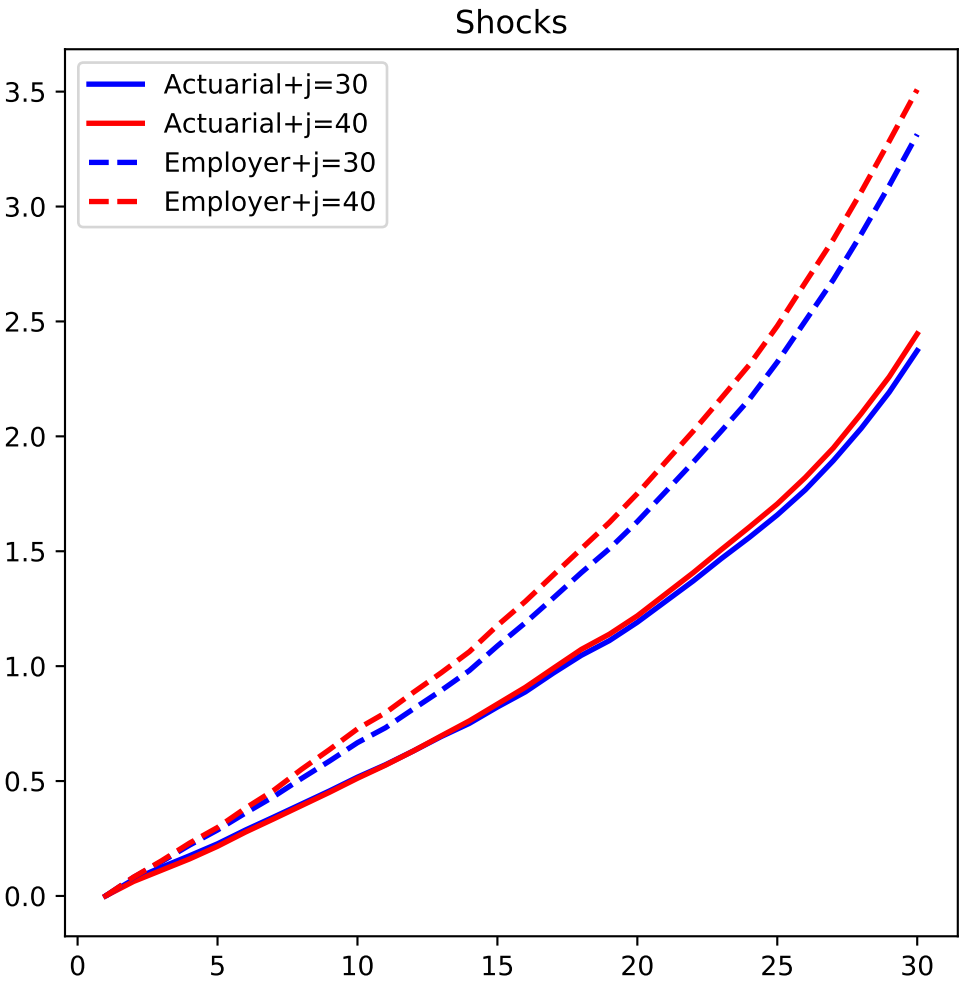
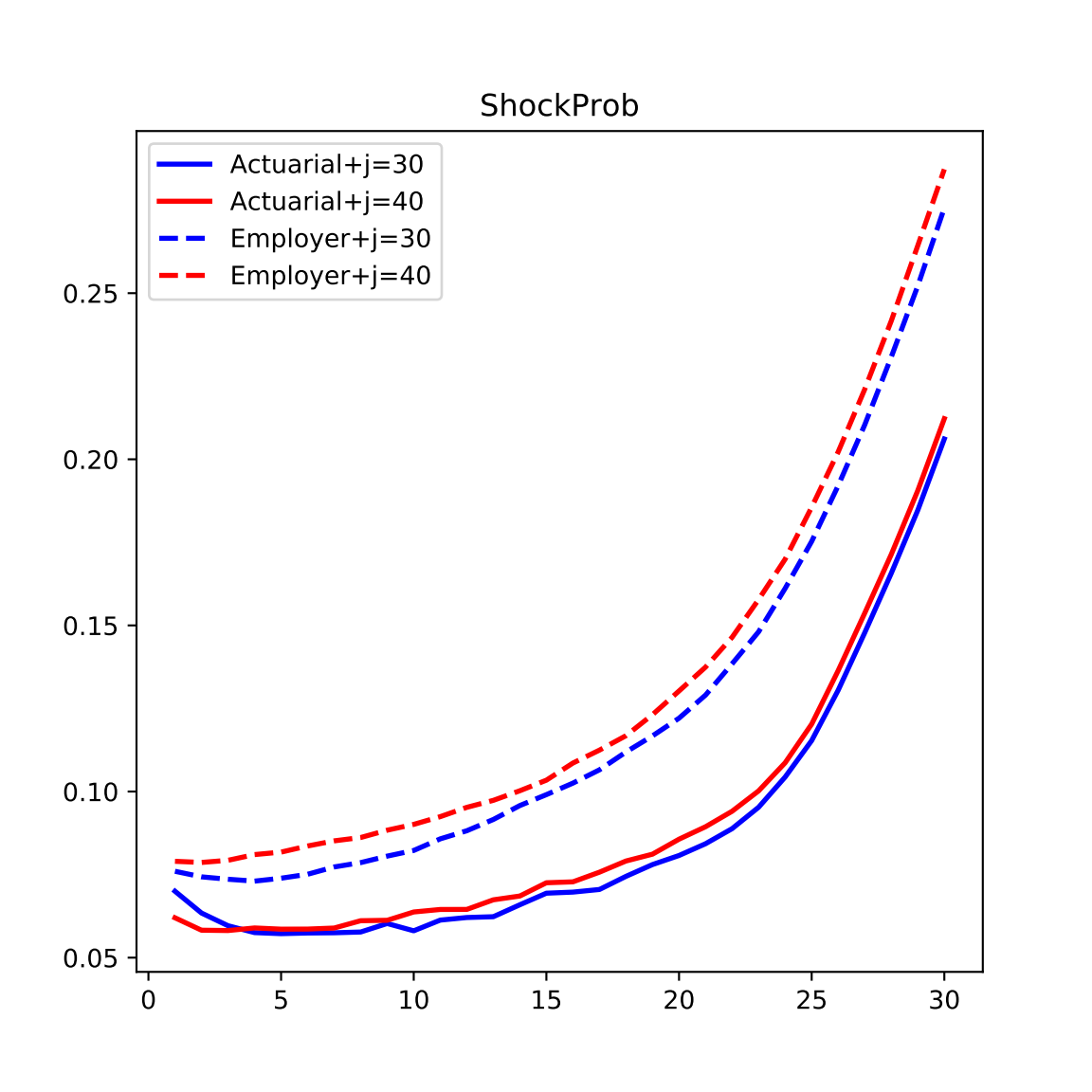
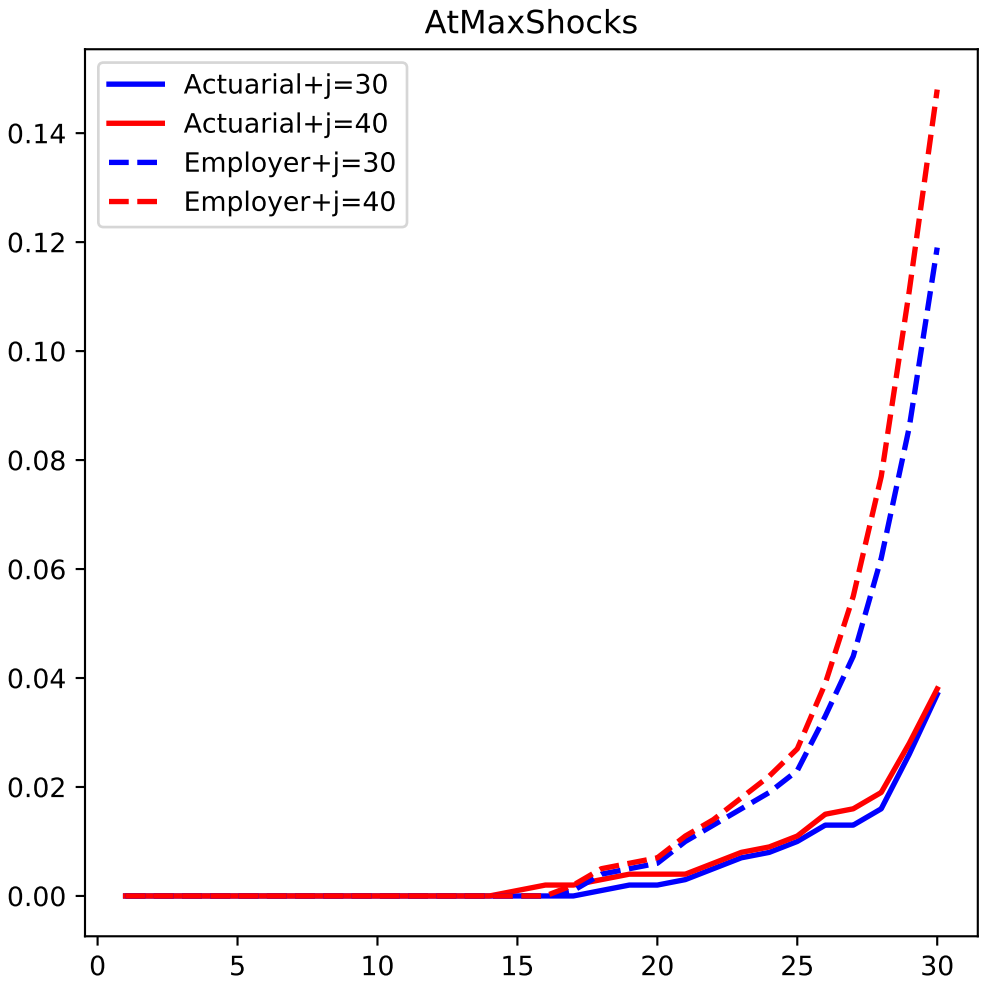
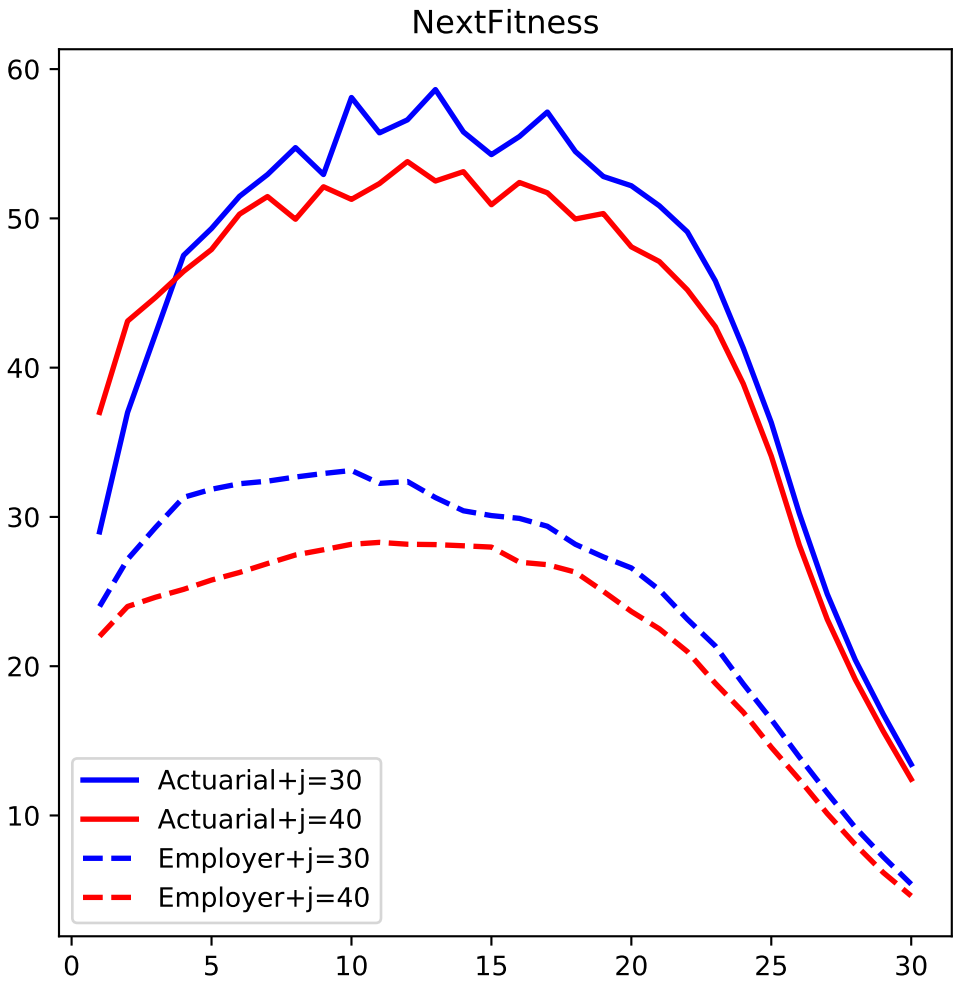
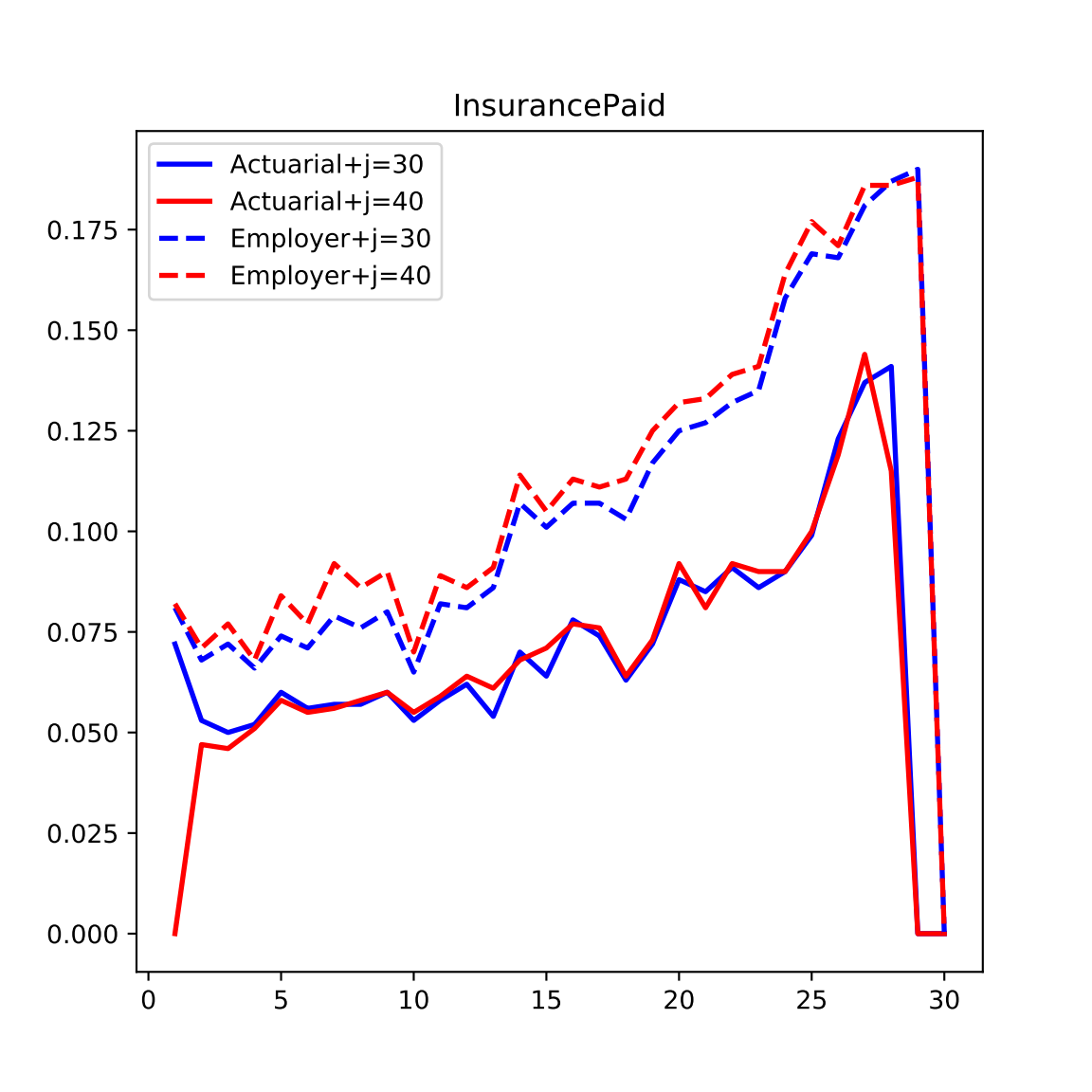
Cash
0
−20
−40
−60
0
5
10
15
20
25
30
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40

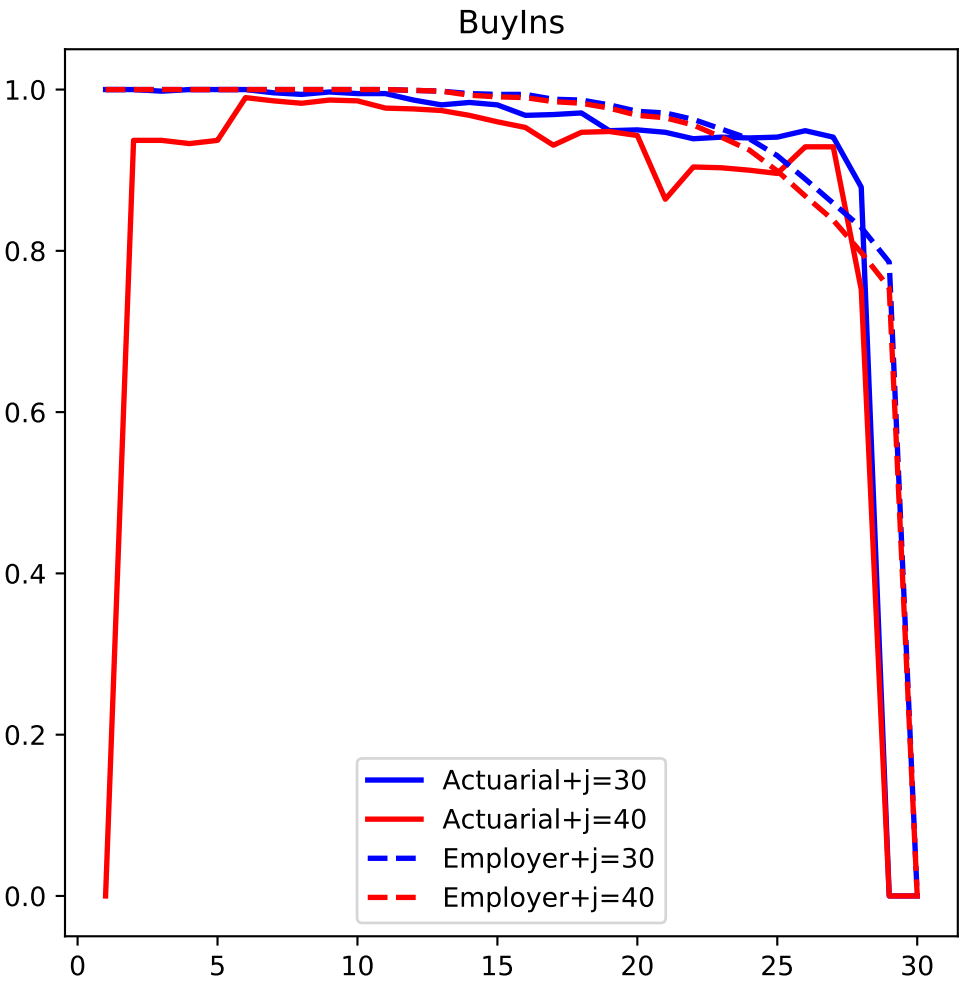

Shocks
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
3.5
3.0
2.5
2.0
1.5
1.0
0.5
0.0
0
5
10
15
20
25
30

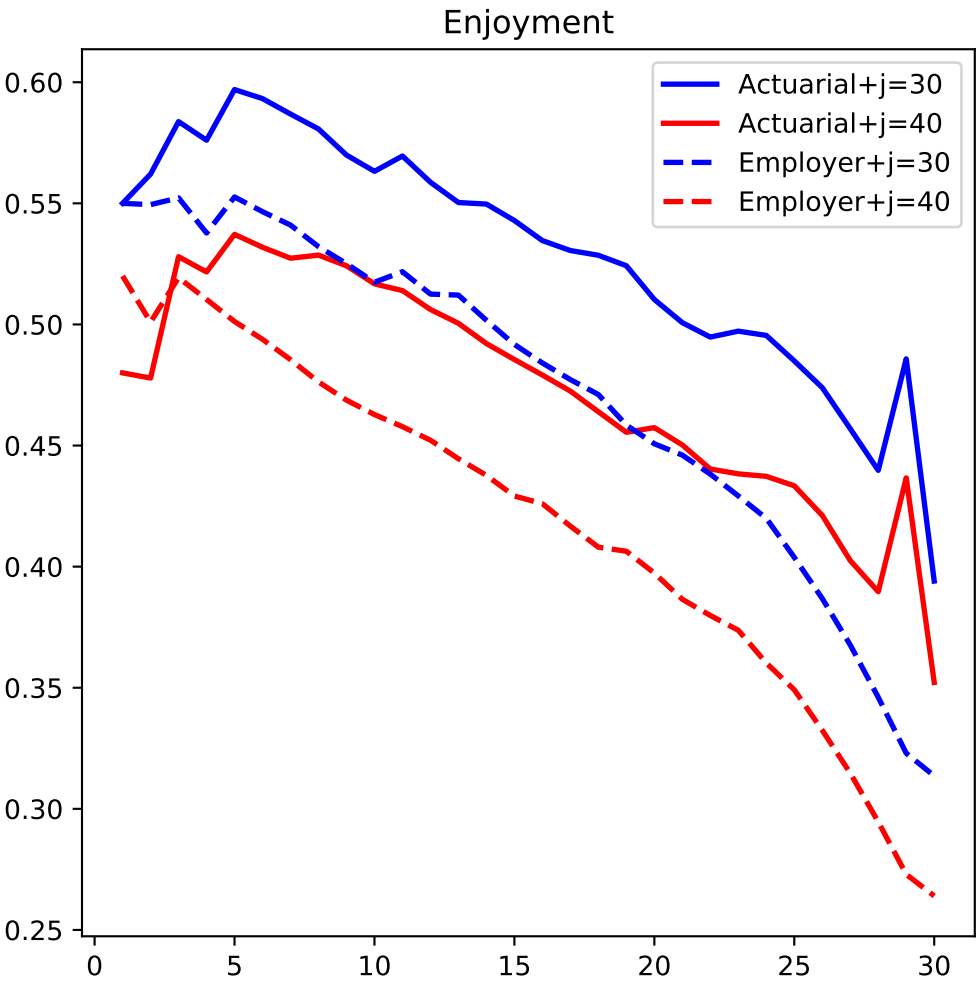

ShockProb
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
0.25
0.20
0.15
0.10
0.05
0
5
10
15
20
25
30

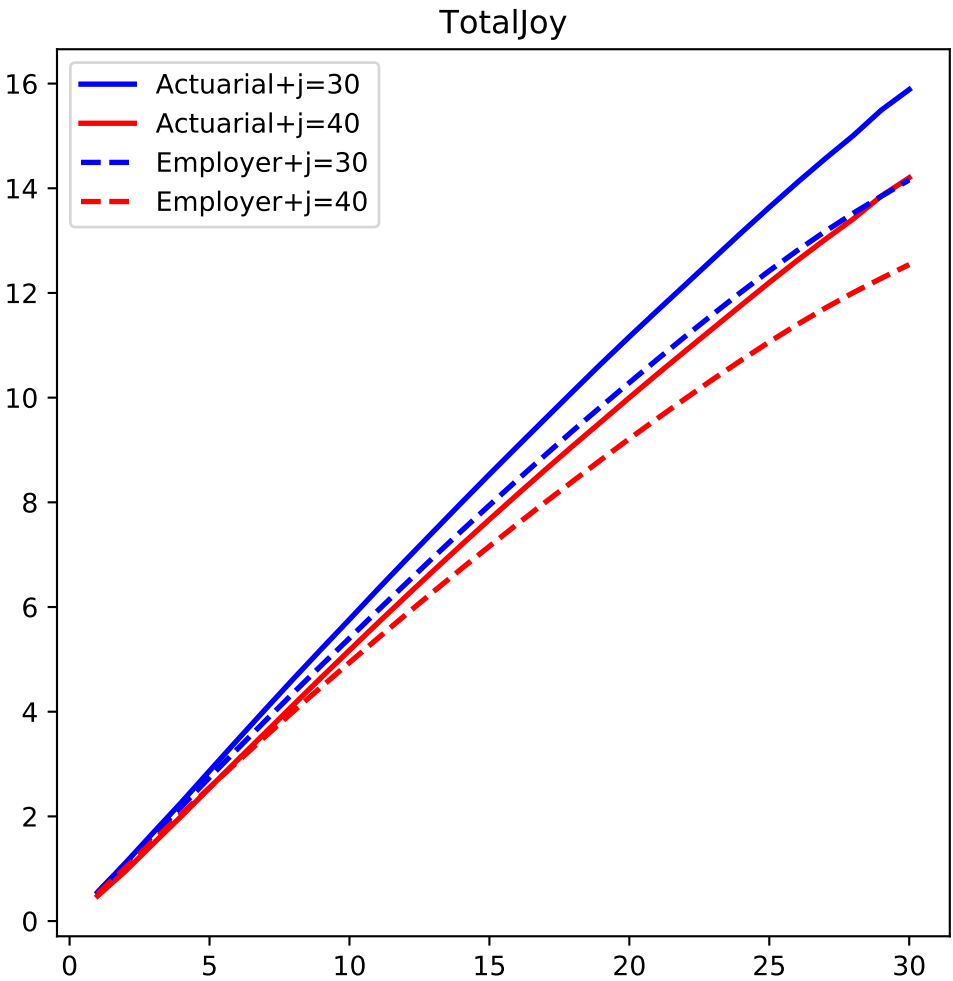

AtMaxShocks
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
0.14
0.12
0.10
0.08
0.06
0.04
0.02
0.00
0
5
10
15
20
25
30

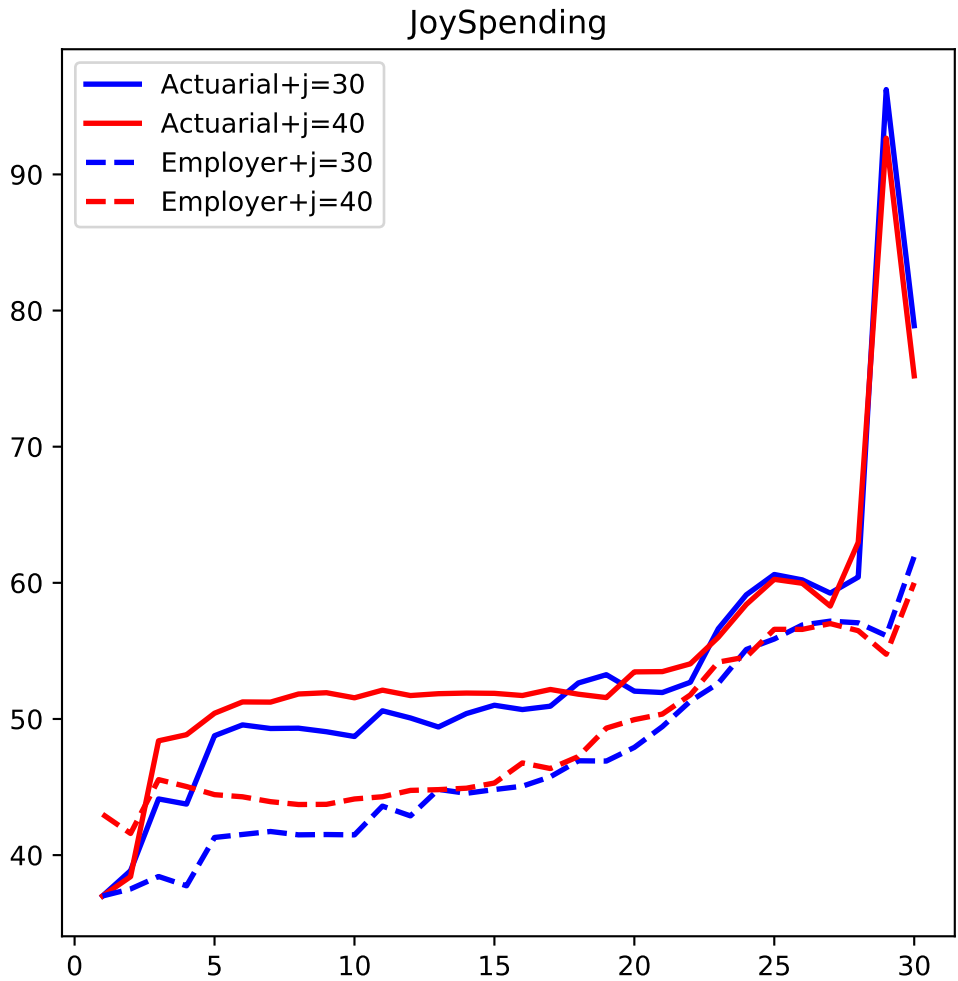

NextFitness
60
50
40
30
20
10
0
5
10
15
20
25
30
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40

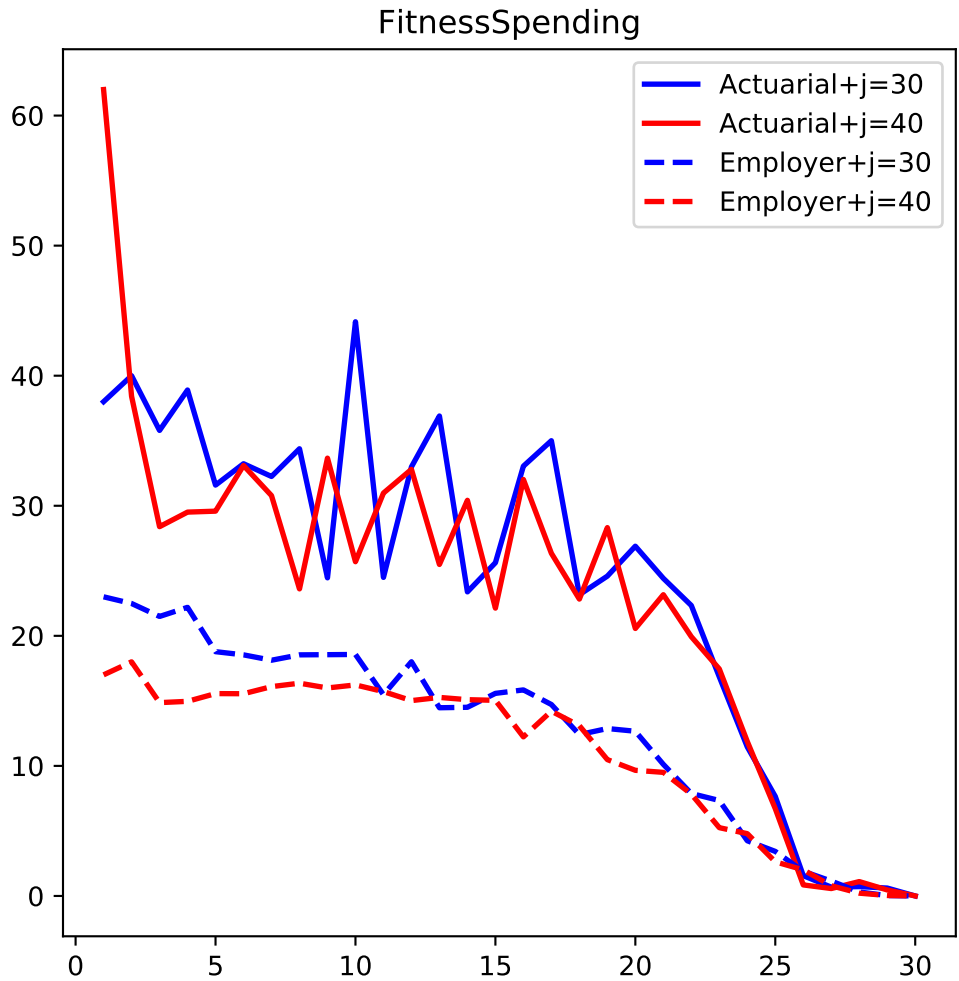

InsurancePaid
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
0.175
0.150
0.125
0.100
0.075
0.050
0.025
0.000
0
5
10
15
20
25
30

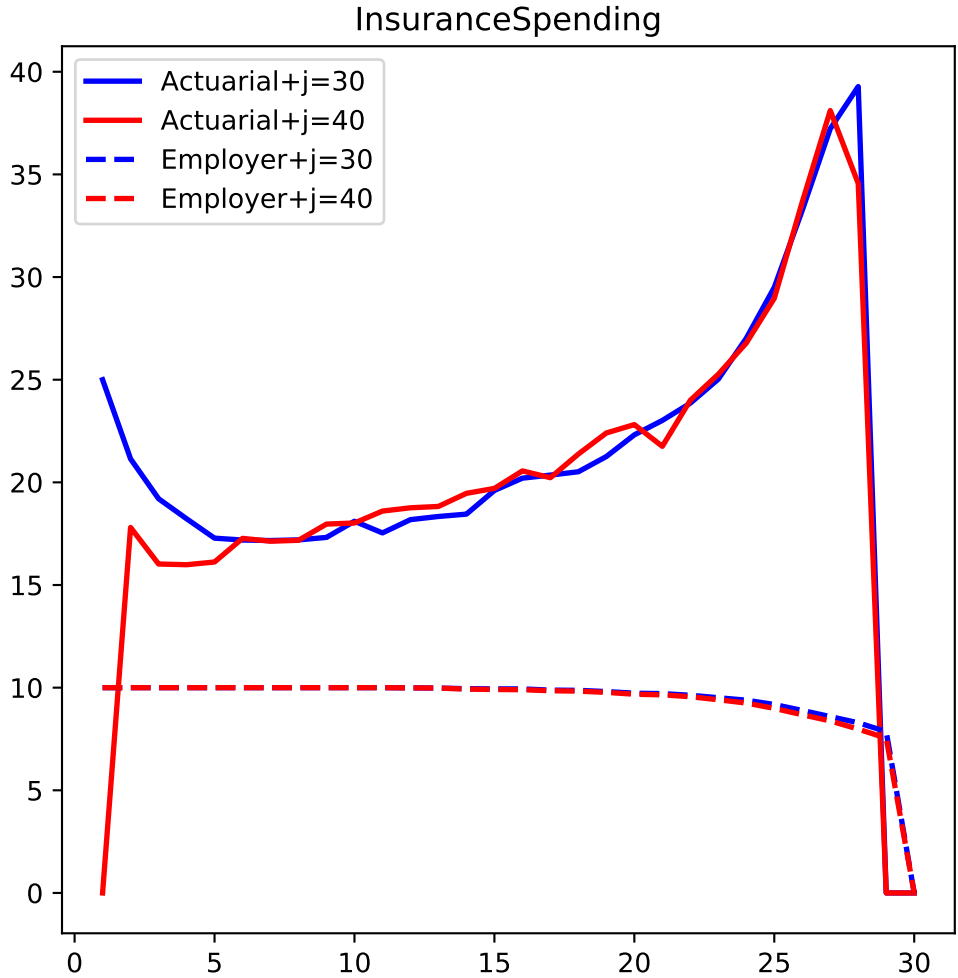

BuyIns
1.0
0.8
0.6
0.4
0.2
0.0
0
5
10
15
20
25
30
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40

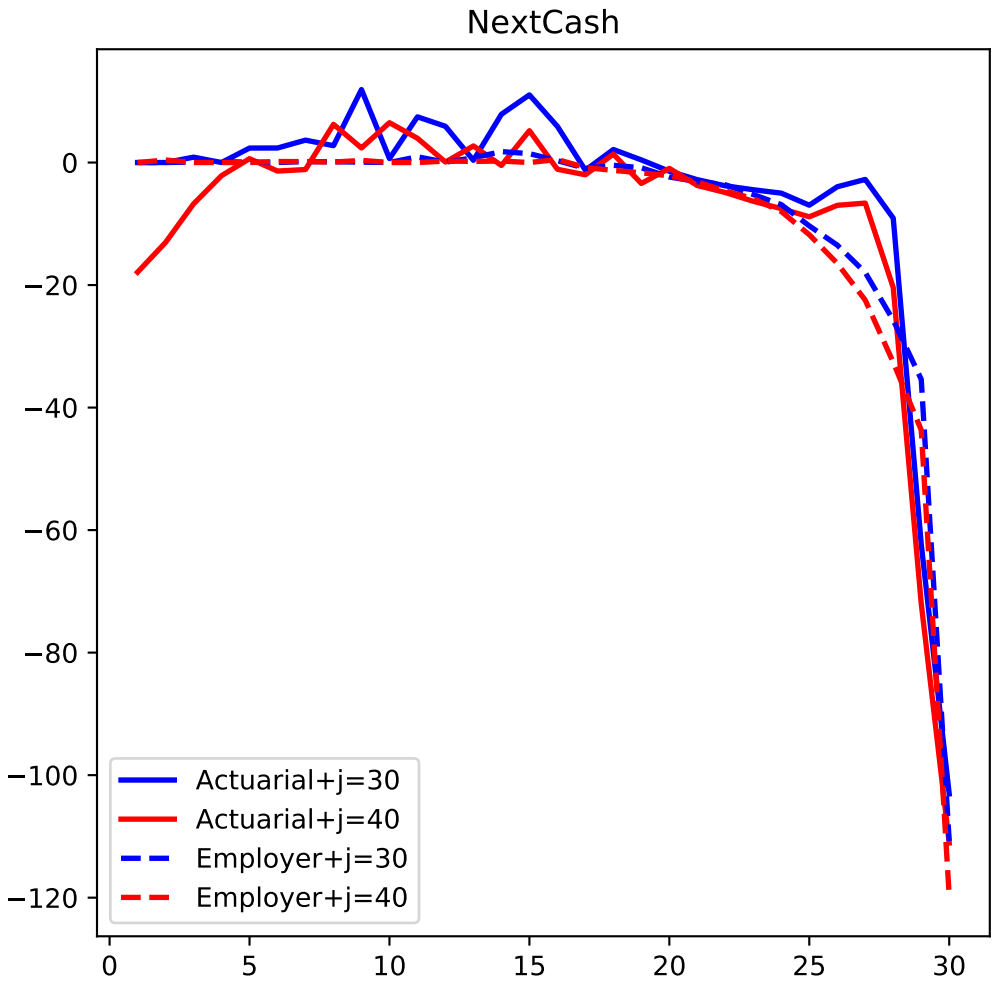

Enjoyment
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
0.60
0.55
0.50
0.45
0.40
0.35
0.30
0.25
0
5
10
15
20
25
30


TotalJoy
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
0
2
4
6
8
10
12
14
16
0
5
10
15
20
25
30


JoySpending
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
90
80
70
60
50
40
0
5
10
15
20
25
30


FitnessSpending
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
60
50
40
30
20
10
0
0
5
10
15
20
25
30


InsuranceSpending
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40
40
35
30
25
20
15
10
5
0
0
5
10
15
20
25
30


NextCash
0
−20
−40
−60
−80
−100
−120
0
5
10
15
20
25
30
Actuarial+j=30
Actuarial+j=40
Employer+j=30
Employer+j=40