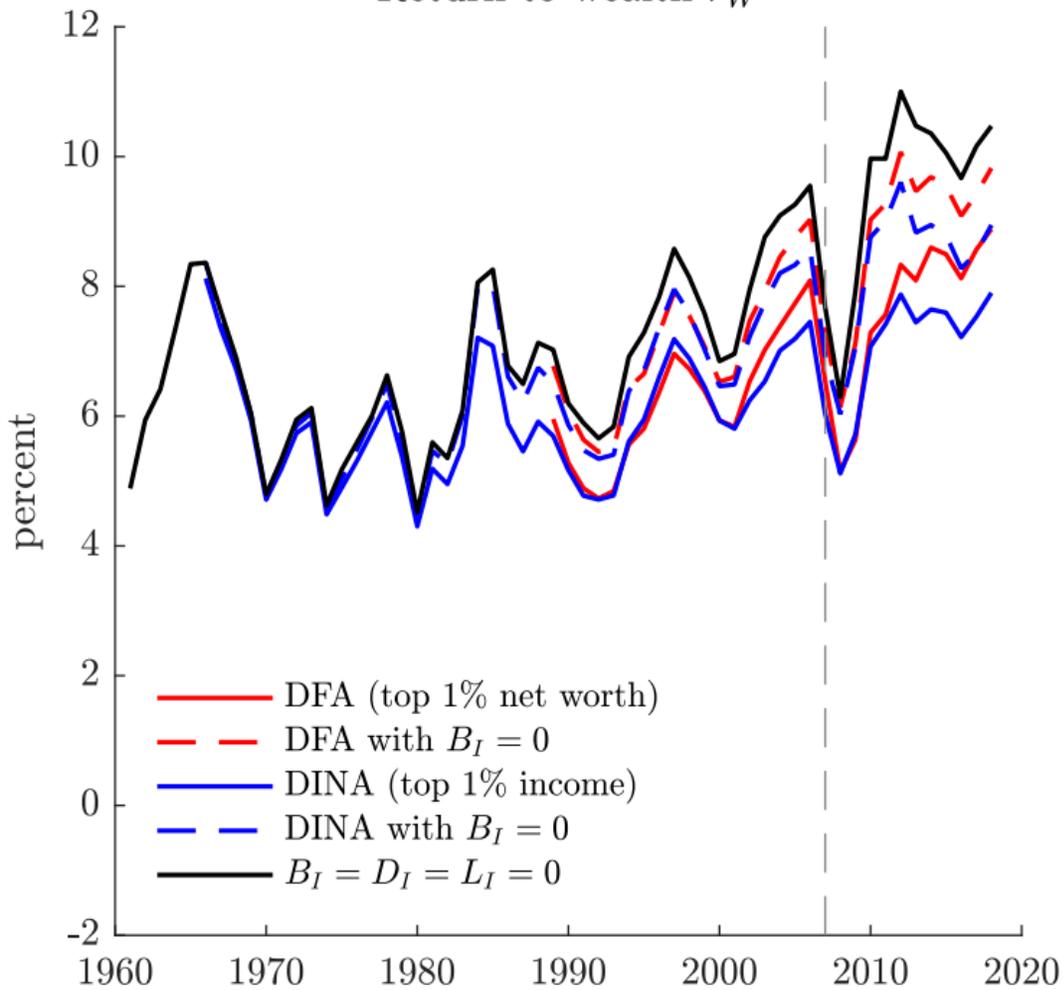


Return to wealth r_W Return gap $r_W - \sigma g$ 