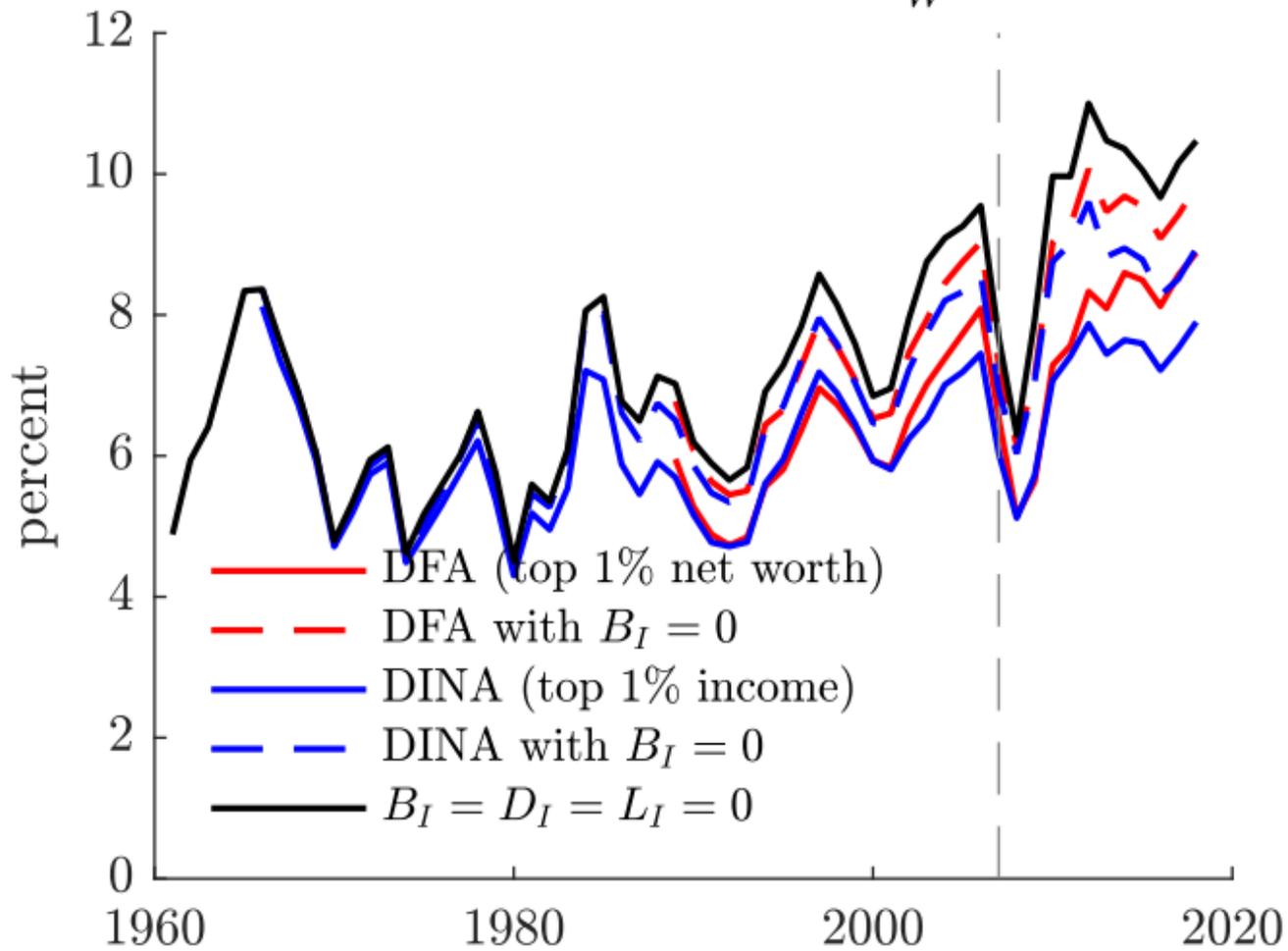


Return to wealth r_W Return premium, $\sigma = 1$ 