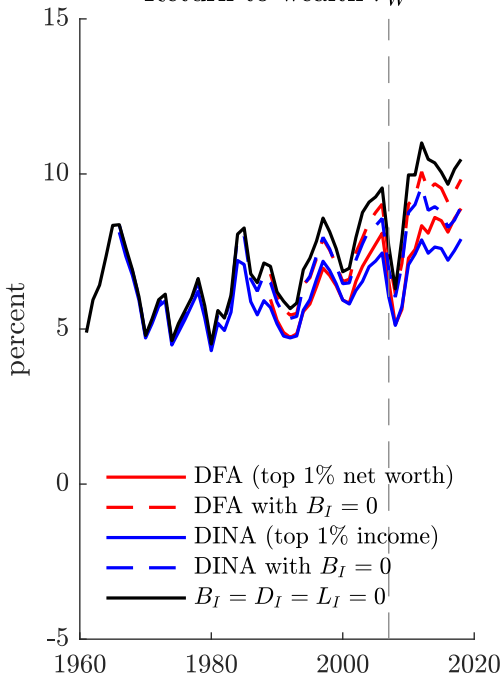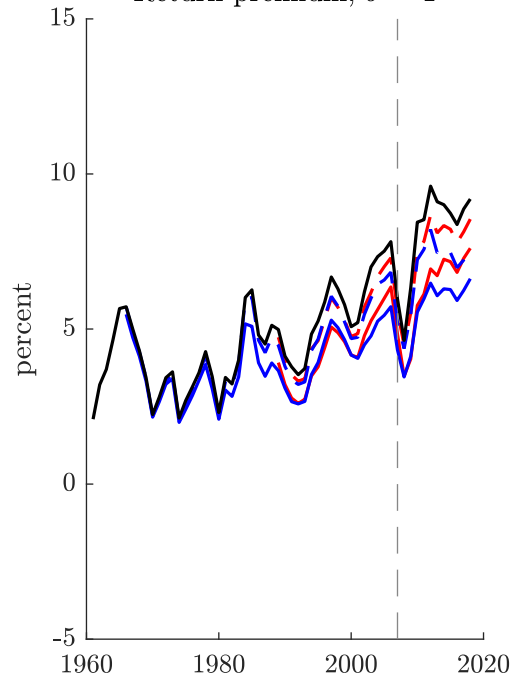| | Return to wealth $\widehat{r}_W$ | Return premium, $\sigma = 1$ | Return premium, $\sigma = 2$ |

Legend:
- DFA (top 1% net worth)
- DFA with $B_I = 0$
- DINA (top 1% income)
- DINA with $B_I = 0$
- $B_I = D_I = L_I = 0$