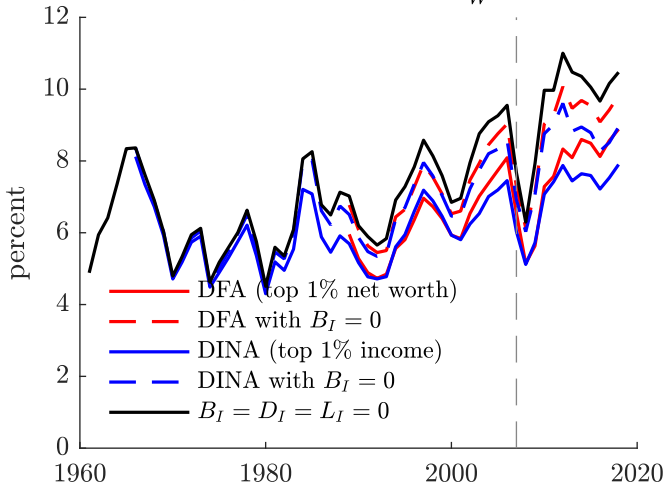


Return to wealth  $r_W$ Return premium,  $\sigma = 1$ 