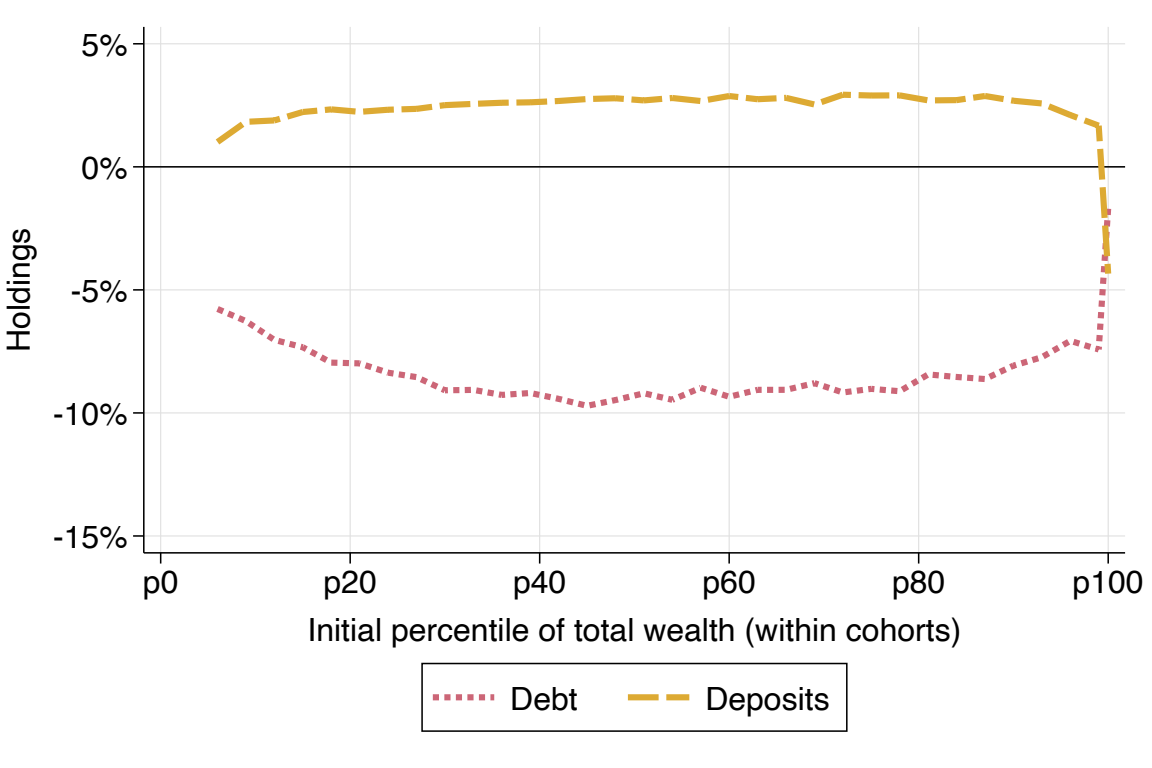
5%
0%
-5%
-10%
-15%
Holdings
p0
p20
p40
p60
p80
p100
Initial percentile of total wealth (within cohorts)
Debt
Deposits