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Prudence, risk aversion, and the demand for life insurance

JOSEPH G. EISENHAUER & MARTIN HALEK

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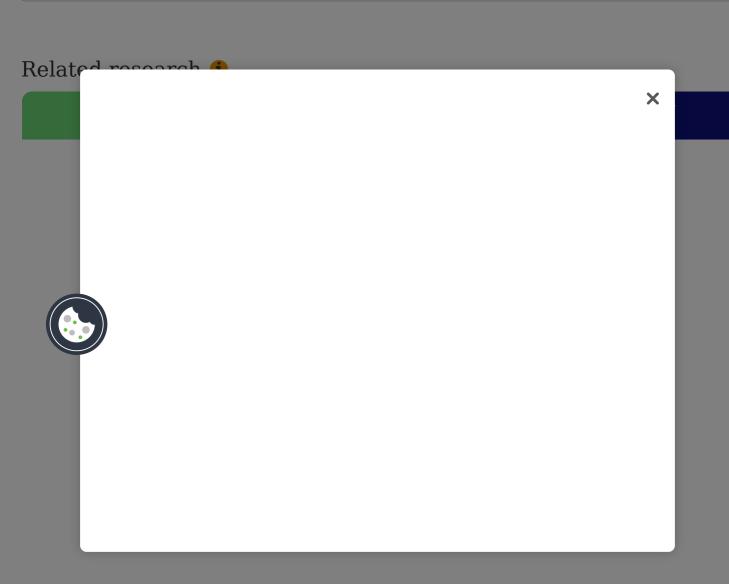
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