



October 9, 2014

Dear Editorial Board:

DISCLOSURE STATEMENT

“Adverse Selection and an Individual Mandate: When Theory Meets Practice”

I have no financial interests to disclose. Please let me know if I can provide any further information.

Sincerely,

A handwritten signature in black ink, appearing to be 'M. Hackmann', with a long horizontal flourish extending to the right.

Martin B. Hackmann