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September 3, 2014

Dear Editorial Board:

**DISCLOSURE STATEMENT**

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

Funding from the National Institute on Aging grant #P30 AG012810, the Robert Wood Johnson Foundation, the W.E. Upjohn Institute for Employment Research, and the Wharton Dean's Research Fund are gratefully acknowledged.

I have no other 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 "J. Kolstad".

Jonathan T. Kolstad  
Assistant Professor