



Cornell University

January 8, 2015

To Whom It May Concern:

In accordance with the AEA disclosure policy, I state the following:

1. There were no specific sources of financial support for the paper "Household Asset Allocation, Offspring Education, and the Sandwich Generation".
2. I do not hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
3. My spouse does not hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
4. To my knowledge, none of my close relatives hold any paid or unpaid positions as officer, director, or board member of relevant non-profit or profit-making entities.
5. No other party had the right to review the aforementioned paper prior to its circulation.
6. There are no other relevant potential conflicts of interest.

Sincerely,

A handwritten signature in cursive script that reads "V. Bogan".

Vicki Bogan

Associate Professor

The Charles H. Dyson School of Applied Economics and Management

Cornell University