

Hamish Low's Disclosure Statement

- (1) See acknowledgment footnotes for sources of financial support for this research.
- (2) I have not received any other significant financial support in the form of consultant fees, retainers, and the like.
- (3) No other party had the right to review the paper prior to its circulation.
- (4) I declare that I have no relevant or material financial interests that relate to the research described in my paper entitled "Disability Insurance and the Dynamics of the Incentive-Insurance Tradeoff."