

Disclosure Statement

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1. *Sources of financial support for the research.*

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2. *Each interested party from whom he or she has received significant financial support, summing to at least \$10,000 in the past three years, in the form of consultant fees, retainers, grants and the like.*

I list below all parties from which I have received \$10K+ in the last three years. I do not think that any of these entities is an "interested party" but I am erring on the side of completeness.

- a. Alfred P. Sloan Foundation (research grants)
- b. Social Security Administration (research grants)
- c. National Institutes of Health/National Institute on Aging (research grants)
- d. John and Laura Arnold Foundation (research grant)
- e. National Bureau of Economic Research (employment, honoraria)
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- g. Greylock McKinnon Associates (litigation consulting)
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- a. Director, NBER Retirement and Disability Research Center (research center funded by SSA)

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No spousal or family-related potential COIs.

5. *Each author must disclose if another party had the right to review the paper prior to its circulation.*

SSA had the right to review this paper prior to release only for factual accuracy.

6. IRB approval was provided by the IRB at Harvard Medical School.