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Paper Title: Medical Expenses and Saving in Retirement: The Case of U.S. and Sweden
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To Whom It May Concern

The current paper has not benefitted from financial support outside that granted by my past and present employers, Intensity Corporation and Mulligan Funding, LLC. As far as I am aware, there is no other material fact that I need to disclose under your policy.

Please feel free to contact me if you need further information.

Sincerely,

A handwritten signature in black ink, appearing to read 'Irina A. Telyukova', with a stylized flourish at the end.

Irina A. Telyukova