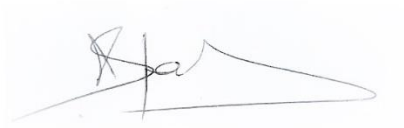


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Marie Briere, James Poterba, and Ariane Szafarz
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Author Disclosure Form: Ariane Szafarz

I did not receive any research support when carrying out this study. Amundi, a French corporation, provided access to administrative data that was analyzed by Marie Briere, an Amundi employee.

I have no other potential conflicts to disclose.

A handwritten signature in blue ink, appearing to read 'A. Szafarz', is written over a horizontal line.

Brussels, January 14, 2022