



H A R V A R D | B U S I N E S S | S C H O O L

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To Whom It May Concern:

I declare that I do not have a conflict of interest relevant to the paper “Beyond Beta-Delta: The Emerging Economics of Personal Plans” to be published in the 2016 *American Economic Review Papers and Proceedings*. I do not have funding sources related to this paper to acknowledge. IRB approval was not necessary for this paper because it does not use data.

Sincerely,



Joshua Schwartzstein

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