



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

JOSHUA SCHWARTZSTEIN |  
ASSISTANT PROFESSOR

January 10, 2016

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

GEORGE F. BAKER FOUNDATION