



March 8, 2017

Dear Editorial Board:

Please find below my disclosure statement.

**DISCLOSURE STATEMENT**

**“Frictions versus Biases: Behind The Information We (Don’t) Use”**

I acknowledge a financial relationship with Picwell Inc., which produces a health insurance decision support tool. I have a substantial equity position with this firm. This relationship has no impact or influence on the material contained in this article. I have no other relevant financial interests to disclose.

Sincerely,

A handwritten signature in black ink, appearing to read "Benjamin Handel".

Benjamin Handel