

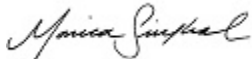
March 1, 2024

To Whom it May Concern:

This statement affirms that I have no financial interests that may be potentially impacted by the findings in the paper "In-kind transfers as insurance."

I maintain no positions in any organization whose policy positions, goals, or financial interests relate to the article.

Sincerely,



Monica Singhal

