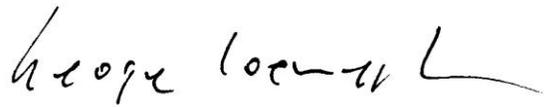


December 19, 2016

Pittsburgh PA

I declare that I have no relevant or material financial interests that relate to the research in this paper.

Sincerely,

A handwritten signature in black ink that reads "George Loewenstein". The signature is written in a cursive style with a long horizontal flourish at the end.

George Loewenstein

Professor of Economics and Psychology

Department of Social and Decision Sciences

Carnegie Mellon University