

Disclosure Statement

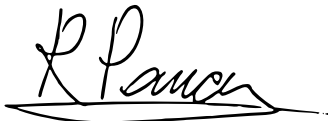
Romans Pance, ITAM

July 14, 2020

1. I have received no financial support particular to this paper. My sole employment is in the capacity of an associate professor at ITAM.
2. I have received no support, financial or in kind, from any party that may be interested in the findings of this project.
3. I do not hold any paid or unpaid positions other than at ITAM, let alone at organizations relevant to this project.
4. No relative of mine has any interest, financial or otherwise, in this project.
5. No party (apart from me and my co-author) had the right to review the paper prior to its circulation.

Yours sincerely,

Romans Pance

A handwritten signature in black ink, appearing to read 'R. Pance', with a horizontal line drawn underneath it.