

The Role of Annuitized Wealth in Post-Retirement Behavior
Disclosure statement
Dmitriy Stolyarov

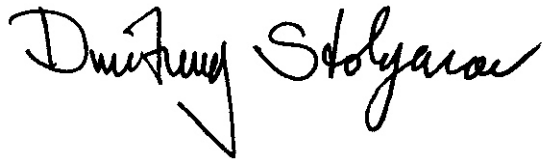
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The author declares that he has no other relevant material or financial interests that relate to the research contained in this paper.

The IRB approval was not obtained for the project because it only references data in already published sources.

Sincerely

A handwritten signature in black ink that reads "Dmitriy Stolyarov". The signature is written in a cursive style with a large, stylized 'D' and a checkmark-like flourish at the end of the last name.

Dmitriy Stolyarov