

I, Erica L. Groshen, declare that I have no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read "Erica L. Groshen". The signature is fluid and cursive, with the first name "Erica" being more prominent than the last name "Groshen".

Erica L. Groshen

April 19, 2017