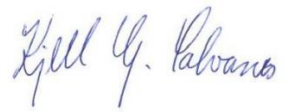


Disclosure statement

The author, Kjell G. Salvanes, declares that he has no relevant material or financial interests that relates to the research described in the paper.

A handwritten signature in blue ink, reading "Kjell G. Salvanes". The signature is written in a cursive style with a large initial 'K'.

Kjell G. Salvanes