

**DISCLOSURE STATEMENT FOR  
“RICH PICKINGS? RISK, RETURN, AND SKILL  
IN THE PORTFOLIOS OF THE WEALTHY”**

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

The author’s spouse and close relatives are not members of any interested party or board, and have not received any financial support related to this article.

The data were obtained from Statistics Sweden under a Data Use Agreement. This agreement did not give Statistics Sweden rights to review the findings of this paper. The agreement is available upon request.