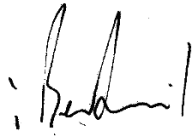


For article: “Asymmetric Consumption Smoothing,” August 2020.

I have no relevant or material financial interests that relate to the research described in this paper. This paper has not been published in any form in a peer-reviewed journal and is not currently under review at any other journal. The paper is available as a working paper in several series.

A handwritten signature in black ink, appearing to read 'Itzhak Ben-David'.

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