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Manuscript Title: Life-Cycle Consumption Patterns at Older Ages in the US and the UK:  
Can Medical Expenditures Explain the Difference?

Disclosure Statement: Richard Blundell declares that he has no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read 'R Blundell', written over a horizontal line.

Professor Richard Blundell