

Disclosure Statement for : Long-Term Care Insurance: Information Frictions and Selection

I have no personal financial conflict of interest for this article, nor does anyone in my household. I hold diversified mutual and exchange traded funds invested in the stock market but have no direct financial position with an *interested* party with a stake related to this article. I have not received compensation for this research. The Chair I hold is partially financed through the *Institut sur la retraite et l'épargne* at HEC Montréal. Although the *Institut* receives its funding from financial institutions, including insurance companies, and individuals, I personally have no direct contact with them.

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