Disclosure Statement for
"Liquidity in Retirement Savings Systems: An International Comparison"

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I now discuss my organizational affiliations in the area of household finance. I am a member of the advisory board of the Pension Research Council (Wharton), the data monitoring committee of the Health and Retirement Study (NIH/NIA), the academic research council of the Consumer Financial Protection Bureau, and the NASAA Committee on Senior Issues and Diminished Capacity. All of this service is unpaid, with the exception of the Health and Retirement Study, from which I receive $500 per year.

Over the course of the last three years, I have received honoraria (each exceeding $5,000) for speaking about my academic research at the following financial service organizations: Bank of America, Benefits Canada, Blackrock, Canada's Public Policy Forum, Callan, Danish Government, Fidelity, Investment Management Consultants Association, Morningstar, National Association of Government Defined Contribution Administrators, Pensions & Investments, Principal Financial Group, SAGE, and State Street.

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This research does not use human subjects and thus did not require Institutional Review Board (IRB) approval.