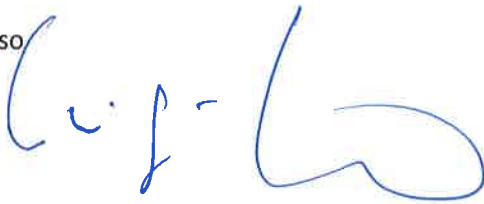


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- The disclosures above apply to my close relatives.
- No party had the right to review the paper prior to its circulation.
- I have no relevant potential conflicts of interest with this article.

Luigi Guiso

A handwritten signature in blue ink, appearing to read 'Luigi Guiso', with a stylized, flowing script.