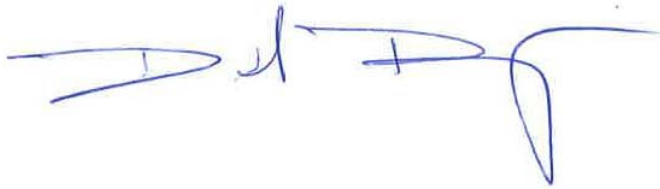


**Skewed Idiosyncratic Income Risk over the Business Cycle: Sources and Insurance**

David Domeij has no relevant financial interest to disclose.

A handwritten signature in blue ink, appearing to read 'D. Domeij', with a stylized flourish at the end.