

The Empirical Implications of the Interest-Rate Lower Bound

Christopher Gust

January 11, 2016

To Whom It May Concern,

This letter confirms that I have no relevant or material financial interests that relate to the research described in the paper titled, "The Empirical Implications of the Interest-Rate Lower Bound."

Sincerely,

A handwritten signature in black ink, appearing to be 'Chris Gust', written in a cursive style.

Christopher Gust