COPYRIGHT TRANSFER AGREEMENT

Date: __________________________ Contributor name: __________________________

Contributor address: ___________________________________________________________

Manuscript number (if known): _________________________________________________

Re: Manuscript entitled _______________________________________________________

for publication in ___________________________________________________________

published by Blackwell Publishing Ltd or any successor publisher (“Wiley”) on behalf of the International Association for Research in Income and Wealth (“the Society”).

Dear Contributor(s):

Thank you for submitting your Contribution for publication. In order to expedite the editing and publishing process and enable Wiley on behalf of the Society to disseminate your Contribution to the fullest extent, we need to have this Copyright Transfer Agreement signed and returned as directed in the Journal’s instructions for authors as soon as possible. If the Contribution is not accepted for publication, or if the Contribution is subsequently rejected, this Agreement shall be null and void. Publication cannot proceed without a signed copy of this Agreement.

A. COPYRIGHT

1. The Contributor assigns to the Society, during the full term of copyright and any extensions or renewals, all copyright in and to the Contribution, and all rights therein, including but not limited to the right to publish, republish, transmit, sell, distribute and otherwise use the Contribution in whole or in part in electronic and print editions of the Journal and in derivative works throughout the world, in all languages and in all media of expression now known or later developed, and to license or permit others to do so.

2. Reproduction, posting, transmission or other distribution or use of the final Contribution in whole or in part in any medium by the Contributor as permitted by this Agreement requires a citation to the Journal and an appropriate credit to the Society and Wiley as Publisher, suitable in form and content as follows: (Title of Article, Author, Journal Title and Volume/Issue, Copyright © [year], International Association for Research in Income and Wealth published by Blackwell Publishing Ltd). Links to the final article on Wiley’s website are encouraged where appropriate.

B. RETAINED RIGHTS

Notwithstanding the above, the Contributor or, if applicable, the Contributor’s Employer, retains all proprietary rights other than copyright, such as patent rights, in any process, procedure or article of manufacture described in the Contribution.

C. PERMITTED USES BY CONTRIBUTOR

1. Submitted Version. The Society licenses back the following rights to the Contributor in the version of the Contribution as originally submitted for publication:
   a. The right to self-archive on the Contributor’s personal website, place in a subject matter archive, or in the Contributor’s institution/employer’s institutional repository or archive. This right extends to both intranets and the Internet. The Contributor may not update the submitted version or replace it with the published Contribution. After publication, the version posted must contain a legend as follows: This is the pre-peer-reviewed version of the following article: FULL CITE, which has been published in final form at [Link to final article].
   b. The right to transmit, print and share copies with colleagues.

2. Accepted Version. Re-use of the accepted and peer-reviewed (but not final) version of the Contribution shall be by separate agreement with Wiley. Requests for permission should be addressed to the permissions department of Wiley at Journalsrights@wiley.com. Wiley has agreements with certain funding agencies governing re-use of this version. The details of those relationships, and other offerings allowing open web use, are set forth at the following website: http://www.wiley.com/go/understatement. NIH grantees should check the box at the bottom of this document.

b. Re-use in other publications. The right to re-use the final Contribution or parts thereof for any publication authored or edited by the Contributor (excluding journal articles) where such re-used material constitutes less than half of the total material in such publication. In such case, any modifications should be accurately noted.
   c. Teaching duties. The right to include the Contribution in teaching or training duties at the Contributor’s institution/place of employment including in course packs, e-reserves, presentation at professional conferences, in-house training, or distance learning. The Contribution may not be used in seminars outside of normal teaching obligations (e.g. commercial seminars). Electronic posting of the final published version in connection with teaching/training at the Contributor’s institution/place of employment is permitted subject to the implementation of reasonable access control mechanisms, such as user name and password. Posting the final published version on the open Internet is not permitted.
   d. Oral presentations. The right to make oral presentations based on the Contribution.

4. Article Abstracts, Figures, Tables, Data Sets, Artwork and Selected Text (up to 250 words).
   a. Contributors may re-use unmodified abstracts for any non-commercial purpose. For on-line uses of the abstracts, Society encourages but does not require linking back to the final published version.
   b. Contributors may re-use figures, tables, data sets, artwork, and selected text up to 250 words from their Contributions, provided the following conditions are met:
      (i) Full and accurate credit must be given to the Contribution.
      (ii) Modifications to the figures, tables and data must be noted. Otherwise, no changes may be made.
      (iii) The re-use may not be made for direct commercial purposes, or for financial consideration to the Contributor.
      (iv) Nothing herein shall permit dual publication in violation of journal ethical practices.

3. Final Published Version. The Society hereby licenses back to the Contributor the following rights with respect to the final published version of the Contribution:

   a. Copies for colleagues. The personal right of the Contributor only to send or transmit individual copies of the final published version in any format to colleagues upon their specific request provided no fee is charged, and further-provided that there is no systematic distribution of the Contribution, e.g. posting on a listserve, website or automated delivery.
   b. Re-use in other publications. The right to re-use the final Contribution or parts thereof for any publication authored or edited by the Contributor (excluding journal articles) where such re-used material constitutes less than half of the total material in such publication. In such case, any modifications should be accurately noted.
   c. Teaching duties. The right to include the Contribution in teaching or training duties at the Contributor’s institution/place of employment including in course packs, e-reserves, presentation at professional conferences, in-house training, or distance learning. The Contribution may not be used in seminars outside of normal teaching obligations (e.g. commercial seminars). Electronic posting of the final published version in connection with teaching/training at the Contributor’s institution/place of employment is permitted subject to the implementation of reasonable access control mechanisms, such as user name and password. Posting the final published version on the open Internet is not permitted.
   d. Oral presentations. The right to make oral presentations based on the Contribution.

CTA-ROIW
Contributors must sign below. Contributors must check one box except that NIH grantees should check both the Contributor-owned work and the NIH grantee box. If your Contribution was written during the course of employment, your employer must also sign where indicated.

<table>
<thead>
<tr>
<th>Contributor-owned work</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATTACH ADDITIONAL SIGNATURE PAGES AS NECESSARY</td>
</tr>
<tr>
<td>Contributor's signature</td>
</tr>
<tr>
<td>Type or print name and title</td>
</tr>
<tr>
<td>Co-contributor's signature</td>
</tr>
<tr>
<td>Type or print name and title</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company/Institution-owned work</th>
</tr>
</thead>
<tbody>
<tr>
<td>(made-for-hire in the course of employment)</td>
</tr>
<tr>
<td>Company or Institution (Employer-for-Hire)</td>
</tr>
<tr>
<td>Authorized signature of Employer</td>
</tr>
</tbody>
</table>

**Note to U.S. Government Employees**

A contribution prepared by a U.S. Federal government employee as part of the employee's official duties, or which is an official U.S. Government publication, is called a “U.S. Government work,” and is in the public domain in the United States. In such case, the employee may cross out Paragraph A.1 but must sign (in the Contributor's signature line) and return this Agreement. If the Contribution was not prepared as part of the employee's duties or is not an official U.S. Government publication, it is not a U.S. Government work.

**Note to U.K. Government Employees**

The rights in a contribution prepared by an employee of a U.K. government department, agency or other Crown body as part of his/her official duties, or which is an official government publication, belong to the Crown. Authors must ensure they comply with departmental regulations and submit the appropriate authorization to publish.

**Note to Non-U.S., Non-U.K. Government Employees**

If your status as a government employee legally prevents you from signing this Agreement, please contact the editorial office.

**Note to NIH Grantees**

Pursuant to NIH mandate, Wiley will post the accepted version of Contributions authored by NIH grant-holders to PubMed Central upon acceptance. This accepted version will be made publicly available 12 months after publication. For further information, see www.wiley.com/go/nihmandate.