

November 1, 2010

Dear Editors:

We are pleased to submit our paper to *Economic Development and Cultural Change*. The paper addresses an important issue about what can be done to reduce the spread of HIV/AIDS in Sub-Saharan Africa with a novel solution that involves changing incentives. We find that a government for a poor under-developed country can effectively reduce risky sexual behavior and therefore effectively reduce the prevalence of HIV by providing life insurance benefits for premature deaths, contingent the death is not the result of AIDS. We find the deterrence effect of life insurance can be similar to the reduction in risky behavior that would result if the government could quickly and drastically increase income and increase life expectancy, something that is certainly impossible in a short time frame.

We hope you find our paper interesting and we look forward to valuable feedback from your editors and/or referees. Thank you for considering our submission.

Pedro de Araujo

James Murray