



be entitled to obtain, before January 1, 2014, a "certificate of exemption" so certifying. That certificate of exemption would entitle me to purchase catastrophic insurance coverage, or forgo all coverage without any fear of incurring a penalty under the Affordable Care Act.

7. However, if I am eligible for a federal subsidy in 2014, that would reduce my "required contribution" under the Affordable Care Act to the point that I will be disqualified from the unaffordability exemption to the individual mandate penalty and unable to obtain a certificate of exemption. Thus, if I am eligible for a federal subsidy in 2014, I will be forced either to pay a tax penalty or to buy comprehensive health coverage for 2014, and I will be prohibited from purchasing catastrophic coverage for 2014.

8. I do not want to purchase comprehensive health coverage in 2014. Even if the government would subsidize it or pay for it completely, I oppose government handouts and therefore do not want to buy that coverage.

9. Moreover, because eligibility for the subsidy obligates me to spend money in the near future (on either comprehensive coverage or a penalty), I am forced to immediately engage in financial planning to set aside funds sufficient for those purposes. My financial strength and fiscal planning are immediately and directly affected by this exposure to costs and/or liabilities.

I declare under penalty of perjury that the foregoing is true and correct.  
Executed on this day, August 5, 2013.

  
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David Klemencic