

HRS 2022 -- SECTION J2: PENSIONS
COMMENTED VERSION -- 03/21/2022

***** NOTE FOR REVIEWERS *****

ALL CHANGES FOR THE 2022 WAVE INSTRUMENT ARE FLAGGED WITH
#@ LOCATED ON THE RIGHT SIDE OF THE CHANGED ITEM OR SERIES.
THUS, ALL CHANGES CAN BE LOCATED BY SEARCHING FOR **#@** IN THE DESIGN
CHANGE COMMENTS COLUMN.

CHANGES IN ITEMS THAT WERE IN THE 2020 INSTRUMENT APPEAR IN **RED**.

NEW QUESTIONS AND ASSOCIATED NEW BRANCHPOINTS, ETC., APPEAR IN
BLUE SANDWICHED BETWEEN ROWS OF *********.

NOTE ABOUT BRANCHPOINTS:

WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX, THE
JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.

NOTE ABOUT COLORS:

ALL TEXT IN TEAL IS SPECIFIC TO A WEB INTERVIEW.

THE CORE INTERVIEW IS DOCUMENTED USING BLACK TEXT, BUT BLACK TEXT
CAN ALSO APPLY TO THE WEB INTERVIEW WHEN THERE ARE NO DIFFERENCES
FROM THE CORE.

NOTE ABOUT BOLD/UNDERLINE TEXT:

ANY QUESTION THAT IS UNDERLINED IN THE B&A WILL APPEAR IN BOLD IN CAPI
AND WILL BE UNDERLINED FOR CAWI.

NOTE ABOUT NON-RESPONSE FLOW:

**ANY QUESTION THAT IS ASKED BUT LEFT WITHOUT A RESPONSE IN CAWI
INTERVIEWS WILL FOLLOW THE SAME PATH AS A REFUSAL FOR THAT
QUESTION, UNLESS OTHERWISE SPECIFIED.**

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

**THIS IS A REINTERVIEW R (Z076=1);
THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW R (Z076=0);
THIS IS A NEVER INTERVIEWED R or NEW INTERVIEW R (Z076=5)**

**THIS IS A DESIGNATED PW CURRENT JOB (Z503=1);
THIS IS AN OLD JOB (Z503=2);**

R IS WORKING FOR PAY (J020=1);

**R IS WORKING FOR SOMEONE ELSE (J021=1);
R IS SELF-EMPLOYED (J021=2)**

**R HAS SAME JOB CW AS PW IW (W417=1);
Z076=1 AND J020=1
AND ((J021=1 AND Z136=1 AND J045= [1 or 3])
OR (Z136=2 AND J958=1))**

R HAS PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1);

W408=11 or (W408=96 and J021=2) or (Z503=1 and W417=1)

TOTAL PRELOADED PW JOB PLANS (W416 count);

**R's PAST PENSION TYPE: TYPE A/DB: Z140=1; TYPE B/DC: Z140=2;
BOTH TYPES Z140=3**

**PLAN PROVIDER TYPE: (Z508);
PRIVATE EMPLOYER (Z508=1)
GOVERNMENT EMPLOYER (Z508=2)
R'S OWN BUSINESS (Z508=3)
UNION (Z508=4)
OTHER (Z508=7)**

**THIS IS A CONFIRMED R (i.e., R completed the pension grid in a prior wave)
(Z276=1);
THIS IS A NON-CONFIRMED R (i.e., R has never completed the pension grid)
(Z276 NOT 1);**

W400 BRANCHPOINT: IF THIS IS AN EXIT IW, GO TO SECTION N

IF R NEVER WORKED FOR PAY (K003={5 or DK or RF}), GO TO SECTION J3

IF R IS 80 YEARS OF AGE OR OLDER and NOT WORKING and HAS NO PRELOADED PENSIONS, GO TO SECTION J3

IF CONFIRMED R (Z276=1) and NOT WORKING CURRENTLY (J020=5) and HAVE NO PRELOADED PENSIONS, GO TO SECTION J3

W400

Retirement accounts and pensions from work are important for studying retirement planning and income.

For this reason, we would like to ask some questions about retirement accounts and pensions you may currently have.

Retirement accounts and pensions from work are important for studying retirement planning and income.

For this reason we would like to ask some questions about retirement accounts and pensions you may currently have.

[INST: PLEASE SELECT THE "NEXT" BUTTON TO PROCEED.]

1. CONTINUE

J848 BRANCHPOINT: ASK IF R IS CURRENTLY WORKING FOR PAY (J020=1) and R (HAS NO PRELOADED PW JOB PLANS (W416=0) or R IS NO LONGER WORKING FOR PW EMPLOYER (W417=5)

ELSE, IF R HAS PRELOADED PLANS, GO TO W403

ELSE, IF R HAS NO PRELOADED PW JOB PLANS (W416=0) and IS NOT WORKING FOR PAY (J020=5), GO TO PENSION GRID BRANCHPOINT

J848

Does your current [employer/business] or union offer retirement accounts, tax deferred retirement savings plans, or pensions to any of its employees?

[INSTR: IF R MENTIONS SOCIAL SECURITY, SAY: We will ask about Social Security later in the interview. Here, I just want to find out about other plans operated through your [business/employer] or union.]

Does your current [employer/business] or union offer retirement accounts, tax deferred retirement savings plans, or pensions to any of its employees?

[INSTR: PLEASE DO NOT INCLUDE SOCIAL SECURITY -- WE WILL ASK ABOUT IT LATER IN THE INTERVIEW.]

- 1. YES
- 5. NO
- 8. DK
- 9. RF

J849 BRANCHPOINT: IF EMPLOYER DOES NOT OFFER PLANS (J848 NOT 1), GO TO PENSION GRID BRANCHPOINT

J849

Are you included in any such plans through this employer or union?

[INSTR: IF R MENTIONS SOCIAL SECURITY, SAY: I will ask about Social Security later in the interview. Here, I just want to find out about other plans operated through this [business/employer] or union.]

Are you included in any such plans through this employer or union?

[INSTR: PLEASE DO NOT INCLUDE SOCIAL SECURITY -- WE WILL ASK ABOUT IT LATER IN THE INTERVIEW]

- 1. YES
- 5. NO
- 8. DK
- 9. RF

J326 BRANCHPOINT: IF R IS INCLUDED IN A PLAN ON CURRENT JOB (J849=1), GO TO PENSION GRID BRANCHPOINT

J326

Are you eligible to be included in any plans on your current job?

- 1. YES
- 5. NO
- 6. ELIGIBLE IF WORKED FULL-TIME
- 8. DK
- 9. RF

J851

Just to double check -- do you have any money in a retirement or tax deferred savings account through this [business/employer] or union?

[INSTR: DO NOT INCLUDE BENEFIT PLANS THAT PROVIDE MEDICAL, DISABILITY, OR "FLEXIBLE SPENDING" BENEFITS]

1. YES
5. NO
8. DK
9. RF

PENSION GRID BRANCHPOINT: IF R IS 80 OR OLDER and NOT WORKING, GO TO SECTION J3

****BEGINNING OF J2 (PENSION) LOOP: QUESTIONS W403 THROUGH W412 ARE ASKED FOR EACH PRELOADED PENSION, WITH THE OBJECT OF VERIFYING OR CORRECTING ALL INFORMATION FOR EACH PENSION. WHEN ALL PRELOADED PENSIONS ARE ACCOUNTED FOR, R IS ASKED ABOUT NEW PENSIONS THEY ARE PARTICIPATING IN THROUGH THEIR CURRENT EMPLOYER (W401 or W403), ADDING DETAILS OF EACH NEW PENSION IN W402 THROUGH W412. ****

Note: The order of asking about plans in grid is:

1. Dormant plans
2. PW Job plan, regardless of whether work for same employer or not
3. Plans on current job
4. Any other plans not yet mentioned

W401 BRANCHPOINT: IF THIS IS A PRELOADED PENSION, GO TO W403

IF R CONFIRMED R and NOT CURRENTLY WORKING (J020=5) , GO TO J2 FOLLOWUP LOOP BRANCHPOINT

IF R CONFIRMED R and DID NOT REPORT PARTICIPATING IN PLAN OFFERED THROUGH CURRENT JOB (J849 NOT 1 and J851 NOT 1) and {NOT WORKING FOR SAME EMPLOYER AS PW (W417 NOT 1) or ASKED IF EMPLOYER OFFERS PLANS (J848 NOT EMPTY)}, GO TO J2 FOLLOWUP LOOP BRANCHPOINT

IF R REPORTED PARTICIPATING IN PLAN OFFERED THROUGH THEIR CURRENT JOB (J849=1 or J851=1), GO TO W406

W401

FIRST LINE (no plans preloaded and no plans with current job and first time asked W401)

REIW R:

1. NO PLANS PRELOADED and NO PLAN MENTIONED ON CURRENT JOB (J849

NOT 1 and J851 not 1):

We have no record that you ever reported a retirement or pension plan, but just so we are clear -- do you have any retirement or tax deferred savings accounts or pensions from any business, employer or union? Please do not include IRAs that are not sponsored by an employer or union.

NEW R:

1.5. DID NOT REPORT PENSIONS ON CURRENT JOB (J848 NOT 1 and J849 NOT 1 and J851 not 1):

Do you have any retirement or tax deferred savings accounts or pensions from any previous business, employer or union? Please do not include IRAs that were not sponsored by an employer or union.

FIRST AND SUBSEQUENT TIMES ASKED:

REIW R:

2. HAVE PRELOADED PLANS and PARTICIPATING IN PLAN ON CURRENT JOB (J849=1 or J851=1):

Earlier you mentioned that you are participating in a retirement account or pension with your current job or union – Is that correct? Please do not include IRAs that are not sponsored by an employer or union.

3. HAVE PRELOADED PW PLAN (W416>0) and SAME EMPLOYER PW AND CW (W417=1):

Since we last asked you in [R's LAST IW MONTH, YEAR/YEAR 2 YEARS AGO, are you now participating in a new retirement or tax deferred savings account or pension offered to you by your current [employer/business] or union? Please do not include IRAs that are not sponsored by an employer or union.

4. CONFIRMED (Z276=1) and REIW (Z076=1) and CURRENTLY WORKING and HAVE PLAN ON CURRENT JOB (J849=1 or J851=1):

Do you have any other retirement or tax deferred savings accounts or pensions with your current job or union that we have not already mentioned? (Please do not include IRAs that are not sponsored by an employer or union.)

4.5. ELSE:

Do you have any other retirement or tax deferred savings accounts or pensions that we have not already mentioned? (Please do not include IRAs that are not sponsored by an employer or union.)

NEW R:

5. REPORTED PLAN WITH CURRENT JOB IN PREVIOUS LINE (W408=11):

Do you have any other retirement or tax deferred savings accounts or pensions? (Please do not include IRAs that are not sponsored by an employer or union.)

If you have another plan with your current job, please tell us about that plan first.

6. ELSE:

Do you have any other retirement or tax deferred savings accounts or pensions that we have not already asked about? (Please do not include IRAs that are not sponsored by an employer or union.)

[INSTR: IF R MENTIONS A BENEFIT PLAN THAT PROVIDES MEDICAL, DISABILITY, OR "FLEXIBLE SPENDING" BENEFITS, DO NOT INCLUDE THIS AS A PLAN]

[INSTR: IF R ASKS FOR CLARIFICATION, READ:] We are interested in plans for which you have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.

[INSTR: INCLUDE ONLY PENSION PLANS SPONSORED BY RS OWN EMPLOYER, BUSINESS OR UNION. FOR EXAMPLE, DO NOT INCLUDE PLANS FROM A CURRENT, FORMER OR DECEASED SPOUSE]

NEW R:

5. REPORTED PLAN WITH CURRENT JOB IN PREVIOUS LINE (W408=11):

Do you have any other retirement or tax deferred savings accounts or pensions? (Please do not include IRAs that are not sponsored by an employer or union.)

If you have another plan with your current job, please tell us about that plan first.

6. ELSE:

Do you have any other retirement or tax deferred savings accounts or pensions that we have not already asked about? (Please do not include IRAs that are not sponsored by an employer or union.)

[INSTR: PLEASE DO NOT INCLUDE BENEFIT PLANS THAT PROVIDES MEDICAL, DISABILITY, OR "FLEXIBLE SPENDING" BENEFITS]

[INSTR: We are interested in plans for which you have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.]

[INSTR: INCLUDE ONLY PENSION PLANS SPONSORED BY RS YOUR OWN EMPLOYER, BUSINESS OR UNION. FOR EXAMPLE, DO NOT INCLUDE PLANS FROM A CURRENT, FORMER OR DECEASED SPOUSE]

- 1. YESGO TO W406
- 5. NOGO TO NEXT PLAN/LINE
- 8. DKGO TO NEXT PLAN/LINE
- 9. RF.....GO TO NEXT PLAN/LINE

W403

[INSTR: ASK OR RECORD]

IF UNCONFIRMED R:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First [w/W]]e'd like to go over retirement plans you have told us about in previous interviews [and then we'll ask about any other plans you may have with your current [employer/business]].

According to our records, you had (a/an) [PLAN TYPE/plan] with [Z141_OldEmpName/a job] where you worked [from approximately/starting approximately in] [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr]/in the past [,which you called your ["Z506_PlanName"]] (plan).

OTHERWISE:

Next, our records show that you had (a/an) [PLAN TYPE/plan] with [Z141_OldEmpName/a job] where you worked [from approximately/starting approximately in] [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr]/in the past [,which you called your ["Z506_PlanName"]] (plan).

IF CONFIRMED R:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First we'd/We'd] like to go over retirement plans you have told us about in previous interviews.

According to our records, you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

OTHERWISE:

Next, our records show that you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

ALL:

Do you still have this plan?

[INSTR: IF R ISN'T SURE IF STILL HAS PLAN, READ: We are interested in plans for which you still have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.]

[INSTR: IF R VOLUNTEERS THAT PLAN IS AN IRA, USE CODE 5]

[INSTR: SELECT CODE 2 IF SOME INFORMATION IS INCOMPLETE, INCORRECT, OR R WOULD LIKE TO MODIFY]

NOTE: QUESTIONS W403-W405 ARE GROUPED ON THE SAME SCREEN.

[INSTR: ASK OR RECORD]

IF UNCONFIRMED R AND PLAN NAME MISSING:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First [w/W]]e'd like to go over retirement plans you have told us about in previous interviews [and then we'll ask about any other plans you may have with your current [employer/business]].

According to our records, you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"] (plan)].

OTHERWISE:

Next, our records show that you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"] (plan)].

IF PLAN NAME NOT MISSING:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First we'd/We'd] like to go over plans you have told us about in previous interviews [and then we'll ask about any other plans you may have with your current [employer/business]].

IF CONFIRMED R AND PLAN NAME MISSING:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First we'd/We'd] like to go over retirement plans you have told us about in previous interviews.

According to our records, you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"] (plan)].

OTHERWISE:

Next, our records show that you had (a/an) PLAN TYPE plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"] (plan)].

IF CONFIRMED R AND PLAN NAME NOT MISSING:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First we'd/We'd] like to go over plans you have told us about in previous interviews.

Let's start with your PLAN NAME.

OTHERWISE:

Next we have some questions about your PLAN NAME.

[INSTR: We are interested in plans for which you still have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.]

[INSTR: IF PLAN IS AN IRA, PLEASE SELECT 'NO']

Plan name:

Type of Plan:

Employer:

Employer start:

Employer end:

Employer state:

ALL:

Do you still have this plan?

1. YES.....GO TO NEXT PLAN/LINE
2. YES, BUT SOME INFORMATION NEEDS UPDATING.....GO TO W406
5. NO
6. NO, NEVER HAD THIS PLANGO TO NEXT PLAN/LINE
8. DK
9. RFGO TO NEXT PLAN/LINE

1. YES.....GO TO NEXT PLAN/LINE (hidden if plan name is missing)
2. YES[, BUT SOME INFORMATION NEEDS UPDATING].....GO TO W406
5. NO
6. NO, NEVER HAD THIS PLANGO TO NEXT PLAN/LINE
8. DK
9. RFGO TO NEXT PLAN/LINE

W404

[INSTR: ASK OR RECORD.]

What happened to this plan?

[INSTR: READ RESPONSE OPTIONS TO PROBE IF NEEDED. SELECT ALL THAT APPLY. PROBE FOR "ANYTHING ELSE?"]

NOTE: DEAD PLAN ASSIGNMENT: PLANS WILL BE ASSIGNED DEAD (W451=1) OR ACTIVE (W451=5) BASED ON THEIR STATUS AT W404 AND W420 FOR THE PURPOSE OF CONTROLLING WHICH FOLLOW-UP QUESTIONS WILL BE ASKED.

& = Mutually exclusive

What happened to this plan?

[INSTR: SELECT ALL THAT APPLY.]

NOTE: DEAD PLAN ASSIGNMENT: PLANS WILL BE ASSIGNED DEAD (W451=1) OR ACTIVE (W451=5) BASED ON THEIR STATUS AT W404 AND W420 FOR THE PURPOSE OF CONTROLLING WHICH FOLLOW-UP QUESTIONS WILL BE ASKED.

& = Mutually exclusive

| | W404 Codes and Response options | Background Assignments | Dead plan assignment (W451) |
|---|---|---------------------------------|--|
| & | 1. Withdrew <u>all</u> of the money/received full amount as cash settlement or lump-sum | W436_WITHDREWALLMONEY=1 | DEAD |
| | 9. Withdrew <u>some</u> of the money | W437_WITHDREWSOMEMONEY=1 | ACTIVE, unless chosen in combination with a DEAD plan status |
| & | 2. Combined with another plan | W443_COMBINEDWITHOTHERPLAN=1 | DEAD |
| & | 3. Transferred to new employer | W444_TRANSFERREDTONEWEMPLOYER=1 | DEAD |
| | 4. Rolled over into IRA | W439_ROLLEDOVERINTOIRA=1 | DEAD |
| & | 5. Lost <u>all</u> benefits | W445_LOSTALLBENEFITS=1 | |
| | 6. Plan frozen or lost some benefits | W446_FROZENORLOSTSOMEDEFINITS=1 | ACTIVE, unless chosen in combination with a DEAD plan status |
| | 7. Converted to or purchased an annuity | W440_CONVERTTOANNUITY=1 | DEAD |
| | 8. Receiving regular payments/benefits | W434_RECEIVING=1 | DEAD |
| | 97. Other | W447_OTHER=1 | ACTIVE, unless chosen in combination with a DEAD plan status |
| & | 98. DK | W448_DK=1 | |
| & | 99. RF | W449_RF=1 | |

W406 BRANCHPOINT: IF R LOST ALL BENEFITS or DON'T KNOW or REFUSE (W404=5 or 98 or 99), GO TO NEXT PLAN/LINE

W406

[INSTR: ASK OR RECORD]

IF NAME IS MISSING:

We'd like to have a name for this plan in order to ask follow-up questions about it.

What name would help you to distinguish it from any other plans you may have?

IF NAME IS NOT MISSING:

Is [Z506_PlanName] a good name or would you like to call it something else?

ALL:

[INSTR: IF R HAS TROUBLE WITH PLAN NAME, SAY: We'll use the name you give to identify this plan in our records and for follow-up questions about your plans. Please give it a name that will help you distinguish it from any others you may have.]

IF PRELOADED PLAN:

Please take a moment to review the below information that we have for this plan and correct any incomplete or incorrect information.

IF NEWLY REPORTED PLAN:

Please add information below for this plan.

ALL:

[INSTR: We'll use the name you give to identify this plan in our records and for follow-up questions about your plans.]

PLAN NAME _____

DK

RF

W407 BRANCHPOINT: ASK IF W404 WAS NOT ASKED (W404=EMPTY) or IF PLAN STATUS IS NOT INDICATED AS DEAD (W451 NOT 1)

ELSE, GO TO NEXT PLAN/LINE

W407

[INSTR: ASK OR RECORD.]

IF TYPE IS MISSING:

What kind of plan [is/was] this? [Is/Was] it a 401K, defined benefit, defined contribution, or what?

IF TYPE IS NOT MISSING:

We have this listed as a [Z507_PlanType]. Is that right?.

[INSTR: IF THIS IS NOT RIGHT, ASK: What kind of plan [is/was] this? [Is/Was] it a 401K, defined benefit, defined contribution, or what?]

ALL:

[INSTR: IF R REPORTS AN INDIVIDUAL RETIREMENT ACCOUNT OR IRA,
USE CODE 95 IF THE IRA IS PROVIDED BY THE EMPLOYER
USE CODE 96 IF THE IRA IS NOT PROVIDED BY THE EMPLOYER, OR IF IT IS A
ROLLOVER FROM A PREVIOUS EMPLOYER, OR R DOES NOT KNOW IF IT IS
PROVIDED BY EMPLOYER]

IF THIS IS A NEWLY REPORTED PLAN:

What kind of plan [is/was] this?

[INSTR: SELECT "IRA NOT PROVIDED BY EMPLOYER" IF THE IRA IS NOT PROVIDED BY AN EMPLOYER, OR IF IT IS A ROLLOVER FROM A PREVIOUS EMPLOYER, OR YOU DO NOT KNOW IF IT IS PROVIDED BY AN EMPLOYER.]

PLAN TYPE:

1. 401K PLAN
2. DEFINED BENEFIT PLAN
3. DEFINED CONTRIBUTION PLAN
4. SUPPLEMENTAL RETIREMENT ACCOUNT (SRA)
5. 401A PLAN
6. 403B PLAN
7. 457 PLAN
8. THRIFT/SAVINGS PLAN (TSP)
9. PROFIT-SHARING PLAN
10. EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)
11. MONEY PURCHASE PLAN
12. PORTABLE CASH OPTION PLAN
13. EMPLOYEE STOCK PURCHASE PLAN (ESPP)
14. SEP OR SIMPLE PLAN
15. COMBINATION PLAN
16. CASH BALANCE PLAN
97. OTHER
95. IRA PROVIDED BY EMPLOYER
96. IRA NOT PROVIDED BY EMPLOYER
98. DK
99. RF

W408

[INSTR: ASK OR RECORD.]

IF NAME IS MISSING:

Who did you work for when you started this plan?

IF NAME IS NOT MISSING AND THIS IS A PENSION SPONSORED BY A UNION
(Z508=4):

Is [EmpName] the [employer/business] associated with this plan?

(IF NAME IS NOT MISSING AND THIS IS AN EMPLOYER, GOVT OR BUSINESS
SPONSORED PLAN (Z508=1 or 2 or 3)):

Is [Z141_OldEmpName] the [employer/business] that provided this plan?

[INSTR: IF R NAMES AN EMPLOYER THAT IS NOT ON THE LIST, PROBE: Let me
double check, I have (read list of employers) – is this this plan associated with
one of those employers?]

[INSTR: IF THIS PLAN IS FROM A PAST PERIOD OF SELF EMPLOYMENT, SELECT
CODE 97]

IF THIS IS A NEWLY REPORTED PLAN:

Who did you work for when you started this plan?

[INSTR: IF THIS PLAN IS FROM A PAST PERIOD OF SELF EMPLOYMENT, SELECT 'NOT ON LIST'.]

EMPLOYER AT PLAN START:

- 1-10 PW/OLD PRELOADED EMPLOYER (per Z141)
- 11. CURRENT (NEW) EMPLOYER (per JW158_1* or JW158_2)
- 12. LAST EMPLOYER (per KW158_3)
- 13. MOST RECENT EMPLOYER (per LW158_4)
- 14. LONGEST HELD JOB WITH EMPLOYER (per LW158_5)
- 96. CURRENT SELF EMPLOYMENT – NOT ON LIST
- 97. NOT ON LIST: (SPECIFY) W409 Specify employer name
(watermark)
- 98. DK
- 99. RF

* Code 11 is primarily used for new employers (JW158_2), but can also be used for employer name/ownership changes at the job the respondent held in their previous interview (JW158_1).

W410

[INSTR: ASK OR RECORD]

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY START IS MISSING:

In what year did you [start working for this [employer/business]]?

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY START IS NOT MISSING:

Is [Z142_OldEmpBegYr] the year you [started working for this [employer/business]]?

IF THIS IS A NEWLY REPORTED PLAN:

In what year did you [start working for this [employer/business]]?

EMPLOYER START YEAR_____

DK

RF

W411 BRANCHPOINT: IF PLAN IS WITH CURRENT EMPLOYER (W408=11 or (W417=1 and W408=CURRENT}), GO TO W412

IF R IS CURRENTLY SELF EMPLOYED (J021=2) and PLAN IS WITH CURRENT SELF EMPLOYMENT (W408=96), GO TO W412

W411

[INSTR: ASK OR RECORD]

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY STOP IS MISSING:
When did you [stop working for this [employer/business]]?

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY STOP IS NOT MISSING:
Is [Z141_OldEmpBegYr] the year you [stopped working for this
[employer/business]]?

[INSTR: IF R IS STILL WORKING FOR THIS EMPLOYER OR BUSINESS, LEAVE BLANK]

[INSTR: IF R IS ON TEMPORARY LAY-OFF AND EXPECTS TO GO BACK, LEAVE
BLANK]

IF THIS IS A NEWLY REPORTED PLAN:
When did you [stop working for this [employer/business]]?

[INSTR: IF YOU ARE STILL WORKING FOR THIS EMPLOYER OR BUSINESS, OR YOU
ARE ON TEMPORARY LAY-OFF AND EXPECT TO GO BACK, LEAVE EMPLOYER END
YEAR BLANK]

EMPLOYER END YEAR_____

DK

RF

W412

[INSTR: ASK OR RECORD]

IF STATE IS MISSING:
In what state is this [employer/business] located?

IF STATE IS NOT MISSING:
Is this [employer/business] located in [STATE NAME]?

IF THIS IS A NEWLY REPORTED PLAN:
In what state is this [employer/business] located?

STATE:

DK

RF

[INSTR: WE WANT TO KNOW THE STATE WHERE R MOST RECENTLY WORKED,
NOT THE LOCATION OF CORPORATE HEADQUARTERS.]

*NOTE: THE IWER TYPES THE FIRST LETTER IN, THEN SELECTS FROM A MENU OF
STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.*

STATE: drop-down

DK

RF

[INSTR: WE WANT TO KNOW THE STATE WHERE YOU MOST RECENTLY WORKED, NOT THE LOCATION OF CORPORATE HEADQUARTERS.]

NOTE: THE IWER TYPES THE FIRST LETTER IN, THEN SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.

W405

[INSTR: ASK OR RECORD]

[Was/Is] this plan provided by a private employer, a government employer, a union, or what?

[INSTR: IF THIS IS A UNION PLAN THAT IS ONLY VALID WITH THE EMPLOYER OR BUSINESS, PROBE AS NEEDED FOR EMPLOYER TYPE AND USE CODES 1-3 AS APPROPRIATE.]

[INSTR: A FINANCIAL INSTITUTION THAT MANAGES THE ACCOUNT IS NOT A PROVIDER.]

[Was/Is] this plan provided by a private employer, a government employer, a union, or what?

[INSTR: IF THIS IS A UNION PLAN THAT IS ONLY VALID WITH THE EMPLOYER OR BUSINESS, PLEASE SELECT THAT EMPLOYER TYPE AS APPROPRIATE.]

[INSTR: A FINANCIAL INSTITUTION THAT MANAGES THE ACCOUNT IS NOT A PROVIDER.]

PROVIDER TYPE:

1. PRIVATE EMPLOYER
2. GOVERNMENT EMPLOYER
3. R'S OWN BUSINESS
4. UNION
7. OTHER
8. DK
9. RF

PROVIDER TYPE:

1. PRIVATE EMPLOYER
2. GOVERNMENT EMPLOYER
3. MY OWN BUSINESS
4. UNION
7. OTHER
8. DK
9. RF

X081 BRANCHPOINT: IF THIS IS A CAWI IW, ASK
ELSE: GO TO END OF PENSION LOOP.

| | | |
|------|---------|---|
| x081 | Comment | #@AA(6/16/22) DM4: Added comment question for CAWI only; #49805 |
|------|---------|---|

****END OF J2 (PENSION) LOOP: QUESTIONS W403 THROUGH W412 ARE ASKED FOR EACH PRELOADED PENSION, WITH THE OBJECTIVE OF VERIFYING OR CORRECTING ALL INFORMATION FOR EACH PENSION. WHEN ALL PRELOADED PENSIONS ARE ACCOUNTED FOR, R IS ASKED ABOUT NEW PENSIONS THEY ARE PARTICIPATING IN THROUGH THEIR CURRENT EMPLOYER (W401 or W403), ADDING DETAILS OF EACH NEW PENSION IN W402 THROUGH W412.****

W791

[INSTR: CONFIRM THIS INFORMATION WITH THE RESPONDENT BEFORE PROCEEDING TO THE NEXT SCREEN.]

IF R HAS NO PLANS REPORTED:

[INSTR: R HAS NO PLANS REPORTED.]

[INSTR: IF THIS IS CORRECT, SELECT '1' TO CONTINUE. OTHERWISE, CLICK ON 'ADD A PLAN'.]

ELSE:

[INSTR: IF ANY OF THIS INFORMATION IS INCORRECT, PLEASE CLICK ON THE NAME ON THE RIGHT TO GO BACK AND CHANGE IT. IF THE INFORMATION IS

| Plan Name | Type of Plan | Employer | Job Start | Job End | Employer State | Still have plan? |
|-----------|--------------|----------|-----------|---------|----------------|------------------|
| | | | | | | |
| | | | | | | |

[INSTR: SELECT "1" TO CONTINUE.]

IF R HAS NO PLANS REPORTED:

Just to confirm, you have indicated that you do not have any retirement or tax deferred savings accounts or pensions. If this is incorrect, please click on the "Add a plan" button on the right.

The table below is a summary of the information that you just entered or confirmed. Please review this information.

| Plan Name | Type of Plan | Employer | Employer Start | Employer End | Employer State | Still have plan? |
|-----------|--------------|----------|----------------|--------------|----------------|------------------|
| | | | | | | |
| | | | | | | |

·If the information above is correct select 'Next' to continue.

·If any of the information is incorrect, please click on the plan name in the list on the right to go back and change it.

·If any plan is missing click 'Add a plan' in the list on the right.

f

J2 FOLLOWUP LOOP BRANCHPOINT: IF R LOST ALL BENEFITS (W404=5), GO TO
NEXT PLAN/LINE

***BEGINNING OF J2 PENSION FOLLOW UP LOOP: BASED ON THE STATUS OF
EACH VERIFIED AND ADDED PENSION, R WILL RECEIVE APPLICABLE FOLLOW UP
QUESTIONS FOR EACH PENSION***

W419

Now we'd like to ask about your [PLAN NAME/kitchen sink] (plan).

IF THIS IS A PLAN R COMBINED WITH OR TRANSFERRED TO:

When answering questions about this plan, please include any plan you
combined with or transferred into it.

1. CONTINUE

W789 BRANCHPOINT: ASK IF THIS IS A PENSION SPONSORED BY A UNION
(W405=4)

ELSE, GO TO PW PLAN DISPOSITION CHECKPOINT

W789

What is the name of the union that provides this plan?

UNION NAME_____

DK

RF

PW PLAN DISPOSITION CHECKPOINT:

ASK IF THIS IS A PLAN FROM DESIGNATED PREVIOUS WAVE JOB (Z503=1) and R
IS NO LONGER WORKING FOR THAT EMPLOYER (W417=5) and R STILL HAS THIS
PLAN ({W403=1 or 2})

ELSE, GO TO COMBINED/TRANSFERRED BLOCK CHECKPOINT

W420

We'd like to know what has happened to your [PLAN NAME/kitchen sink] (plan) since you left [employer name/your job]. Are you receiving regular payments now, did you leave the money in the account, did you withdraw all or part of the money, did you convert it to or purchase an annuity, did you roll it over into an IRA, or what?

[INSTR: SELECT ALL THAT APPLY. PROBE FOR "ANYTHING ELSE?"]

NOTE: DEAD PLAN ASSIGNMENT: PLANS WILL BE ASSIGNED DEAD (W451=1) OR ACTIVE (W451=5) BASED ON THEIR STATUS AT W404 AND W420 FOR THE PURPOSE OF CONTROLLING WHICH FOLLOW-UP QUESTIONS WILL BE ASKED.

& = Mutually exclusive

We'd like to know what has happened to your [PLAN NAME/kitchen sink] (plan) since you left [employer name/your job].

[INSTR: SELECT ALL THAT APPLY]

NOTE: DEAD PLAN ASSIGNMENT: PLANS WILL BE ASSIGNED DEAD (W451=1) OR ACTIVE (W451=5) BASED ON THEIR STATUS AT W404 AND W420 FOR THE PURPOSE OF CONTROLLING WHICH FOLLOW-UP QUESTIONS WILL BE ASKED.

& = Mutually exclusive

| W420 Codes and Response options | | Background Assignments | Dead plan assignment (W451) |
|---------------------------------|--|---------------------------------|---|
| 1. | Receiving regular payments/benefits | W434_RECEIVING=1 | DEAD |
| 2. | Left money in the account | W435_LEFTMONEY=1 | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| & 3. | Withdrew <u>all</u> of the money/received full amount as cash settlement or lump-sum | W436_WITHDRAWALLMONEY=1 | DEAD |
| 4. | Withdrew <u>some</u> of the money | W437_WITHDREWSOMEMONEY=1 | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| 5. | Rolled over into IRA | W439_ROLLEDOVERINTOIRA=1 | DEAD |
| 6. | Converted to or purchased an annuity | W440_CONVERTTOANNUITY=1 | DEAD |
| 7. | Haven't done anything with plan/waiting to become eligible for benefits | W441_NOACTION=1 | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| & 8. | Combined it with another plan | W443_COMBINEDWITHOTHERPLAN=1 | DEAD |
| & 9. | Transferred to new employer | W444_TRANSFERREDTONEWEMPLoyer=1 | DEAD |
| & 10. | Lost all benefits | W445_LOSTALLBENEFITS=1 | DEAD |
| 11. | Frozen, or lost some benefits | W446_FROZENORLOSTSOMEbenefits=1 | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| 97. | Other (specify) | W447_OTHER | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| & 98. | DK | W448_DK=1 | ACTIVE, unless there is no money left in the plan (W458=5, below) |
| & 99. | RF | W449_RF=1 | next plan, NO FOLLOWUPS |

W421

(What did you do with that plan?)

[What did you do with that plan?](#)

SPECIFY _____

DK

RF

W458 BRANCHPOINT: ASK IF PLAN IS NOT A DB PLAN (Z140 NOT 1) and
{RECEIVING REGULAR PAYMENTS or WITHDREW SOME MONEY or ROLLED OVER
INTO AN IRA or CONVERTED TO ANNUITY or FROZEN OR LOST BENEFITS or
OTHER or DK (W420 = 1 or 4 or 5 or 6 or 11 or 97 or 98)}

ELSE, GO TO DEAD PLAN ASSIGNMENT

W458

(Just to be sure), do you have any money left in the [PLAN NAME/kitchen sink]
(plan)?

**Just to be sure, do you have any money left in the [PLAN NAME/kitchen sink]
(plan)?**

1. YES
5. NO
8. DK
9. RF

COMBINED/TRANSFERRED BLOCK CHECKPOINT:

ASK IF R TRANSFERRED PLAN TO NEW EMPLOYER or COMBINED WITH ANOTHER
PLAN (W443=1 or W444=1)

ELSE, GO TO YEARS BLOCK CHECKPOINT

W422

You told us earlier that you had [combined/transferred] this plan [with some
other plan/to a new employer]. Which plan is that in now?

[INSTR: IF YOU'VE JUST ADDED THIS PLAN BECAUSE IT WAS 'NOT ON LIST'
BEFORE, PLEASE SELECT THE CORRECT PLAN NOW]

PLAN NAME LISTING:

1-10 PLAN NAMES FROM GRID

96. IRA: (SPECIFY)

97. NOT ON LIST

98. DK

99. RF

W423 BRANCHPOINT: ASK IF IRA (W422=96)

ELSE, GO TO W424 BRANCHPOINT

W423

(What do you call this IRA?)

What do you call this IRA?

W424 BRANCHPOINT: ASK IF PLAN IS NOT ON LIST (W422=97)

ELSE, GO TO W427 BRANCHPOINT

W424

Is this plan associated with an employer of yours?

- 1. YES.....GO BACK TO GRID
- 5. NO
- 8. DK
- 9. RF

*****END COMBINED BLOCK*****

YEARS BLOCK CHECKPOINT (YEARS IN PLAN):

~~ASK IF THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN or AN 'OLD' PLAN R IS JUST NOW REPORTING (W401=1)) and PLAN IS STILL ACTIVE (W451 NOT 1)~~

#@ JR (8/31/21)
revise so everyone
gets J352; #48876

~~ELSE, GO TO TYPE BLOCK CHECKPOINT~~

~~ASK ALL~~

#@ JR (8/31/21) drop
J962; #48876

J962

~~[Have you been/Were you] included in this plan since you started the job?~~

~~1. YESGO TO TYPE BLOCK CHECKPOINT~~

~~5. NO~~

~~8. DK~~

~~9. RF~~

J352

For how many years altogether [have you been/were you] included in this plan?

[INSTR: IF LESS THAN A YEAR, ENTER "1" YEAR.]

YEARS_____

DK

RF

*****END YEARS BLOCK*****

TYPE BLOCK CHECKPOINT (AUTO-ENROLLMENT, PLAN TYPE, PLAN CHANGES):

ASK IF PLAN IS STILL ACTIVE (W451 NOT 1) and {THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN or AN 'OLD' PLAN R IS JUST NOW REPORTING {W401=1}) or IF R STILL HAS THIS PLAN ({W403=1 or 2})}

ELSE, GO TO W425 BRANCHPOINT

J850 BRANCHPOINT: ASK IF PLAN IS FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1) and {NOT A CONFIRMED R (Z276 NOT 1) or PRELOADED PLAN (Z505=empty)}

ELSE, GO TO J338 BRANCHPOINT

J850

IF THIS IS THE FIRST TIME QUESTION ASKED:

In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.

Which [is it/was it] with your [PLAN NAME/kitchen sink] (plan)?

OTHERWISE:

(In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.)

Did you have to sign up for your [PLAN NAME/kitchen sink] (plan) or were you automatically enrolled?

IF THIS IS THE FIRST TIME QUESTION ASKED:

In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.

Which [is it/was it] with your [PLAN NAME/kitchen sink] (plan)?

OTHERWISE:

In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.

Did you have to sign up for your [PLAN NAME/kitchen sink] (plan) or were you automatically enrolled?

1. HAVE TO SIGN UP
3. AUTOMATICALLY ENROLLED
8. DK
9. RF

J338 BRANCHPOINT: IF {THIS IS A CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty)} or R LEFT MONEY IN THE ACCOUNT (W435=1) or WITHDREW SOME MONEY (W437=1), GO TO J945 BRANCHPOINT

J338

IF THIS IS THE FIRST TIME QUESTION ASKED:

Some retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.

What type of plan is your [PLAN NAME/kitchen sink] (plan)?

OTHERWISE:

(Some retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.)

Is this [PLAN NAME/kitchen sink] (plan) a defined benefit formula type or a defined contribution account type plan?

[INSTR: READ AS NECESSARY: "DEFINED CONTRIBUTION PLANS INCLUDE 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING, AND MONEY PURCHASE PLANS."]

IF THIS IS THE FIRST TIME QUESTION ASKED:

Some retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.

What type of plan is your [PLAN NAME/kitchen sink] (plan)?

OTHERWISE:

Some retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.

Is this [PLAN NAME/kitchen sink] (plan) a defined benefit formula type or a defined contribution account type plan?

[INSTR: DEFINED CONTRIBUTION PLANS INCLUDE 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING, AND MONEY PURCHASE PLANS.]

1. DEFINED BENEFIT (FORMULA)
2. DEFINED CONTRIBUTION (ACCOUNT)
3. BOTH TYPES
8. DK
9. RF

J945 BRANCHPOINT: ASK IF THIS IS A PLAN FROM DESIGNATED PREVIOUS WAVE
JOB (Z503=1) and R IS STILL WORKING FOR THAT EMPLOYER (W417=1) and
PLAN IS NOT NEWLY ADDED

ELSE, GO TO W425 BRANCHPOINT

J945

Have the rules that govern your [PLAN NAME/kitchen sink] changed since [R's
LAST IW MONTH, YEAR/YEAR 2 YEARS AGO]?

1. YES
5. NO.....GO TO W425 BRANCHPOINT
8. DK.....GO TO W425 BRANCHPOINT
9. RF.....GO TO W425 BRANCHPOINT

W429

How have the rules changed – have the contribution levels changed, have the
rules for age or years of service changed, has the benefits formula changed, or
what?

[INSTR: SELECT ALL THAT APPLY.]

1. R'S CONTRIBUTION LEVELS CHANGED
 2. REQUIRED AGE OR YEARS OF SERVICE CHANGED
 3. BENEFITS FORMULA CHANGED
 4. BENEFITS FROZEN
 5. EMPLOYER CONTRIBUTION OR MATCH RATE CHANGED
 7. OTHER (SPECIFY) W430 _____
 8. DK
 9. RF
-
1. MY CONTRIBUTION LEVELS CHANGED
 2. REQUIRED AGE OR YEARS OF SERVICE CHANGED
 3. BENEFITS FORMULA CHANGED
 4. BENEFITS FROZEN
 5. EMPLOYER CONTRIBUTION OR MATCH RATE CHANGED
 7. OTHER (SPECIFY) W430 _____
 8. DK
 9. RF

*****END TYPE BLOCK*****

W425 BRANCHPOINT: IF THIS IS A DC PLAN (J338=2 or 3)) OR R LEFT MONEY IN THE ACCOUNT (W435=1) OR THERE IS STILL MONEY IN THE ACCOUNT (W458=1), ASSIGN 2 TO W425, THEN GO TO BALANCES BLOCK CHECKPOINT

ASK IF PLAN IS STILL ACTIVE (W451 NOT 1)

ELSE, GO TO W426 BRANCHPOINT

W425

Does your [PLAN NAME/kitchen sink] (plan) have money in an account in your name?

1. YES
2. YES, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN,UNLESS ASSIGNED)
5. NO
8. DK
9. RF

BALANCES BLOCK CHECKPOINT (ACCOUNT BALANCES):

ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT (W425=1 or 2)

ELSE, GO TO CONTRIBUTIONS CHECKPOINT

JW009

How much is in the [PLAN NAME/ kitchen sink fill] account now?

[INSTR: IF R MENTIONS HAVING LOANS AGAINST THE ACCOUNT, INCLUDE THESE IN THE TOTAL.]

[INSTR: IF R NO LONGER HAS AN ACCOUNT OR HAS NO MONEY LEFT IN IT, ENTER "0".]

[INSTR: DO NOT PROBE DK/RF.]

How much is in the [PLAN NAME/ kitchen sink fill] account now?

[INSTR: PLEASE INCLUDE LOANS AGAINST THE ACCOUNT IN THE TOTAL.]

[INSTR: IF YOU NO LONGER HAVE AN ACCOUNT OR HAVE NO MONEY LEFT IN IT, ENTER "0".]

\$ _____ .00

DKGO TO JW010

RFGO TO JW010

\$_____ .00

0.....GO TO W427 BRANCHPOINT

DKGO TO JW010

RFGO TO JW010

W455 BRANCHPOINT: ASK IF W425 ASSIGNED 'YES' (W425=2) and R REPORTED NO VALUE IN ACCOUNT (JW009=0)

ELSE, GO TO JW002 BRANCHPOINT

W455

[INSTR: R PREVIOUSLY INDICATED HAVING AN ACCOUNT TYPE PLAN, BUT IN THE IMMEDIATELY PRIOR QUESTION ENTERED 0 AS THE AMOUNT IN THE ACCOUNT. IF THIS IS CORRECT, ENTER 1 TO CONTINUE. IF NOT, BACK UP AND CORRECT THE AMOUNT.]

1. CONTINUE

W010 BRANCHPOINT: GO TO W427 BRANCHPOINT

JW010-

JW012

Question text: (Thinking about how much is in that account now):

Does it amount to less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000

RANDOM ENTRY POINTS: \$50,000, \$100,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much is in that account now:

Does it amount to less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000

RANDOM ENTRY POINTS: \$50,000, \$100,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

JW002 BRANCHPOINT: ASK IF THIS IS A PLAN FROM DESIGNATED PREVIOUS WAVE JOB (Z503=1) and R IS NO LONGER WORKING FOR THAT EMPLOYER (W417 =5)

ELSE, GO TO W431 BRANCHPOINT

JW002_

1

How much money was in your account when you left that [business/employer]?

[INSTR: DO NOT PROBE DK/RF.]

How much money was in your account when you left that [business/employer]?

\$_____ .00..... GO TO J801 BRANCHPOINT

DK

RF

JW003_

1 -

JW005_

1

Question text: (Thinking about how much money was in your account when you left that [business/employer]):

Did it amount to a total of less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000

RANDOM ENTRY POINTS: \$50,000, \$100,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much money was in your account when you left that [business/employer]:

Did it amount to a total of less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000

RANDOM ENTRY POINTS: \$50,000, \$100,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J801 BRANCHPOINT: ASK IF THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN or AN 'OLD' PLAN R IS JUST NOW REPORTING {W401=1})

ELSE, GO TO W431 BRANCHPOINT

J801

Do you receive a quarterly report indicating how much money is in your account?

- 1. YES
- 5. NO
- 8. DK
- 9. RF

W431 BRANCHPOINT: ASK IF THIS IS A PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1)

ELSE, GO TO CONTRIBUTIONS BLOCK CHECKPOINT

W431

Can you borrow against the account?

- 1. YES
- 5. NOGO TO CONTRIBUTIONS BLOCK
- 8. DKGO TO CONTRIBUTIONS BLOCK
- 9. RFGO TO CONTRIBUTIONS BLOCK

W432

Do you currently have a loan against the account?

- 1. YES
- 5. NOGO TO CONTRIBUTIONS BLOCK
- 8. DKGO TO CONTRIBUTIONS BLOCK
- 9. RFGO TO CONTRIBUTIONS BLOCK

W433

What is the amount of the loan balance?

\$_____ .00

DK

RF

*****END BALANCES BLOCK*****

CONTRIBUTIONS BLOCK CHECKPOINT (CURRENT CONTRIBUTIONS):

ASK IF THIS IS A PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1)

ELSE, GO TO INVESTMENT BLOCK CHECKPOINT

J881

Do you make any contributions toward your [PLAN NAME/kitchen sink] (plan)?

1. YES
5. NOGO TO J878 BRANCHPOINT
8. DKGO TO J878 BRANCHPOINT
9. RFGO TO J878 BRANCHPOINT

J404

How much do you currently contribute to this plan, either as a percent of your pay or as an amount of money per month or year?

(First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.)

[INSTR: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES.]

How much do you currently contribute to this plan?

First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.

[INSTR: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES.]

1. PERCENT OF PAY
3. AMOUNT PER MONTHGO TO J406
4. AMOUNT PER YEARGO TO J406
5. AMOUNT EVERY 2 WEEKSGO TO J406
8. DKGO TO J809
9. RFGO TO J809

J405

(What percent of your pay do you contribute?)

[INSTR: DO NOT PROBE DK/RF.]

What percent of your pay do you contribute?

_____ %.....GO TO J878 BRANCHPOINT

DK

RF

J809-
J811

Question text: (Thinking about how much you currently contribute to this plan):

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 3%, 6%, 9%, 12%

RANDOM ENTRY POINTS: 6%, 9%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you currently contribute to this plan:

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 3%, 6%, 9%, 12%

RANDOM ENTRY POINTS: 6%, 9%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J406 BRANCHPOINT: GO TO J878 BRANCHPOINT

J406AA

mtOwn

Cont

How much do you contribute [per month/per year/every 2 weeks]?

[INSTR: DO NOT PROBE DK/RF.]

How much do you contribute [per month/per year/every 2 weeks]?

\$_____ .00..... GO TO J878 BRANCHPOINT

DK

RF

J407-

J409

Question text: (Thinking about how much you currently contribute to this plan):

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$750, \$2,000, \$5,000, \$10,000

RANDOM ENTRY POINTS: \$2,000, \$5,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you currently contribute to this plan:

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$750, \$2,000, \$5,000, \$10,000

RANDOM ENTRY POINTS: \$2,000, \$5,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J878 BRANCHPOINT: ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT
(W425=1 or 2) and THIS IS A PLAN FROM A NEW JOB OR PW JOB WHERE R STILL
WORKS (W452=1)

ELSE, GO TO INVESTMENT BLOCK CHECKPOINT

J878

Does your [business/employer] make any contributions to your [PLAN
NAME/kitchen sink] (plan)?

1. YES

5. NO.....GO TO J938 BRANCHPOINT

8. DKGO TO J938 BRANCHPOINT

9. RFGO TO J938 BRANCHPOINT

J396

How much does your [business/employer] currently contribute, as a percent of
your pay, or as an amount of money per month or year?

(First, please indicate if you'd like to report this as a percentage of pay or an
amount per month or year, then the next question will ask for the value.)

How much does your [business/employer] currently contribute?

First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.

1. PERCENT OF PAY

3. AMOUNT OF MONEY PER MONTH.....GO TO J398

4. AMOUNT OF MONEY PER YEAR.....GO TO J398

5. AMOUNT OF MONEY EVERY 2 WEEKS.....GO TO J398

6. [VOL] SAME AS MY CONTRIBUTION.....GO TO J938 BRANCHPOINT

7. [VOL] HALF OF MY CONTRIBUTION.....GO TO J938 BRANCHPOINT

8. DKGO TO J806

9. RFGO TO J806

1. PERCENT OF PAY

3. AMOUNT OF MONEY PER MONTH.....GO TO J398

4. AMOUNT OF MONEY PER YEAR.....GO TO J398

5. AMOUNT OF MONEY EVERY 2 WEEKS.....GO TO J398

6. SAME AS MY CONTRIBUTION.....GO TO J938 BRANCHPOINT

7. HALF OF MY CONTRIBUTION.....GO TO J938 BRANCHPOINT

8. DKGO TO J806

9. RFGO TO J806

J397APe

rcentEm

plCont

(What percent of your pay does your [business/employer] contribute?)

[INSTR: DO NOT PROBE DK/RF.]

What percent of your pay does your [business/employer] contribute?

_____ %.....GO TO J938 BRANCHPOINT

DK

RF

J806-

J808

Question text: (Thinking about the percent of your pay your [business/employer] currently contributes):

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 3%, 6%, 9%, 12%

RANDOM ENTRY POINTS: 6%, 9%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about the percent of your pay your [business/employer] currently contributes:

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 3%, 6%, 9%, 12%

RANDOM ENTRY POINTS: 6%, 9%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J398 BRANCHPOINT: GO TO J938 BRANCHPOINT

J398AA

mtEmpl

Cont

(How much is your [business/employer] contributing [per month/per year/every 2 weeks]?)

[INSTR: DO NOT PROBE DK/RF.]

How much is your [business/employer] contributing [per month/per year/every 2 weeks]?

\$ _____.00..... GO TO J938 BRANCHPOINT

DK

RF

J399-

J401

Question text: (Thinking about how much your [business/employer] currently contributes):

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$1,500, \$5,000, \$10,000, \$30,000

RANDOM ENTRY POINTS: \$5,000, \$10,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much your [business/employer] currently contributes:

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$1,500, \$5,000, \$10,000, \$30,000

RANDOM ENTRY POINTS: \$5,000, \$10,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J938 BRANCHPOINT: IF EMPLOYER IS CONTRIBUTING (J878=1), GO TO
INVESTMENT BLOCK CHECKPOINT

J938

IF R IS NOT CONTRIBUTING (J881 NOT 1):

If you were to start to contribute and contributed a sufficient amount, would your [business/employer] begin contributing to this plan?

OTHERWISE:

If you increased your contribution, would your [business/employer] begin contributing to this plan?

1. YES

5. NO

8. DK

9. RF

*****END CONTRIBUTIONS BLOCK*****

INVESTMENT BLOCK CHECKPOINT (INVESTMENT CHOICES):

ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT (W425=1 OR 2)

ELSE, GO TO W426 BRANCHPOINT

J812

About what percent of this account balance is in stocks or stock mutual funds?

#@ JR (8/31/21) Add instruction for DEP and new code for CAWI; #48878

[INSTR: ENTER '996' IF R VOLUNTEERS THEY DON'T KNOW BECAUSE THIS IS A TARGET DATE/LIFE CYCLE FUND.]

[INSTR: DO NOT PROBE DK/RF.]

About what percent of this account balance is in stocks or stock mutual funds?

_____ %..... GO TO J417

996. [VOL] THIS IS A TARGET DATE/LIFE CYCLE FUND GO TO J417

997. DK

998. RF

_____ %..... GO TO J417

996. DON'T KNOW -- THIS IS A TARGET DATE/LIFE CYCLE FUND GO TO J417

997. DK

998. RF

J813-

J815

Question text: (Thinking about the percent in stocks or stock mutual funds):

Is it less than _____ percent, more than _____ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about the percent in stocks or stock mutual funds:

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J417

Are you able to choose how any of the money in your [PLAN NAME/ kitchen sink fill] (plan) is invested?

1. YES
 3. ONLY THE SHARE R CONTRIBUTESGO TO J660 BRANCHPOINT
 5. NO.....GO TO J664 BRANCHPOINT
 6. [VOL] NO, IT'S IN A TARGET OR LIFE CYCLE FUNDGO TO J664 BRANCHPOINT
 8. DKGO TO J664 BRANCHPOINT
 9. RFGO TO J664 BRANCHPOINT
-
1. YES
 3. ONLY THE SHARE I CONTRIBUTESGO TO J660 BRANCHPOINT
 5. NO.....GO TO J664 BRANCHPOINT
 8. DKGO TO J664 BRANCHPOINT
 9. RFGO TO J664 BRANCHPOINT

J939

Are you able to choose how all of the money in this plan is invested, some of it, or a little of it?

1. ALL
 2. SOME
 3. A LITTLE
 6. [VOL] I CAN CONTROL MY SHARE, BUT NOT MY EMPLOYER'S
 8. DK
 9. RF
-
1. ALL
 2. SOME
 3. A LITTLE
 8. DK
 9. RF

J660 BRANCHPOINT: IF PLAN IS NEWLY ADDED, GO TO J664 BRANCHPOINT

J660

Have you changed the way your balance is invested [since R's LAST IW YEAR/in the last two years]?

- 1. YES.....GO TO J662
- 5. NO
- 8. DKGO TO J664 BRANCHPOINT
- 9. RFGO TO J664 BRANCHPOINT

J661 BRANCHPOINT: IF THIS IS A CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty), GO TO J664 BRANCHPOINT

J661

Have you ever changed how your balance is invested?

- 1. YES
- 5. NOGO TO J664 BRANCHPOINT
- 8. DKGO TO J664 BRANCHPOINT
- 9. RFGO TO J664 BRANCHPOINT

J662

How have you changed the allocation?

Have you changed it to more stocks or stock mutual funds, less stocks, or what?

How have you changed the allocation?

- 1. MORE STOCKS
 - 3. LESS STOCKS
 - 4. [VOL] MORE IN TARGET/LIFE CYCLE FUNDS
 - 5. [VOL] LESS IN TARGET/LIFE CYCLE FUNDS
 - 7. OTHER (SPECIFY) J663_____
 - 8. DK
 - 9. RF
- 1. MORE STOCKS**
- 3. LESS STOCKS**
- 7. OTHER (SPECIFY) J663_____**
- 8. DK**
- 9. RF**

J664 BRANCHPOINT: IF THIS IS A UNION or GOVERNMENT PLAN or PLAN FROM SELF EMPLOYMENT (W405 or Z508=2 or 3 or 4) or NO MONEY IS INVESTED IN STOCKS/MUTUAL FUNDS or DON'T KNOW or REFUSE (J812=0 or DK or RF), GO TO **W426 J988** BRANCHPOINT

#@ JR (8/31/21)
revisejump to new question; #48878

J664

Is any money in this account invested in [PROVIDER NAME]'s stock?

- | | |
|--|--|
| 1. YES 5. NO.....GO TO W426 BRANCHPOINT 7. NOT APPLICABLE (E.G., NON-PROFIT).....GO TO W426 J988 BRANCHPOINT 8. DK.....GO TO W426 J988 BRANCHPOINT 9. RF.....GO TO W426 J988 BRANCHPOINT | #@ JR (8/31/21) revisejump to new question; #48878 |
|--|--|

J816

About what percent of the total funds in this account is in this employer's stock?

[INSTR: DO NOT PROBE DK/RF.]

About what percent of the total funds in this account is in this employer's stock?

- | | |
|---|--|
| _____%.....GO TO W426 J988 BRANCHPOINT DK RF | #@ JR (8/31/21) revisejump to new question; #48878 |
|---|--|

J817-

J819

Question text: (Thinking about the total funds in this employer's stock):

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about the total funds in this employer's stock:

Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J986 J988 BRANCHPOINT: IF THIS IS A TARGET DATE/LIFE CYCLE FUND (J812=996), ASSIGN 1 TO J986 J988

#@ JR (12/7/21)
revise fieldname;
#49375
#@ JR (8/31/21) Add
new question with
assignment; #48878

J986 J988

Is any of this account balance in a target date or life cycle fund?

#@AA(8/30/22):
changed instr to
and/or; #49877
#@ JR (2/18/22)
Added CAPI
instruction; #49585

[INSTR: IF R IS UNSURE AND/OR WANTS CLARIFICATION, USE DK.]

Is any of this account balance in a target date or life cycle fund?

1. YES
5. NO
8. DK
9. RF

*****END INVESTMENTS BLOCK*****

W426 BRANCHPOINT: IF R REPORTED RECEIVING REGULAR BENEFITS (W434=1) or CONVERTED TO/PURCHASED ANNUITY (W440=1), ASSIGN 2 TO W426, THEN GO TO RECEIVING BENEFITS BLOCK CHECKPOINT

IF PLAN IS STILL ACTIVE (W451 NOT 1), CONTINUE

ELSE, GO TO W427 BRANCHPOINT

W426

Are you currently receiving regular payments from your [PLAN NAME/kitchen sink] (plan)?

1. YES
2. YES, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN, UNLESS ASSIGNED)
5. NO
8. DK
9. RF

RECEIVING BENEFITS BLOCK CHECKPOINT (DETAILS IF RECEIVING BENEFITS):

ASK IF R IS RECEIVING REGULAR BENEFITS (W426=1 or 2)

ELSE, GO TO W427 BRANCHPOINT

Update dummy variable:

If W426=1, assign W434=1

JW013 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN
WAS CONVERTED TO/PURCHASED AN ANNUITY (W440 NOT 1), GO TO JW014
BRANCHPOINT

JW013_

1

You mentioned that you had purchased an annuity.

How much did you convert to an annuity?

\$ _____ .00

DK

RF

JW108

Have you started receiving payments from this annuity?

1. YES
5. NO
8. DK
9. RF

JW014 BRANCHPOINT: ASK IF R REPORTED RECEIVED/RECEIVING
INSTALLMENTS} (W434=1) or {RECEIVING BENEFITS NOW} (JW108=1)

ELSE, GO TO JW065 BRANCHPOINT

JW014_

1

IF CONVERTED TO/PURCHASED AN ANNUITY (W440=1) and RECEIVING
BENEFITS OR OTHER REGULAR PAYMENTS (W434=1):

You (also) mentioned that you were receiving regular payments.

ALL:

How old were you when you started receiving payments?

[INSTR: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½,
ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]

50-80 AGE RANGE

IF CONVERTED TO/PURCHASED AN ANNUITY (W440=1) and RECEIVING BENEFITS OR OTHER REGULAR PAYMENTS (W434=1):
You (also) mentioned that you were receiving regular payments.

ALL:

How old were you when you started receiving payments?

50-80 AGE RANGE

AGE _____

DK.....GO TO JW015_1

RF.....GO TO JW015_1

JW086_1 BRANCHPOINT: IF CAWI, GO TO JW015_1

JW086_

1

[INSTR: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

[INSTR: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

NUMBER OF MONTHS _____

DK

RF

JW015_

1

How much are the payments per month or year?

[INSTR: IF PAYMENTS HAVE NOT YET STARTED, RECORD WHAT PAYMENTS WILL BE.]

\$_____ .00

8. DKGO TO JW049

9. RFGO TO JW049

JW016_

1

[INSTR: PROBE IF NECESSARY: Is that per month or year?]

PER:

PER:

- 4. MONTH
- 6. YEAR
- 7. OTHER (SPECIFY) JW017_1 How often is that?
- 8. DK
- 9. RF

JW028_

1

Are the payments adjusted for changes in the cost of living?

- 1. YES
- 5. NO
- 8. DK
- 9. RF

JW049_

5

Will this payment continue for as long as you live, for a fixed period of time, or what?

- 1. AS LONG AS R LIVES
 - 3. FOR A FIXED TIME PERIOD
 - 4. UNTIL THE MONEY RUNS OUT
 - 5. AS LONG AS R OR R'S SPOUSE/PARTNER LIVES
 - 7. OTHER (SPECIFY) JW050_5 _____
 - 8. DK
 - 9. RF
- 1. AS LONG AS I LIVE**
- 3. FOR A FIXED TIME PERIOD**
- 4. UNTIL THE MONEY RUNS OUT**
- 5. AS LONG AS I OR MY SPOUSE OR PARTNER LIVE**
- 7. OTHER (SPECIFY) JW050_5 _____**
- 8. DK**
- 9. RF**

JW051 BRANCHPOINT: ASK IF PAYMENT WILL CONTINUE FOR A FIXED TIME PERIOD (JW049=3)

ELSE, GO TO JW054 BRANCHPOINT

JW051_

5

What is that time period?

UNTIL YEAR _____

DK
RF

Or

JW052_

5

UNTIL AGE_____

DK

RF

Or

JW053_

5

YEARS _____

DK

RF

JW054 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO JW065 BRANCHPOINT

JW054_

5

If you should (die/pass away), would your [husband/wife/partner] continue to receive the same payment, get a reduced payment, or would the payments end?

If you should pass away, would your [husband/wife/partner] continue to receive the same payment, get a reduced payment, or would the payments end?

1. SAME BENEFIT
2. REDUCED BENEFIT
3. NO BENEFIT/BENEFITS WOULD END
4. [VOL] GUARANTEED FOR SOME NUMBER OF YEARS

7. OTHER (SPECIFY) JW055_5_____

8. DK

9. RF

1. SAME BENEFIT

2. REDUCED BENEFIT

3. NO BENEFIT/BENEFITS WOULD END

7. OTHER (SPECIFY) JW055_5_____

8. DK

9. RF

JW065 BRANCHPOINT: IF R REPORTED WITHDREW ALL MONEY (W436=1),
ASSIGN 2 TO JW065, THEN GO TO W427 BRANCHPOINT

JW065_

1

Instead of receiving regular payments, could you have received the money all at once?

1. YES
2. YES, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN, UNLESS ASSIGNED)
5. NO
8. DK
9. RF

*****END RECEIVING BLOCK*****

W427 BRANCHPOINT: IF R REPORTED WITHDREW ALL MONEY (W436=1) or COMBINED WITH ANOTHER PLAN (W443=1) or TRANSFERRED TO NEW EMPLOYER (W444=1) or ROLLED OVER INTO IRA (W439=1) or WITHDREW SOME MONEY (W437=1), ASSIGN 3 TO W427, THEN GO TO WITHDRAWALS/TRANSFERS/IRA BLOCK

W427

IF PW PLAN AND R IS NO LONGER WORKING FOR EMPLOYER:

Have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA since you left that [employer/business]?

IF CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty) :

Since we last talked to you in R's LAST IW MONTH, YEAR, have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA?

ELSE:

Have you ever received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA at any time in the past?

[INSTR: IF R ASKS, DO NOT INCLUDE PAST LOANS TAKEN AGAINST THE ACCOUNT]

[INSTR: SELECT ALL THAT APPLY]

IF PW PLAN AND R IS NO LONGER WORKING FOR EMPLOYER:

Have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA since you left that [employer/business]?

IF CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty) :

Since we last talked to you in R's LAST IW MONTH, YEAR, have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA?

ELSE:

Have you ever received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA at any time in the past?

[INSTR: DO NOT INCLUDE PAST LOANS TAKEN AGAINST THE ACCOUNT]

[INSTR: SELECT ALL THAT APPLY]

1. YES, RECEIVED PAYMENTS
4. YES, WITHDREW MONEY
2. YES, ROLLED OVER INTO IRA
3. YES, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN, UNLESS ASSIGNED)
5. NO
8. DK
9. RF

WITHDRAWALS/TRANSFERS/IRA BLOCK CHECKPOINT:

ASK IF R HAS RECEIVED PAYMENTS (W427=1) or WITHDRAWN MONEY (W427=4) or ROLLED OVER INTO IRA (W427=2) or {WITHDRAWN MONEY (ALL OR SOME)/COMBINED WITH ANOTHER PLAN/TRANSFERRED TO NEW EMPLOYER/ ROLLED OVER INTO IRA (W427=3, per W404 or W420)}

ELSE, GO TO W428 BRANCHPOINT

Update dummy variable:

If W427=1 or 4, assign W437=1

If W427=2, assign W439=1

JW063 BRANCHPOINT: IF R DID NOT REPORT WITHDREW MONEY/RECEIVED PAYMENTS (W436 NOT 1 and updated W437 NOT 1), GO TO JW099
BRANCHPOINT

JW063_

1

IF W427=1 or 4 (RECEIVED OTHER PAYMENTS or WITHDREW MONEY):

[Not including any money you [rolled into an IRA/used to purchase an annuity, h/H]]ow much money in total did you [receive in payments/withdraw] [since you left that [employer/business]/since we last talked to you in R's LAST IW MONTH, YEAR]?

IF W404 or W420 (WITHDREW SOME OF THE MONEY):

Earlier you told us that you had withdrawn some money from your [PLAN NAME/kitchen sink] (plan).

[Not including any money you [rolled into an IRA/used to purchase an annuity, h/H]]ow much money in total did you withdraw [since you left that [employer/business]/since we last talked to you in R's LAST IW MONTH, YEAR]?

IF W404 or W420 (WITHDREW ALL OF THE MONEY):

Earlier you told us that you had withdrawn all of the money from your [PLAN NAME/kitchen sink] (plan).

How much money did you withdraw or how much was the one time payment you received?

\$_____ .00

DK

RF

W453

What did you do with the money?

[INSTR: SELECT ALL THAT APPLY]

1. BOUGHT DURABLES (HOUSE, CAR, ETC.)
2. SPENT IT
3. SAVED/INVESTED
4. PAID OFF DEBT
5. ROLLED INTO IRA
6. GAVE IT AWAY
7. OTHER (SPECIFY) JW058_1_____
8. DK
9. RF

JW099 BRANCHPOINT: IF R DID NOT REPORT ROLLED OVER INTO IRA (W439 NOT 1), GO TO JW100 BRANCHPOINT

JW099_

5

In what year did you roll the money into an IRA?

YEAR _____

DK

RF

JW018_

1

How much did the rollover amount to?

\$ _____ .00

DK

RF

JW100 BRANCHPOINT: IF R {DID NOT REPORT MONEY IN PENSION ACCOUNT
WAS TRANSFERRED TO NEW EMPLOYER} (W444 NOT 1) and {DID NOT REPORT
COMBINED WITH ANOTHER PLAN (W443 NOT 1), GO TO W428 BRANCHPOINT}

JW100_

5

IF COMBINED WITH ANOTHER PLAN (W443=1):

In what year did you combine the plans?

IF TRANSFERRED TO NEW EMPLOYER (W444=1):

In what year did you transfer the money?

YEAR _____

DK

RF

JW019_

1

IF COMBINED WITH ANOTHER PLAN (W443=1):

How much did you combine into the other plan?

IF TRANSFERRED TO NEW EMPLOYER (W444=1):

How much did the transfer amount to?

\$ _____ .00

DK

RF

*****END WITHDRAWALS/IRA BLOCK*****

W428 BRANCHPOINT: IF R IS RECEIVING BENEFITS (W434=1) or R HAS STARTED TO RECEIVE BENEFITS FROM ANNUITY (JW108=1) or PLAN IS INACTIVE (W451=1) or R REPORTED NO VALUE LEFT IN ACCOUNT (W455=1), ASSIGN 6 TO W428 AND GO TO NEXT PLAN

IF R REPORTED LEFT MONEY IN ACCOUNT (W435=1) or HAVEN'T DONE ANYTHING/WAITING TO BECOME ELIGIBLE (W441=1) and R STILL HAS THIS PLAN ({W403=1 or 2}), ASSIGN 2 TO W428 AND GO TO EXPECTED BLOCK

ELSE, CONTINUE

W428

Are you expecting to receive money or benefits at some time in the future from your [PLAN NAME/kitchen sink] (plan)?

1. YES
2. YES, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN, UNLESS ASSIGNED)
5. NO
6. NO, (BASED ON YOUR PREVIOUS ANSWERS) (HIDDEN, UNLESS ASSIGNED)
8. DK
9. RF

EXPECTED BLOCK CHECKPOINT (FUTURE BENEFITS EXPECTATIONS):

ASK IF R IS EXPECTING FUTURE BENEFITS (W428=1 or 2)

ELSE, GO TO NEXT PLAN

J353

At what age do you expect to start receiving (the rest of the) money or benefits from your [PLAN NAME/kitchen sink] (plan)?

[INSTR: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½, ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]

At what age do you expect to start receiving (the rest of the) money or benefits from your [PLAN NAME/kitchen sink] (plan)?

AGE _____

40-94 AGE

96 ANSWERED IN YEARSGO TO J354

DKGO TO J357 BRANCHPOINT

RF.....GO TO J357 BRANCHPOINT

AGE_____

40-94 AGE

DKGO TO J357 BRANCHPOINT

RF.....GO TO J357 BRANCHPOINT

J903 BRANCHPOINT: IF CAWI, GO TO W457 BRANCHPOINT

J903

[INSTR: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

[INSTR: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

NUMBER OF MONTHS_____

DK

RF

J354 BRANCHPOINT: ASK J354 IF R ANSWERED IN YEARS (J353=96)

ELSE, GO TO J926

J354

[INSTR: ENTER NUMBER OF YEARS UNTIL BENEFITS START]

0-40 YEARS_____

DK

RF

W457 BRANCHPOINT: ASK IF PLAN IS NOT ACCOUNT TYPE (W425 NOT 1 and
NOT 2) and PLAN IS FROM A NEW JOB OR PW JOB WHERE R STILL WORKS
(W452=1)

ELSE, GO TO J926

W457

If you continue to work will your benefits at retirement go up or stay the same?

1. GO UP
2. STAY THE SAME
8. DK
9. RF

J926

Once you start to receive money or benefits, can you take some or all of it as a one time cash payment?

- 1. YES
- 5. NOGO TO J928
- 8. DKGO TO J928
- 9. RFGO TO J928

J927

Can you take all of your money or benefits as a one time cash payment or only some?

- 1. ALL
- 5. ONLY SOME
- 8. DK
- 9. RF

J928

Once you start to receive money or benefits, can you keep some money in your account to take out whenever you want?

- 1. YES
- 5. NO
- 8. DK
- 9. RF

J929

(Once you start to receive money or benefits,) can you receive regular payments on a monthly or yearly basis?

- 1. YES
- 5. NO
- 8. DK
- 9. RF

J931 ASSIGNMENT

THE FOLLOWING CODES ARE ASSIGNED TO J931 BASED ON R's RESPONSES TO J926- J929.

- 1. ONE TIME PAYMENT: IF R REPORTED CAN TAKE SOME OR ALL OF BENEFITS AS ONE TIME CASH BENEFITS ONLY J926=1 and J928=(5 or DK or RF) and J929=(5 or DK or RF)
- 2. KEEP MONEY IN ACCOUNT TO TAKE OUT LATER: IF R REPORTED CAN KEEP MONEY IN ACCOUNT ONLY J928=1 and J926=(5 or DK or RF) and J929=(5 or DK or RF)
- 3. REGULAR PAYMENTS (MONTHLY OR ANNUALLY): IF R REPORTED CAN RECEIVE REGULAR PAYMENTS ONLY (J929=1) and J926=(5 or DK or RF) and J928=(5 or DK or RF)

J931 BRANCHPOINT: IF ONLY ONE 'YES' SELECTED IN J926, J928, and J929,
ASSIGN J931 AS SPECIFIED ABOVE, AND GO TO J363 BRANCHPOINT

IF 'YES' NOT SELECTED IN ANY OF J926, J928, or J929, GO TO J947

J931

Which of these options do you plan to take advantage of? –

[INSTR: READ THE RESPONSE OPTIONS]

[INSTR: SELECT ALL THAT APPLY]

Which of these options do you plan to take advantage of?

[INSTR: SELECT ALL THAT APPLY]

1. ONE TIME PAYMENT
2. KEEP MONEY IN ACCOUNT TO TAKE OUT LATER
3. REGULAR PAYMENTS (MONTHLY OR ANNUALLY)
8. DK
9. RF

J363 BRANCHPOINT: ASK IF R PLANS TO TAKE ONE TIME PAYMENT (J931=1)

ELSE, GO TO J932 BRANCHPOINT

J363

How much do you plan to take as a one-time payment?

\$_____ .00.....GO TO J932 BRANCHPOINT

DK

RF

J364-

J366

Question text: (Thinking about how much you plan to take as a one-time payment):

Do you expect less than \$_____, more than \$_____, or what?

PROCEDURES: 1Up1Down 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

RANDOM ENTRY POINTS: \$20,000, \$50,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you plan to take as a one-time payment:

Do you expect less than \$____, more than \$____, or what?

PROCEDURES: 1Up1Down 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

RANDOM ENTRY POINTS: \$20,000, \$50,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J932 BRANCHPOINT: ASK IF R PLANS TO KEEP MONEY IN ACCOUNT (J931=2)

ELSE, GO J947 BRANCHPOINT

J932

How much do you expect to leave in the account to take out later?

\$_____ .00.....GO TO END OF J2 PENSION FOLLOW UP LOOP

DK

RF

J933-

J935

Question text: (Thinking about how much you expect to leave in this account to take out later):

Do you expect less than \$____, more than \$____, or what?

PROCEDURES: 1Up1Down 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$100,000, \$150,000

RANDOM ENTRY POINTS: \$20,000, \$50,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you expect to leave in this account to take out later:

Do you expect less than \$____, more than \$____, or what?

PROCEDURES: 1Up1Down 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$100,000, \$150,000

RANDOM ENTRY POINTS: \$20,000, \$50,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J947 BRANCHPOINT: ASK IF R PLANS TO TAKE REGULAR PAYMENTS or R DOESN'T KNOW HOW THEY PLAN TO TAKE PAYMENTS (J931=3 or 8)

ELSE, GO TO END OF J2 PENSION FOLLOW UP LOOP

J947

IF 'YES' NOT SELECTED IN ANY OF J926, J928, or J929 or IF DK or 3 ONLY SELECTED IN J931 or IF J929=1 ONLY (THAT IS, J929=1 and J926 NOT 1 and J928 NOT 1):

If you do take it all as a regular payment, how much do you expect those payments to be?

(First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.)

OTHERWISE:

For the part that you take as a regular payment, how much do you expect those payments to be?

(First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.)

[INSTR: IF R HAS TROUBLE PROJECTING AN AMOUNT OR PERCENT DUE TO RECENT LOSSES IN VALUE OF PENSION, PROBE: Taking all of that into consideration, what do you expect to receive?]

IF 'YES' NOT SELECTED IN ANY OF J926, J928, or J929 or IF DK or 3 only SELECTED IN J931 or IF J929=1 ONLY (THAT IS, J929=1 and J926 NOT 1 and J928 NOT 1):

If you do take it all as a regular payment, how much do you expect those payments to be?

First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.

OTHERWISE:

For the part that you take as a regular payment, how much do you expect those payments to be?

First, please indicate if you'd like to report this as a percentage of pay or an amount per month or year, then the next question will ask for the value.

[INSTR: PLEASE TAKE RECENT LOSSES IN VALUE INTO CONSIDERATION]

1. PERCENT OF PAY
2. AMOUNT PER MONTH.....GO TO J357
3. AMOUNT PER YEAR.....GO TO J357
4. LUMP SUM.....GO TO JW089
8. DKGO TO J358
9. RFGO TO J358

J356

(What percent of your pay do you expect those payments to be?)
What percent of your pay do you expect those payments to be?

_____ %.....GO TO W089

DK

RF

J789-

J791

Question text: (Thinking about how much you expect those regular payments to be):

Is it less than ____ percent, more than ____ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you expect those regular payments to be:

Is it less than ____ percent, more than ____ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 20%, 40%, 60%, 80%

RANDOM ENTRY POINTS: 40%, 60%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J357 BRANCHPOINT: GO TO JW089

J357

(How much do you expect or plan to receive [per month/per year]?)

[INSTR: DO NOT PROBE DK/RF]

How much do you expect or plan to receive [per month/per year]?

\$ _____.00..... GO TO JW089

DK

RF

J358-

J360

Question text: (Thinking about how much you expect to receive):

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$6,000, \$12,000, \$24,000, \$36,000

RANDOM ENTRY POINTS: \$12,000, \$24,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about how much you expect to receive:

Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$6,000, \$12,000, \$24,000, \$36,000

RANDOM ENTRY POINTS: \$12,000, \$24,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

JW089

Will this payment continue for as long as you live, for a fixed period of time, or what?

1. AS LONG AS R LIVES
3. FOR A FIXED TIME PERIOD
4. UNTIL THE MONEY RUNS OUT
5. AS LONG AS R OR R'S SPOUSE/PARTNER LIVES
7. OTHER
8. DK
9. RF

1. AS LONG AS I LIVE
3. FOR A FIXED TIME PERIOD
4. UNTIL THE MONEY RUNS OUT
5. AS LONG AS I OR MY [HUSBAND/WIFE/PARTNER] LIVE
7. OTHER
8. DK
9. RF

JW091 BRANCHPOINT: ASK IF PAYMENT WILL CONTINUE FOR FIXED PERIOD OF TIME (JW089=3)

ELSE, GO TO W094 BRANCHPOINT

JW091

What is that time period?

UNTIL YEAR_____

Or

JW092

UNTIL AGE_____

Or

JW093

YEARS_____

JW094 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO END OF J2 PENSION FOLLOW UP LOOP

JW094_

1

If you should (die/pass away), would your [husband/wife/partner] continue to receive the same benefit, get a reduced benefit, or would the benefits end?

If you should pass away, would your [husband/wife/partner] continue to receive the same benefit, get a reduced benefit, or would the benefits end?

1 SAME BENEFIT

2 REDUCED BENEFIT

3 NO BENEFIT

4 [VOL] GUARANTEED FOR SOME NUMBER OF YEARS

8. DK

9. RF

1 SAME BENEFIT

2 REDUCED BENEFIT

3 NO BENEFIT

8. DK

9. RF

*****END EXPECTING BLOCK*****

***END OF J2 PENSION FOLLOWUP LOOP: BASED ON THE STATUS OF EACH
VERIFIED AND ADDED PENSION, R WILL RECEIVE APPLICABLE FOLLOW UP
QUESTIONS FOR EACH PENSION***

J2

ASSIST

INSTR: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
SECTION J2 -- PENSIONS?

1. NEVER
2. A FEW TIMES
3. MOST OR ALL OF THE TIME
4. THE SECTION WAS DONE BY A PROXY REPORTER

GO TO SECTION K