[Demo] NLP Dataset for Customer Service Automation

| Company Type | Investment Firms |
|-----------------------------|---|
| Inquiry Category | Retirement planning and pension queries |
| Inquiry Sub- Category | Pension plan termination or freezing |
| Description | Customers may have questions about the termination or freezing of their pension plans by their employers. They seek advice on the implications for their retirement income, potential compensation or alternatives, and steps to take in such situations. |
| Data Size | 5,620 paraphrases |
| Want to buy data? | Please contact nlp-data@qross.me via your business email address. |

Masked sample paraphrases of one "Investment Firm" customer inquiry. (Purchased data will not be masked.)

| If | defined | (DB) | _ how will t | his affect n | nembers' | ac | crued | ? | | | |
|------------------|----------------------------|-------------|---------------|--------------|-------------|----------|-------------|----------------|----------|----|----|
| How | e | mployers | freeze | defined | benefit pl | lan | _ previousl | y earned | _? | | |
| I know | | will change | if those emp | oloyers | | the | plans | i. | | | |
| If | exist | ingDB sche | me will | members | benefits _ | affe | ected? | | | | |
| happ | pen to accrue | d if | stop their | ? | | | | | | | |
| When | _ or def | ined | what | the | on mem | bers' al | ready | be? | | | |
| How does | or | benef | it plan | previously | earned _ | | _? | | | | |
| Will | be affected _ | employe | ers or _ | their _ | ? | | | | | | |
| Will the value _ | alre | ady accumu | ılated | be aff | ected | | employer e | ends or freeze | es | | ? |
| | _ accumulatio | n will | by the | freezing _ | the DE | 3 | | | | | |
| Question mark, | can | _ me how _ | | defined | · | | affect my a | ccrued retire | ement _ | ? | |
| When employer | rs freeze or _ | de | fined so | chemes, | | eff | ect on | acquir | red | .? | |
| happ | pen the l | penefits | _ earned if _ | stop _ | | benefit | schemes? | | | | |
| accrued m | nember | by | term | inations? | | | | | | | |
| Will | of DB _ | affect _ | member | s' benefitA | ccumulati | on? | | | | | |
| What's the | _ on ben | efits e | mployers sto | op fre | eze | ? | | | | | |
| Will the of | f our already _. | membe | er benefits b | e | | of _ | | schemes | ? | | |
| How will memb | ers' benefits l | oe if _ | end | | ? | | | | | | |
| Is it possible | will | or | _ defined be | nefit | | _? | | | | | |
| member's | accumulated | | frozen | termi | natedDB | scheme | s? | | | | |
| mark, wha | at happens | my accru | ied afte | er | so | chemes | ? | | | | |
| the _ | on accru | ed | stop | offering p | lans? | | | | | | |
| mem | nbers benefits | get | the | the | existing so | cheme? | | | | | |
| boss | ses good | ol'DB | how will | _ affect _ | | we | till now? | | | | |
| Is it | | | | | | | | - | | | ;? |
| Will | our | mem | ber benefits | be b | y our emp | loyer's | | end/freeze e | xistingD | В? | |
| If | | | | | | | | | | | |
| When employer | rs | | what im | pact will _ | have o | on | already ac | quired | ? | | |

| terminatedDB schemes affect member accruals at ? |
|--|
| you tell cessation benefit will affect accrued retirement benefits? |
| the company the existingDB do benefits? |
| my retirement be impacted if the benefit schemes? |
| What to member freeze/terminate plans? |
| tell me the of defined schemes affect my accrued ? |
| the value already accumulated member benefits be affected by employer's existing DB schemes? |
| Member's be affected employer-terminated frozen schemes. |
| When employers or end their schemes, already benefits look? |
| Will be if discontinued suspended its benefit schemes? |
| How will accrued decide to freeze their schemes? |
| Employer benefit plans member |
| Will the of member benefits affected ends/freezes our existingDB? |
| How members' benefits be if employers schemes? |
| my benefits change stop my plans? |
| freeze schemes, what do already acquired benefits look? |
| there way to how or terminations establishedDB will affect ? |
| How does benefit member benefits moment? |
| How the terminated defined affect previously benefits? |
| Will pension be companies ending their defined benefit? |
| Is member's benefits employer-terminated or ? |
| Will my retirement be affected the or benefit? |
| benefits be affected if freeze or ? |
| The benefits member affected by or schemes. |
| What impact defined plans on accrued? |
| When employers $___$ benefit $___$ on members' already $___$ benefits? |
| Will my be affected if company benefit? |
| Will freezing DB existing members'? |
| Will benefits by the company stopping or its existing ? |
| Is on due to cessation/freezing of DB plans? |
| to accrued member benefits, plans? |
| How do of prior members affected moratorium existing? |
| my current plans? |
| you me of benefit will affect my retirement? |
| Can us how the freeze existingDB affects ? |
| the terminates existingDB scheme, will members affected? |
| there way explain how suspension of established employers affect already employee |
| accumulated may suffer to employer-terminated frozen |
| happen benefits employers freeze or current schemes? |
| employers end/freeze schemes, happens to accrued ? |
| my benefits change or stop the? |
| the accumulated a member be by employer-terminated? |
| How existing defined affected employers freeze them? |
| be affected when company ends its plans? |
| Question what to benefits, after end/freezeDB? |
| What happen benefits employers freeze/terminate plans? |
| I my benefits change if those stop with pensions. |
| Can you a of benefit schemes affect my? |
| is the fate benefits if freeze their? |

| you tell any defined will my retirement benefits? |
|--|
| If the ends freezes their plans my retirement ? |
| How do prior pensions affected if there existing? |
| How will accumulated benefits affected the scheme? |
| What happens accrued employers scrap? |
| If benefit what happen to advantages? |
| How does the to or defined benefit plan benefits? |
| tell me my accrued retirement would affected by any cessation ? |
| What happens to my if my employer our ? |
| The impact terminatedDB schemes member is |
| |
| possible any potential or freezes of by employers would affect employee? |
| will the benefits if stop offering the ? |
| members' accrued the employer ends their? |
| retirement benefits affected if or my defined benefit? |
| How of employers to end a benefit member? |
| happens members' benefits when end their ? |
| effect on accretions cessation of employer-led plans. |
| What will happen benefits end their schemes? |
| Will my retirement be by existing benefit schemes? |
| happens my after employer ends schemes? |
| is the impact on employers stop DB? |
| If the the benefit benefits be affected? |
| How the of employer or freeze a member benefits? |
| How does of benefit affect previously member? |
| Will the DB affect existing members' ? |
| Will my benefits be if ends its ? |
| employers freeze plan, how does previously earned member? |
| Is benefits be affected freezing or ending schemes? |
| Should affected by defined benefit plans? |
| the members' be affected if the employers ? |
| Will our member our employer ends/freezes the schemes? |
| |
| What providing defined benefit? |
| an member accretions a result of the cessation the? |
| freeze or end defined schemes, what it for acquired? |
| What benefits look like if employers ? |
| Will my benefits be affected company offering defined ? |
| the bosses plans, how will it affect? |
| retirement benefits be by company's stop or suspend benefit? |
| Is the benefits the employer-terminated schemes? |
| know will change those employers or stop plans. |
| will the impact onstop offering the? |
| Is accrued benefits freeze/terminate plans? |
| What happens to that till now defined benefit schemes? |
| What happens accrued member benefits plans? |
| members' benefit by freeze of schemes? |
| of employer's? |
| will to if employers end their defined ? |
| Is the benefits at to frozenDB ? |
| How do pensions affect going if an employer moratorium ? |
| retirement benefits affected the company suspending or its ? |
| |

| terminated DB schemes affect member till? |
|--|
| How will accrued be by the of schemes? |
| scrap defined-benefit plans, happens our advantages? |
| Will my affected ceases or suspends the benefit? |
| Will my retirement benefits company defined schemes? |
| accumulated due employer-terminated frozen schemes? |
| Will retirement benefits affected if itsDB schemes? |
| Is possible that my change those employers abandon ? |
| defined benefit plans, will accrued be like? |
| Is it that of programs by could employee? |
| mark, what my benefits, after employers schemes? |
| either or freeze a plan. |
| I would like happens to our advantages employers scrap |
| If DB schemes, happens to accrued? |
| to members' benefits terminates the DB scheme? |
| Member's accumulated be the employer-terminated schemes. |
| freeze on defined benefit schemes affect? |
| happen to prior pensions employer on existing? |
| end of theDB member benefits? |
| value of already accumulated member benefits affected the employer end/freeze the schemes? |
| How we now be those bosses good ol'DB plans? |
| What impact does benefit plans have ? |
| happens accrued benefits employers my plans? |
| Will retirement benefits the stopping defined benefit? |
| How benefit affect benefits? |
| members' benefits freeze or end their schemes? |
| How decision to or freeze a defined benefits? |
| benefits affected if the company the? |
| would members' benefits be affected the ? |
| There's question about accrued schemes. |
| freeze of schemes members'? |
| terminates member benefits? |
| How will the already accumulated benefits? |
| my retirement benefits be company defined benefit? |
| previous members' pensions get if there on existing? |
| does the freeze or cancel defined benefit affect ? |
| previously will affected by employers ending/freezing |
| tell how suspending cessation of defined schemes affect benefits? |
| When employers or benefit schemes, will impact members' already ? |
| Can you me how cessation or of a scheme benefits? |
| If employers current defined-benefit happens accrued? |
| What is the on accrued benefits plans? |
| retirement benefits by the ending freezing defined plans? |
| Is it employers affect already pensions? |
| there effect pre-existing member to to cessation of? |
| the our benefits affected the employer ends the schemes? |
| employers existing DB how do benefits affected? |
| will members' be if their terminates/freezes scheme? |
| ending or freezing ongoing affect accrued? |
| HOW and troops a honotit proviously carned member handfite? |

| | benefits | _ by employer-ter | rminated or frozen | benefit _ | ? | | |
|---------|------------------------|--------------------|---------------------|-------------|-------------|----------------|--------------------------|
| When | or | defined benefit | schemes, what | the | members' | acquired _ | ? |
| How | decision to | or | defined benefit | affect meml | bers'? | | |
| i | impact will | on benefits i | f employers | their | plans? | | |
| How | members' benefit | s be if : | stop? | | | | |
| | or | _ schemes affect | accruals? | | | | |
| | to ben | efits if employers | ax/freeze current _ | ? | | | |
| i | it pote | ential or term | ninations esta | blishedDB | alre | ady accumu | lated employee pensions? |
| 1 | my retirement be | the su | spension or | the compa | ny's s | schemes? | |
| | happens the | | | | | ? | |
| When | employers | end their be | nefit what aff | ects | benefits? | | |
| | benefits affected | or | _schemes? | | | | |
| | employers | | | | d? | | |
| | happens to | | | | | | |
| | impact | | | | | | |
| How v | would | affected if _ | employers stop | pped the? | | | |
| | their plans | | | | | | |
| | you tell if my | | | | | | |
| | stop/withdraw ac | | | accumula | ated comp | ensations? | |
| | of the DB _ | | | | | | |
| | ny retirement be | | | | | ? | |
| | happen to | | | | | | |
| | will impact | | | | benefits? | | |
| | the of | | | | | | |
| | happens the | | | | ans? | | |
| | my benefits be | | | | | | |
| | | | | | - 661- 10 | | |
| | se of an employer mora | | | | affected? | | |
| | is of accrue | | | | | | |
| | effect on pre-e | | | or men: | | | |
| | does a the of alrea | | | emnle | over the ev | istinaDB sch | amas? |
| | is on memb | | | | byer the ex | isting DD scii | cines: |
| | my benefit | | | | ns | | |
| | value of our alrea | | | | | ezes | |
| | the fre | | | | | | · |
| | happens accrued | | | | | | |
| | ny affected | | | | | | |
| | ployers scrap defined | | | | ? | | |
| | the sc | | | | | | |
| | change as a | | | olans? | | | |
| | valueour _ | | | | the end | the | ? |
| Can _ | cancellation | company's _ | benefit a: | ffect bene | efits? | | |
| Is | end of theDB | the | e members'? | | | | |
| | tell if my | retirement ber | efits would a | ffected by | _ or d | efined | schemes? |
| What | my ac | cumulated if | freeze curre | nt? | | | |
| Will tl | he the | the me | embers' benefit | _? | | | |
| Will n | ny retirement benefits | be affected | stopped | suspende | ed | ? | |
| 1 | happens | benefits if emp | loyers freeze | Terminate | _? | | |
| When | freeze | what | is impact on 1 | members' | acquired? | | |

| How the decision to end freeze benefit plan member? |
|---|
| the existing defined benefit have members' benefits? |
| tell me cessation of defined schemes affect retirement benefits? |
| If scrap defined plans, to accrued? |
| What benefits if freeze/terminate their plans? |
| Benefits accruals can affected by |
| What happens to accrued my their? |
| What happens to members if terminates schemes? |
| my accrued my employers their schemes? |
| Will change if stop freeze my? |
| What members' if the schemes? |
| of benefits if employers end their schemes? |
| prior offerings defined affect accumulated perks? |
| How members' be affected if employers the? |
| How does freezing defined benefit? |
| What happens our if scrap/suspend Benefit ? |
| tell me howcessation ofdefinedschemes would retirement benefits? |
| |
| to members' benefits if the DB scheme? |
| The to end freeze a benefit plan affects |
| Will my benefits be if to offer defined? |
| How the benefits be affected if the ? |
| will end of the defined schemes the? |
| What will impact benefits employers offering plans? |
| the fate of benefits if the terminates ? |
| how my will change those employers abandon pensions. |
| Current members' benefits may the the schemes. |
| When freeze stop benefit what is the impact benefits? |
| Will the of already accumulated be affected end orfreeze our schemes? |
| Is the accumulated benefits affected the ? |
| What is on accrued when a plan? |
| Will ofDB schemes affect? |
| Is this member's by or schemes? |
| you how member will be if freeze end ? |
| will of be affected if the terminates their ? |
| Benefit be or frozenDB schemes. |
| How the benefit affect previously member benefits? |
| How terminatedDB member accruals? |
| benefits are impacted by terminated/freezing defined employers. |
| freeze of the affect the accumulated benefits? |
| I don't know what to I've till now if stop providing |
| Will my benefits be affected the suspending defined benefit? |
| What will to members' if stop funding ? |
| If scrap plans, what will to accrued? |
| What happens benefits if employers terminates schemes? |
| accrued benefits be affected if plans? |
| may on member due cessation of employer-led plans. |
| How defined affect benefits? |
| scrap or suspend what to accrued advantages? |
| What to there's employer moratorium existing BD plans? |
| will members' benefits look stop schemes? |
| |

| don't how my benefits will if employers stop |
|--|
| the member's affected employer-terminated frozen plan? |
| If company or freezes their will my benefits ? |
| Is accumulated the member affected by employer-terminated ? |
| Will there effect on member's companies activeDB? |
| the member be the employer terminates scheme? |
| the value our accumulated affected our employer ends/freezes our existing schemes? |
| their defined schemes impact on members' acquired benefits? |
| retirement benefits impacted the suspends its defined schemes? |
| What will happen to members' benefits terminates ? |
| an effect pre-existing accretions due employer-led cessation/freezing the |
| Will the terminations the benefits? |
| a member's affected by frozen schemes? |
| What impacts do defined have benefits? |
| What to accrued employers freeze/terminate plans? |
| employers or defined benefit what it mean for ? |
| accrued member affected the employer terminates or freezes ? |
| screw over pensions, is the scoop? |
| If stop will change? |
| is accrued if employers freeze/terminate plans? |
| The of terminated/freezing defined member not known. |
| will the freeze of schemes accumulated benefits? |
| Will my be affected if the stops ? |
| know how my will employers abandon their pensions. |
| Is possible that freezes terminations programs affect ? |
| my change as result of freezing plans? |
| |
| How decision of freeze end benefit plan affect earned? |
| my be impacted if offering benefit schemes? |
| the value of member benefits if employer the existing DB? |
| will members' be if the plan? |
| Do know how the cessation schemes would my? |
| the accrued benefits the employer their plans? |
| Is possible that the affects members' benefits? |
| Is it possible freezes terminations affect already employee pensions? |
| What accumulated benefits employers or ax current? |
| Will benefits if the or defined benefit schemes? |
| How affect my benefits employers my current? |
| does the members' get if the schemes? |
| want know benefits will or freeze their plans. |
| My retirement benefits be by cessation or benefit |
| People's earned will be affected the |
| that potential freezes establishedDB affect already accumulated employee pensions? |
| What the of on accrued benefits? |
| How can members' benefits be affected? |
| Can tell me the cessation benefit schemes would affect ? |
| What happens to when the? |
| do benefits the employers stop schemes? |
| If employers defined-benefit what do we accrued? |
| defined plans affect accrued? |
| member's accumulated suffer result employer-terminated frozen schemes? |

| would members' benefits be if company the ? |
|---|
| In case of employer moratorium prior members' affected forward? |
| possible that terminations of establishedDB programs could affect pensions? |
| gains gains companies freeze end DB plans? |
| happens to the benefits if employer ? |
| |
| retirement if the company or freezes Defined Benefit? |
| members' benefits be if company the? |
| accumulated benefits due employer-terminated or frozen? |
| benefits affected employer terminated frozenDB schemes? |
| Does freezing or ongoing plan accrued benefits ? |
| happen to accrued member benefits if ? |
| Question mark, you how a defined schemes affect my ? |
| If companyscheme members benefits change? |
| to accrued if their schemes? |
| How members benefits affected the company scheme? |
| the company the how do members' benefits ? |
| What happens to accumulated benefits freeze ax current? |
| Is value of already member benefits going to the of existing DB ? |
| |
| When freeze end defined what are the on benefits? |
| What our accrued defined-benefit plans are? |
| What to accrued freeze/terminate plans? |
| employers end schemes, what happens members'? |
| it possible that terminations will affect accumulated employee pensions? |
| Individuals' previously benefits be affected schemes. |
| Will our benefits be by the end freeze of existing DB? |
| How will cancellation/freezing member benefits? |
| you how be affected by any or freezing of benefit schemes? |
| How do affected if a moratorium existing plans? |
| will happen member benefits employers plans? |
| retirement benefits company ending or freezing their plans? |
| Can tell me if my benefits be impacted by of defined ? |
| the accrued benefits a company terminates plan? |
| The accrued affected employers the plans. |
| When employers end schemes, what will impact on already ? |
| How benefit affect member benefits? |
| is an implication on accrued when employer |
| Will freezing of DB benefit Accumulation? |
| |
| an effect on pre-existing accretions to cessation plans? |
| Is member's accumulated benefits schemes? |
| What will happen benefits have now if firms benefit? |
| stop the will benefits? |
| can member accruals affected terminatedDB? |
| the ofDB members' benefits? |
| Benefit affected terminated schemes? |
| Can you tell me if the schemes would my ? |
| Is benefit scheme affecting? |
| accrued benefits after freeze/terminate the? |
| Is the freezing ofDB affect existing? |
| employer existing plans, how do prior members' affected forward? |
| How terminated/frozen defined accrued member? |
| |

| | member's | benefits | by employe | er-terminated | frozei | nDB schemes? | | |
|----------|--------------------|-----------------|-----------------|-------------------|-----------|-----------------------|-------------|--------------------|
| Can | me how _ | | _ benefits | be affected | | cessation or freezing | r | benefit schemes? |
| When _ | de | efined pl | an, how | they affect previ | iously | benefits? | | |
| What ha | ppens my _ | benefits | | ends sch | hemes? | | | |
| | to I | _ earned till n | ow | stop providing | ben | efit? | | |
| What | | benefits if | freeze/te | erminate plan? | | | | |
| | be | nefits have if | employers sto | p exis | sting pla | ns? | | |
| | | | | | | providing defined | schemes | ? |
| | freeze | | | | | | | |
| | | | | | | ny accumulated | benefits? | |
| | ppens to the | | | | | | | |
| | member | | | | | | | |
| | freeze end | | | | | | | |
| | terminated/fre | | | | | | | |
| | | | | | | on accumulated | ? | |
| | the implication _ | | | | | | · | |
| | company termina | | | | | | | |
| | ppens men | | | | | | | |
| | | | | | | | affact | employee pensions? |
| | | | | | | | | employee pensions: |
| | | | | | | affect my ber | ients: | |
| | | | | | | acquired? | | |
| | scrap/suspend | | | | | | | |
| | | | | | ια | benefits? | | |
| | 11 | | | | | | | |
| | DB | | | | | ts? | | |
| | offering | | | | erks? | | | |
| | def | | | | | _ | | |
| | es decision | | | | | | | |
| | | | | | | _ will affect accr | ued retirem | ient? |
| | on | | | | | | | |
| | that membe | | | | | iemes? | | |
| ca | n the benef | fits be if | the term | inates | _? | | | |
| | ll happen to | | | | it plans? | | | |
| | be | | | | | | | |
| | possible that | prior | define | ed benefit progra | ams | _ member's perl | s? | |
| | _ benefits affecte | | | | | | | |
| What | ac | crued of | members | their employe | r termin | ates? | | |
| | | | | | | s would affect my ret | irement | _? |
| How wil | l accrued benefit | ts be | employers | | cur | rentDB? | | |
| What | my ассі | umulated bene | efits emp | loyers | _ plans? | | | |
| Is there | an on | benefits | _ the ter | minates | ? | | | |
| Is | accumulated | | employer-tern | ninated schemes | ? | | | |
| How doe | es of e | employers | _ freeze | · | benefit | plan affect member _ | ? | |
| do | es DB | be | enefit accruals | s? | | | | |
| How | pe | nsions be affe | cted if there's | an | exist | ing? | | |
| | termina | ted or de | efined benefit | schemes m | nembers? | • | | |
| Will | of a | already | benefits h | oe if the em | nployer _ | existing | ? | |
| | | | | | | ed member's? | | |
| | their currer | | | | | | | |
| | | | | | | pension plans. | | |
| | - | | | | | | | |

| the of existing defined schemes have members? |
|--|
| would the be affected if employers schemes? |
| be affected by the employers ending/freezing DB |
| Is member's by employer-terminated or schemes? |
| What benefits I've earned if giving defined benefit schemes? |
| If employers scrap accrued be like? |
| members' benefits the employer terminates scheme? |
| How do members get affected case moratorium on existing? |
| Ispossible any potential terminations freezes establishedDB programs employee? |
| |
| What of the I've firms providing defined ? |
| terminates/freezes the scheme are benefits affected? |
| What accrued member benefits after DB? |
| end plans, what the effect benefits? |
| Is member's accumulated benefits the employer-terminated frozen? |
| Can tell me my retirement benefits be affected of benefit? |
| will cancellation/freezing of DB schemes affect benefits? |
| How the members' affected stop the? |
| How get affected company the existing scheme? |
| How will benefits be employers the DB? |
| happen to members' benefits if terminates/freezes current? |
| happens member's my employer terminates the scheme? |
| The member's benefits may suffer frozen |
| What the earned now, if firms stop defined schemes? |
| What is of terminatedDB on accruals? |
| members' already employers end their defined benefit? |
| How members be if stop existing DB ? |
| |
| What is the of employers stop ? |
| Current members' may affected the theDB |
| How benefits be affected the of employers' schemes? |
| benefits of members may due or frozen |
| Will if the stop the? |
| When or defined benefit what the on acquired benefits? |
| to if the defined plans are stopped? |
| What will impact on employers stop existing plans? |
| Are members' benefit entitlements of schemes? |
| How existing defined schemes be employers ? |
| Employers schemes benefits. |
| The accumulated may be affected by |
| employers their is the impact on members' acquired ? |
| member's accumulated benefits or frozen? |
| How does the a defined benefit benefits? |
| the accrued by DB scheme? |
| Is possible change if abandon stop with their pensions? |
| |
| Will be affected existing DB terminates? |
| Will retirement be affected the ends benefit plan? |
| will member be if there freeze on the? |
| the impact on members' when stop or freeze ? |
| Will our accrued member be our ends/freezes the existingDB? |
| is affect benefits if employers stop ? |
| there way how a establishedDB by may affect already accumulated pensions? |

| happ | pens | when employer | s freeze/terminate | ? | | | |
|-------|-----------------|-------------------------|---------------------|----------------|---------------|-----------------------|-------------------|
| | _ terminates af | ffect accrued? | | | | | |
| | may be | affected ca | ncellation of theDB | · | | | |
| | _ tell me how _ | of sch | emes affects b | enefit? | | | |
| you | tell me how | or | defined scher | nes will | benef | fits? | |
| | _ retirement be | enefits be if | stops offering | gDB? | | | |
| If sc | rap | what happens to | accrued ? | | | | |
| | | employers | | affec | t member | ? | |
| | | our accrued | | | | | |
| | | ential or freeze o | | | | |) |
| | | my retirement | | | | | |
| | | Benefit schemes | | | | · · · · · <u></u> · | |
| | | affected if stop | | · | | | |
| | | member affected | | ? | | | |
| | | pre-existing | | | employer-led | nlans | |
| | | DB schemes, what _ | | | cinployer lea | piuris. | |
| | | r accumulated member | | | our s | chamas? | |
| | | r defined benefit | | | | chemes: | |
| | | | | | | d rotiroment honofite | e2 |
| | | the cessation or freezi | | | | a remement benent: | 5: |
| | | accrued advantage | | | | anastion? | |
| | | there_ | | accumulated in | emper's compe | ensacione | |
| | | by terminated | | | | | |
| | | efit decision | | DD. | - ah am a an | | |
| | | _ benefits there | | | | out boughts | |
| | | now how a | | | / reureme | ent benefits. | |
| | | d employer | | | | | |
| | | accrued if | | | .emes? | | |
| | | defined benefit | | | 1 0 | | |
| | | terminated froze | | | | 2 | |
| | | ated member be | | | | | |
| | | poten | | | anect | aiready employ | yee pensions? |
| | | be affected the | | | 0 | | |
| | | rs' pensions get | | | | | |
| | | neir benefit | | | | | |
| | | ctiveDB systems, will _ | | | | _ | |
| | | members be | | | zes their | ? | |
| | | nefits affected by | | | | | |
| | | the existing defined _ | | | | | |
| | | _ accrued of mer | | | | | |
| | | ır accumulated membe | | | cision of | to | existing schemes? |
| | | employers stop | | | | | |
| | | or fr | | | | efits. | |
| | | plans, you te | | | advantages? | | |
| | | terminated or froze | | | | | |
| | | benefit (DB) schen | nes if employers | them? | | | |
| Can | tell | will to our accr | ued empl | loyers defi | ned benefit | ? | |
| the | value of our ac | cumulated member _ | affected _ | employ | yer | freezes? | |
| | | efined plans | | | | | |
| | | members e | | | | | |
| the v | value of our | accumulated | be if | _ employer end | ls/freezes | Defined Benef | fit? |

| Will the value of already member be affected the of Defined ? |
|--|
| Should retirement be if its defined plans? |
| freeze or end their defined what impact members' already acquired? |
| will to benefits I have now if firms schemes? |
| I don't will my firms stop defined benefit |
| What to the if scrap defined ? |
| |
| Will value already accumulated benefits affected our employer freezes schemes? |
| it a establishedDB programs by affect accumulated employee pension? |
| employer-terminated frozenDB schemes affect accumulated |
| Will my retirement be company schemes? |
| Will retirement affected if company its defined ? |
| How the of an to or freeze defined plan previously earned ? |
| employers scrap defined-benefit plans, what happens ? |
| What happens accrued employers their schemes? |
| |
| What members' when or freeze existing? |
| tell the cessation benefit (DB) schemes my retirement benefits? |
| What is members' benefits employers current schemes? |
| firms stop providing what will to my? |
| Are affected by schemes? |
| benefits look like if employers their current? |
| impact have if employers cease freeze plans? |
| preventing/firing prior of programs affect member's? |
| |
| The benefits will be affected their schemes. |
| there impact on benefits stopping freezing their? |
| to our accrued benefits scrap plans? |
| If the company freezesDB plans, will be? |
| my benefits going to if or plans? |
| the freeze of DB schemes members'? |
| the benefits be the ends their scheme? |
| If firms stop schemes, are the for? |
| the of the benefit the members? |
| benefits by company suspending ending its defined benefit? |
| |
| When employers freeze end schemes, what effect will already acquired? |
| Can me cessation of the defined affect my retirement? |
| freezing of the DB schemes to ? |
| How pensions there is employer moratorium on existing? |
| Can tell what to our scrap benefit plans? |
| possible offerings of defined benefit programs accumulated perks? |
| Will the freezing schemes affect the ? |
| accrued member benefits bydefined plans? |
| |
| happens members' accrued benefits offering their current? |
| Are the accumulated affected or frozenDB? |
| impact will have on benefits if stop freeze ? |
| freeze end existing how will affect members? |
| employers freeze or terminate their schemes, impact acquired benefits? |
| benefits have earned if cease providing defined benefit schemes? |
| What to accrued if freeze ? |
| can you tell me of benefit schemes affect my ? |
| |
| decision to a defined benefit earned member benefits. |
| their benefits employer-terminated frozenDB schemes? |

| tell me | _ the or ce | ssation of d | lefined | schemes | my | _ benefits? |
|------------------------|-------------------|--------------------|-------------|------------------|-----------------|--------------------------|
| is the effect | _ members' | if employers | | ? | | |
| know how | freeze of ex | isting | affects _ | benefit | _? | |
| What is the impact on | | employer | | plan? | | |
| If employers scrap/sus | spend benef | it plans, what _ | | | ? | |
| end their _ | | | | | | |
| case of | | | | | going | _? |
| happens to our _ | | scrap/suspe | nd defined | d-benefit plans? | • | |
| preventing/firing | | | | | | |
| What happens | members' be | nefits emp | loyers | plans? | | |
| Will my benefits | the | ceases or su | spends | defined | ? | |
| Will my benefits | affected if | cease | s | its ben | efit? | |
| accrued be | nefits be if | end/freeze | ? | | | |
| When employers freez | e their | what is _ | | acqu | ired benefits? | |
| How the decision | | | | | | |
| Is benefits | | | | | | |
| How | of the DB | member ber | efits? | | | |
| Is that | or termin | ations of establis | shed | by employ | yers will a | lready accumulated? |
| What impact will | if | or freez | e their | ? | | |
| Can you tell me how _ | cessation | freeze of a | s | cheme | | benefits? |
| Are affecte | d or _ | schemes? | | | | |
| How member | be affect | ted by terminate | d | ? | | |
| employers end D | B what | to] | benefits. | | | |
| Will the | accumul | ated | be b | y the end | freeze of our _ | scheme? |
| Do employer-terminat | ed sch | nemes men | nber's | ? | | |
| | plans affec | accrued benefit | ts? | | | |
| will happen to _ | benefits | s emp | oloyers | current | schemes? | |
| to | or freeze a | ho | w th | ey affect previo | ously earned | benefits? |
| Will the | accumulated 1 | member be | ! | employe | er our exis | sting schemes? |
| will m | nember benefits l | oe affected | the | their | _? | |
| the value of our | already | _ benefits be | by | _ end free | eze of | _ existing? |
| Does preventing/firing | g offerings _ | benef | it program | is member | rs'? | |
| Is accrued member | affected by _ | | ? | | | |
| memb | oers' be | employe | rs stop the | e schemes? | | |
| Member's | l | y employer-tern | ninated or | frozen scheme | s. | |
| What happen | the benefits _ | earned till n | ow | stop provid | ling | ? |
| happens | accrued | if employers | d | efined-benefit p | olans? | |
| How do members' | get if | _ company | | _? | | |
| happens m | embers' accrued | benefits th | eire | ends | scheme? | |
| my retirement _ | be affected _ | the compan | у | ? | | |
| Will value | already acc | umulated | affect | the en | d of | our employer's existing? |
| If end/freeze | _ schemes, what | to be | enefits | ? | | |
| Do frozenD | | | | | | |
| | the cessation | on the | _ benefit s | chemes would _ | my accrue | ed benefits? |
| Will retirement h | oenefits | the com | pany endir | ng | benef | it plans? |
| the of our _ | | | | l by the | our | ? |
| Is accumulated benefit | ts | sch | nemes? | | | |
| does decisi | | | | | | ? |
| If the or | | | | | | |
| Is benefits | of by | employer-termin | ated | frozenDB | ? | |

| will the impact on if stop existing plans? |
|--|
| tell me of defined affect my retirement benefits? |
| What to benefits I've so firms providing benefit? |
| When employers schemes, what is the on? |
| there on pre-existing accretions a of the theDB plans? |
| Is the member's affected employer-terminated benefit schemes? |
| What accrued benefits if employers ? |
| don't know if will employers the plans. |
| If scrap current to our accrued advantages? |
| by employers impact accrued benefits. |
| When employers what is the impact on acquired? |
| the end theDB an on members' benefits? |
| What to the employer ends scheme? |
| a potential freeze of establishedDBemployers could affectemployee? |
| happens to when the company the ? |
| end their DB schemes, what to ? |
| Employer terminated/freezing benefit plans |
| How the accumulated benefits be freeze schemes? |
| Should accrued benefits be frozenDB? |
| |
| my affected the company ceases schemes? |
| employer current DB happens to my benefits up until this ? |
| accumulated be by employer-terminated or frozenDB |
| effect accrued when a employer terminates plan? |
| don't know my benefits if those employers pensions. |
| my benefits be fif the company freezes plans? |
| What are of suspended discontinued defined ? |
| be affected the company freezing the existing? |
| When employers terminates defined what impact on members' acquired? |
| Do benefits suffer or frozen schemes? |
| will to members' if their employer scheme? |
| the implications accrued benefits terminates the plan? |
| it that accrued will be their current schemes? |
| Can terminated/frozen company's defined benefit ? |
| my benefits be affected the company suspending suspending schemes? |
| an impact on members' benefits from employers their? |
| my if my terminates/freezes current Defined Benefit scheme? |
| How do employers' to a benefit affect? |
| Is there an accrued when employer plan? |
| What be the if or my benefit plan? |
| I earned till if firms providing defined benefit schemes. |
| In stop/withdraw activeDB be influence accumulated member's compensations? |
| you how my accrued would be by the cessation of benefit? |
| previously willaffected byendingfreezingDB schemes. |
| Is possible that my if or the plans? |
| What the impact on stop existing plans? |
| will my benefits affected freezing my schemes? |
| Will value our accumulated member benefits affected to end or schemes? |
| |
| |
| If employers end defined schemes, happens members? |
| benefits until now be the freeze or schemes? |

| What happens the I accrued if providing benefit? |
|---|
| I don't how to change if those their |
| my benefits be the suspending or abandoning benefit? |
| change my employers stop freeze their? |
| me or freeze the defined benefit schemes would my retirement benefits? |
| will accrued benefits the end their? |
| members affected employers freeze or end existing defined ? |
| accumulated benefits may suffer as result of |
| Is benefits change if stop plans? |
| the value of accumulated member benefits be the or DB schemes? |
| when employers cease or freeze existing plans? |
| members' company terminates the existing scheme? |
| When or end schemes, what the impact be ? |
| will happen benefits when stop offering? |
| Will the value our already member be by or freeze schemes? |
| Will the our already be an decision end or existing schemes? |
| scrap or plans, what happens to advantages? |
| or end a benefit can previously earned member |
| |
| What impact on accrued the the plan? |
| my benefits if freeze or stop ? |
| will members' benefits affected if schemes? |
| earned benefits affected by ending/freezing Defined schemes. |
| Will my retirement benefits affected if company schemes? |
| Can you tell me how defined schemes affect ? |
| How would affected if was moratorium existing plans? |
| Current members' by the the DB |
| to accrued if employer terminates Defined schemes? |
| Can you me cessation schemes would my ? |
| How of members? |
| do members' affected if the company ? |
| employers' decisions end end plan previously earned? |
| Will value of our accumulated benefits by employer's decision end/freeze existing ? |
| will members if the employers stop schemes? |
| my employer terminates/freezes our currentDB happens to my up up ? |
| the member benefits affected the freeze of schemes? |
| will of schemes affect their members? |
| terminated/frozen benefit plans affect accrued benefits? |
| accumulated a member may be employer-terminated or frozenDB |
| happens to members' if employers ? |
| accrued affected if employers freeze/terminate schemes? |
| Will value our member benefits be affected by employer's end/freeze the ? |
| Will my benefits be if suspends its ? |
| Will accrued affected by employers or current? |
| preventing prior offerings defined benefit programs perks? |
| If company defined benefit plans, retirement benefits change? |
| How the prior affected when there is employer on ? |
| How will freezing schemes already benefits? |
| to the employer terminates or freezes the? |
| if we lose our defined benefit plans? |
| ordefined impact it have onalready acquired benefits? |
| |

| How employers' to freeze or defined affect member? | |
|--|------------|
| If employers my plans the change? | |
| Will freezing the DB members'? | |
| Are or frozenDB benefit? | |
| happens to if employers abandon plans? | |
| my benefits if employer freezes plans? | |
| the prior members' pensions if is an employer plans? | |
| What happens if employers stop | |
| Will my gif the stops suspends defined scheme? | |
| Can me or freezing of defined benefit (DB) schemes will ? | |
| Is accumulated of by the employer-terminated frozenDB? | |
| What impact the of existing on benefit entitlements? | |
| How does decision to freeze end plan members? | |
| Will my retirement benefits suspending schemes? | |
| What fate of members' benefits terminated by? | |
| What accrued be like their current schemes? | |
| The decision end freeze benefit can affect previously member . | |
| how my will change if employers abandon the | |
| defined benefit do to benefits? | |
| do benefits change stop the schemes? | |
| How the member the employer to offer scheme? | |
| How does frozen impact benefits? | |
| Will our accumulated member benefits be our employer ends ? | |
| it possible thatpotential establishedprogramsemployers will affect | emplovee |
| pensions? | _ cmployee |
| When employers freeze end defined schemes, what members' ? | |
| Can you the or freezing benefit affect my retirement? | |
| the benefits the affected by frozenDB schemes. | |
| we expect see impact members' employers offering plans? | |
| impact defined benefit on accrued benefits? | |
| firms providing benefit happens the benefits have been? | |
| How the benefits affected suspending ending their schemes? | |
| Will value of our benefits affected by the of existing ? | |
| If or end schemes, how will benefits impacted? | |
| What happens to my accumulated current? | |
| If stop defined benefit to the I earned? | |
| Will the DB the members benefits? | |
| Will accrued benefits by cessation freezing benefit schemes? | |
| What is the accrued end their? | |
| DB schemes affect . | |
| the value member be affected the end or our schemes? | |
| company's defined benefit scheme employee benefits? | |
| is implication accrued when employers plan. | |
| it possible that terminations of programs by will pensions? | |
| Does ending or DB plan benefits until? | |
| What prior members' in event of an moratorium existing? | |
| Will the freezing DB affect benefit? | |
| When employers defined benefit schemes, impact on already ? | |
| Employers' decision to freeze stop a benefit member | |
| If employer or currentDB happens accumulated member's benefits? | |
| accumulated hanefits of a are by or | |

| accumulated benefits of a member be schemes. |
|--|
| the be affected if stop existing schemes? |
| does pensions affected there is an employer moratorium ? |
| What if employers or freeze plans? |
| If defined benefit schemes, for my benefits? |
| members' will affected the of the DB |
| Will benefits change employers freeze plans? |
| members' benefits be affected freeze freeze their current schemes? |
| If defined benefit plans scrapped, to our ? |
| |
| the accrued when terminates the plans? |
| my retirement benefits by the suspending or defined ? |
| do benefits employers stop the schemes? |
| change if employers stop existing? |
| What do terminated/freezing defined plans accrued ? |
| does the decision to a benefit benefits? |
| company or freeze my benefit? |
| the value of our accumulated member our employer's or existing DB schemes |
| If stop existingDB schemes, benefits affect? |
| retirement benefits the company suspends its Defined Schemes? |
| What the effect on accrued the plan? |
| How decision end or freeze a defined earned benefits? |
| company ceases its schemes, will my retirement benefits be? |
| effect the of benefit schemes have members? |
| happens to my accumulated employers freeze plans? |
| If company stops or schemes, retirement be affected? |
| |
| Howterminated/freezingbenefitaffect accruedat? |
| accrued benefits may be affected frozenDB |
| my accrued be impacted the theDB schemes? |
| of existingDB affect the members' benefits? |
| If their schemes will this affect? |
| How do affect member |
| member's accumulated suffer as of or frozenDB? |
| How benefits employers decide to stop funding schemes? |
| What happens to once freeze/terminate the? |
| my retirement benefits be ceases suspends itsDB? |
| benefits change employers or freeze plans? |
| can be affected if the terminates ? |
| tell my retirement benefits? |
| How my accrued benefits be affected the ? |
| Will my benefits affected if company terminates ? |
| |
| |
| possible that any freezes establishedDB programs affect already accumulated? |
| Will the value benefits be affected our ends/freezes the schemes? |
| terminated/freezingcompany'saffect employee benefits? |
| Member's accumulated might be employer-terminated schemes. |
| Will benefits affected the DB ending? |
| value of be affected by or of the existingDB schemes? |
| Question what to when end their schemes? |
| previously will be by employers ending and |
| What is the terminated/frozen on accrued? |

| How do end freeze defined plan affect benefits? |
|---|
| happens to if employers defined plans? |
| Is the members' if the employers ? |
| my retirement be affected for the or or its defined ? |
| will be the members' accrued benefits freeze their? |
| don't know how benefits will or stop with their |
| possible that will be employers scrap benefit plans? |
| What happen members' if cease or their ? |
| you tell how benefits will by cessation or of the benefit schemes? |
| previously will affected by the DB schemes. |
| tell me a cessation or benefit would my accrued retirement? |
| you tell how cessation or of the schemes affect benefits? |
| freezing of DB schemes to members' benefit? |
| the member's compensations affected companies stop/withdraw systems? |
| What happen to benefits freeze plans? |
| What will benefits if employers plans? |
| is the of accrued if the plans? |
| tell how ofDB schemes affect my retirement benefits? |
| ending affect accrued benefits until today? |
| Is it that member's accumulated benefits or ? |
| What for accrued when employer terminates the? |
| the on members' benefits when employers offering? |
| How will accrued benefits be freeze their schemes? |
| What will the benefits earned till if stop schemes? |
| accrued benefits affected employer-terminated or ? |
| How will the cancellation/freezing the schemes ? |
| happens to the I've earned till stop giving ? |
| employers freeze end benefit schemes, impact be on members' acquired |
| Will accrued benefits employers freezing schemes? |
| How will be if the company scheme? |
| What do terminatedDB member benefit accruals to? |
| retirement by the company stopping or defined schemes? |
| my benefit affected company or freezes them? |
| I my will if employers or the |
| it may affect accumulated employee pensions? |
| my benefits change employers their plans? |
| How impact on members' be from freezing plans? |
| Is it that a cancellation affect already accumulated pensions? |
| How prior members' after moratorium on plans? |
| Can benefits be affected by frozenDB? |
| the be on members' benefits when stop or ? |
| Member's accumulated benefits may suffer due |
| What will benefits if stop existing? |
| What accrued advantages if the benefit are? |
| When end their benefit what is the impact ? |
| When end their defined schemes what the on acquired? |
| freeze theDB schemes affect existing ? |
| Will accrued pension be companies theirDB ? |
| How existing defined benefit affected by ending ? |
| employers stop giving benefit schemes, the members' already benefits? |
| — · · · · · · · · · · · · · · · · · · · |

| Can you me what the of or of defined? |
|--|
| decision to freeze benefit plan affects earned benefits. |
| value benefits be affected if employer ends the existing? |
| affect benefits if freeze or current plans? |
| What members' if their stop their schemes? |
| I don't know to my earned freeze plans. |
| There is accretions due the cessation of employer-led |
| What to members' benefits the existing? |
| Will my impacted the its defined benefit? |
| What happens accrued benefits if the ? |
| What fate of benefits if stop providing? |
| freeze the DB schemes affect existing ? |
| What will happen prior if there's an moratorium ? |
| employers scrap defined-benefit tell us what happens our ? |
| Will the value our already accumulated member be affected the end/freeze |
| Question what happens benefits, end/freeze DB schemes? |
| How the schemes affect benefits? |
| Is possible that a cessation or of programs employers could pensions? |
| do prior pensions get impacted is an existing? |
| How does the decision to stop or defined affect ? |
| Will value accumulated member benefits be affected by of our ? |
| my retirement if company stops defined benefit schemes? |
| How employers' decision to end a affect? |
| What happens to benefits the plans? |
| What would to benefits earned if firms defined schemes? |
| freezing ending ongoingDB plan accrued ? |
| What accrued benefits if employers freeze current? |
| Will value our member be affected by the of ? |
| does the employers to or freeze a do previously earned benefits? |
| What to benefits if employer terminates ? |
| How members' benefits be stopped their schemes? |
| does freeze of affect previously earned benefits? |
| may due employer-terminated or frozenDB schemes. |
| case employer moratorium on previous members' pensions get? |
| are members' benefit entitlements freeze of existing? |
| How will affected if the schemes? |
| is the terminated/freezing benefits member benefits? |
| Do of defined programs affect perks? |
| Can you tell how cessation defined benefit my benefits? |
| What defined benefit plans have accrued member ? |
| How does plans member? |
| scrap their current benefit happens to accrued? |
| What to earned now firms stop defined schemes? |
| What become of I've earned till now if firms ? |
| you tell how freezing of defined benefit retirement benefits? |
| When freeze or end defined impact it members' acquired ? |
| accumulated benefits suffer because of schemes. |
| How does decision a benefit affect benefits? |
| What happens benefits employers freeze/terminate? |
| What to our advantages if scrap ? |

| to benefits if the quits scheme? |
|--|
| to members' benefits if there freeze schemes? |
| $Will the \underline{\hspace{1cm}} of our accumulated member \underline{\hspace{1cm}} be \underline{\hspace{1cm}} the \underline{\hspace{1cm}} or \underline{\hspace{1cm}} of \underline{\hspace{1cm}} employer's \underline{\hspace{1cm}} defined \underline{\hspace{1cm}} ?$ |
| will members' accrued decide to freeze current schemes? |
| can members' benefits be if existing schemes? |
| Will the of already be affected by our the schemes? |
| do terminated/ freezing benefit accrued benefits? |
| members' affected freeze existing DB schemes? |
| you tell my accrued impacted by cessation or freezing ? |
| pensions get affected if the moratorium existing plans? |
| What about benefits freeze/terminate the? |
| Will the value accumulated member benefits our existing DB? |
| accumulated benefits the member by employer-terminated frozen ? |
| How do members affected if company ? |
| the benefits of if terminates the schemes? |
| it terminated or schemes affect accruals? |
| my retirement affected the company discontinued itsDB ? |
| Will the value of already be affected the employer ? |
| How does the of employers a defined benefits? |
| is the employers benefit schemes members' already benefits? |
| affected if the company ends freezes itsDB? |
| Is it that or of establishedDB will affect employee? |
| How do members' the company scheme? |
| People's previously earned affected by freezing DB |
| happen to accrued if offering schemes? |
| If company suspends or defined schemes, will benefits ? |
| If end theirDB happens to ? |
| What impact on members' benefits if employers ? |
| How to end freeze defined plan affect previously benefits? |
| the of ongoing DB plan affect benefits ? |
| don't what to the I've earned firms stop providing |
| How will members' be the employers stop ? |
| Will of theDB schemes the benefits ? |
| it mean if firms stop benefit? |
| Will the the accrued member ? |
| What my accrued benefits when my ends ? |
| Can or defined benefit employee? |
| What the impact on accrued member terminated ? |
| the on benefits when or freeze existing? |
| What will to members' employers or their schemes? |
| does the decision freeze or benefit affect member benefits? |
| What impact on benefits employers have if or ? |
| How accrued affected if terminates/freezes their existing? |
| affected if the or suspended its existing defined benefit? |
| Employers freeze end their benefit affect members' |
| Can you tell how a of scheme my benefits? |
| How the DB affect the accumulated benefits? |
| How will benefits affected if terminates DB? |
| How cancellation of schemes the accumulated? |
| is the impact on benefits when ? |

| | the | ends or freezes | benefit plans | my | _ benefits | ? |
|--------|-----------|-----------------------|----------------------|-----------------|-------------------|---------------------|
| What | t to | if | freeze/terminateI | OB plans? | | |
| | is the | of terminated/froz | en c | on member _ | ? | |
| | does | terminated/freezing | g benefit plans | accrue | d benefits? | |
| | employe | rs cease defined | schemes, wha | it is | on members' | ? |
| Will | | _ change my | stops plans? |) | | |
| Is | retire | ment benefits impacte | ed compa | ny ceases | suspends | _ defined ? |
| How | | to freeze | _ end | affect | t previously earn | ed member benefits? |
| | previous | ly earned will _ | affected by emp | loyers | · | |
| | the | e benefits | employers | s stop their ex | xisting schemes? | |
| Peop | le's | earned benefits | be by the | DB | <u></u> : | |
| | happens | to benefits | s after | their sche | emes? | |
| If con | mpanies _ | activeDB w | ill there any _ | the | member's | ? |
| | | change if the | stop freeze the | eir? | | |
| | will the | member be | affected there | e is | _ on? | |
| Will | | _ change after employ | vers or th | eir? | | |
| | | DB what hap | ens to members' | ? | | |
| What | t will | _ the impact on | benefits if | | plans? | |
| What | happens | s bene | efits when employer | s | plans? | |
| If | freeze | end their define | ed benefit how | membe | r | _? |
| If | stop e | xistingDB how _ | benefits _ | affected? | • | |
| We d | on't | to n | nembers' benefits wh | nen employer | rs stop | · |
| | to | member's benefits | employers stop | ? | | |