

PENSION CHARACTERISTICS

(This section occurs immediately after Section W)

V301__IC_210

(piSecAStartInterviewA009_SelfPrxy = SLF)

- | | | |
|---|---------------|--|
| 1 | EXPR IS FALSE | GO TO V900_LeaveBehind_IC_285 (AFTER MODULE 12) |
| 2 | EXPR IS TRUE | |

V301__IC_211

(SecJ.WORKSTATUS.J020_WorkforPay = YES)

- | | | |
|---|---------------|--|
| 1 | EXPR IS FALSE | GO TO V321_Intro_IC_214/PENSION DOCUMENTS REQUEST |
| 2 | EXPR IS TRUE | |

V301_

READ TO ALL:

We would like to learn more about what type of pension plans or retirement saving plans you may have that are connected to your current job. This is a very important issue and we want to be sure we have the right answer to this question. Please do not include Social Security, plans connected with previous jobs, IRAs not sponsored by your [business/employer], or Keogh plans.

IF R IS SELF-EMPLOYED (J022=2):

Does your current business have any pension plan or retirement saving plan?

IF R IS NOT SELF-EMPLOYED (J022 NOT 2) and HAS A UNION OR EMPLOYEE-ASSOCIATION CONTRACT (J266=1):

Does your current employer or union have any pension plan or retirement saving plan?

OTHERWISE:

Does your current employer have any pension plan or retirement saving plan?

- | | | |
|---|------------|---|
| 1 | YES | |
| 5 | NO | |
| 8 | DON'T KNOW | GO TO END OF PENSION CHARACTERISTICS |
| 9 | REFUSED | GO TO END OF PENSION CHARACTERISTICS |

V302_

In how many different plans are you included on this job?

- 0 - 7 Actual Range
- 8 DON'T KNOW
- 9 REFUSED

V303_IC_212

((V302_ > 0) AND (V302_ <= 7))

- 1 EXPR IS FALSE **GO TO END OF PENSION CHARACTERISTICS**
- 2 EXPR IS TRUE

*****BEGINNING OF V303 LOOP: QUESTIONS V303 THROUGH V318 ARE REPEATED FOR UP TO TWO PENSION AND/OR RETIREMENT SAVINGS PLANS CONNECTED WITH R's CURRENT JOB, IF R REPORTED HAVING AT LEAST ONE PLAN AT V302.*****

V303_IC_213

**(V302_ >= plancnt) / ((THIS IS THE FIRST TIME THROUGH LOOP AND R HAS AT LEAST 1 PLAN)
OR (THIS IS THE SECOND TIME THROUGH LOOP AND R HAS AT LEAST 2 PLANS))**

- 1 EXPR IS FALSE **GO TO END OF V303 LOOP (AFTER V318)**
- 2 EXPR IS TRUE

V303_

IF (THIS IS THE FIRST TIME THROUGH THE LOOP) *and* (R HAS MORE THAN ONE PLAN (V302 >= 1)):

Now I have some questions about the most important of these plans.

IF (THIS IS THE SECOND TIME THROUGH THE LOOP) *and* (R HAS TWO PLANS (V302=2)):

Now I have some questions about the second of the two plans.

IF (THIS IS THE SECOND TIME THROUGH THE LOOP) *and* (R HAS MORE THAN TWO PLANS (V302 > 2)):

Now I have some questions about the next most important of these plans

ASK ALL Rs:

When you became eligible to participate in this plan, were you given a choice of whether to participate, were you enrolled automatically, or what?

- | | | |
|---|-----------------------------|--------------------|
| 1 | Had a choice to participate | GO TO V305_ |
| 2 | Enrolled automatically | GO TO V305_ |
| 7 | Other | |
| 8 | DON'T KNOW | GO TO V305_ |
| 9 | REFUSED | GO TO V305_ |

V304S

IWER Specify: _____

V305_

Do you receive a quarterly report indicating this plan's account balances?

- | | |
|---|------------|
| 1 | YES |
| 5 | NO |
| 8 | DON'T KNOW |
| 9 | REFUSED |

V306_

Does your [business/employer] make any contribution toward this plan?

- | | |
|---|------------|
| 1 | YES |
| 5 | NO |
| 8 | DON'T KNOW |
| 9 | REFUSED |

V307_

Are you able to choose how the money in this plan's account is invested?

- 1 YES
- 5 NO
- 8 DON'T KNOW
- 9 REFUSED

V308_

Are you able to choose how your share of contributions for this plan is invested?

- 1 Yes
- 5 No
- 6 Does not make any contribution
- 8 DON'T KNOW
- 9 REFUSED

V309_

Does this plan allow you to borrow against your pension or retirement savings?

- 1 YES
- 5 NO
- 8 DON'T KNOW
- 9 REFUSED

V310_

If you [stop working at this business/leave this employer] reaching this plan's early retirement age, could you receive a lump sum payment from the plan?

- 1 YES
- 5 NO
- 8 DON'T KNOW
- 9 REFUSED

V311_

When you retire, do you expect to receive periodic pension benefits from this plan for as long as you live?

- 1 YES
- 5 NO
- 8 DON'T KNOW
- 9 REFUSED

V312_

Do you know what the technical name or type of this plan is (or what your employer calls it)? For example 401k, defined benefit, or something else?

- | | | |
|---|------------|-------------------------------------|
| 1 | YES | |
| 5 | NO | GO TO V315_ |
| 8 | DON'T KNOW | GO TO V315_ |
| 9 | REFUSED | GO TO END OF V303 LOOP (AFTER V318) |

V313_

(What type of plan is it?)

- | | | |
|----|--------------------------------------|-------------------------------------|
| 1 | 401K Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 2 | 403B Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 3 | 457 Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 4 | Thrift or Savings Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 5 | Profit-sharing Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 6 | Employee Stock Ownership Plan (ESOP) | GO TO END OF V303 LOOP (AFTER V318) |
| 7 | Money Purchase | GO TO END OF V303 LOOP (AFTER V318) |
| 8 | Cash Balance Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 9 | Portable Cash Option Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 10 | Supplemental Retirement Account | GO TO END OF V303 LOOP (AFTER V318) |
| 11 | Standard Defined Benefit | GO TO END OF V303 LOOP (AFTER V318) |
| 12 | Defined Contribution | GO TO END OF V303 LOOP (AFTER V318) |
| 13 | Regular Retirement Payments | GO TO V317_ |
| 14 | Account | GO TO END OF V303 LOOP (AFTER V318) |
| 15 | Combination plan | GO TO END OF V303 LOOP (AFTER V318) |
| 97 | Something Else | |
| 98 | DON'T KNOW | GO TO V315_ |
| 99 | REFUSED | GO TO END OF V303 LOOP (AFTER V318) |

V314S

IWER Specify: _____

GO TO END OF V303 LOOP (AFTER V318)

V315_

IF THIS IS A FACE-TO-FACE IW (V800_FTF = YES):

I'm going to show you a list of pension plan types. Please tell me if you think any of these applies to your pension or retirement plan.

OTHERWISE:

I'm going to read you a list of pension plan types. Please tell me if you think any of these applies to your pension or retirement plan.

Is it a 401(k) or 403(b) account, a 457 plan, a thrift or saving plan, a profit sharing plan, an employee stock ownership plan, a money purchase plan, a 'cash balance' plan, a portable cash option plan, a supplemental retirement account, a standard defined benefit plan, a defined contribution plan, or is it something else?

IF R IS NOT SELF-EMPLOYED (J021 NOT 2):

(What does your employer call it?)

- | | | |
|----|--------------------------------------|--|
| 1 | 401K Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 2 | 403B Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 3 | 457 Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 4 | Thrift or Savings Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 5 | Profit-sharing Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 6 | Employee Stock Ownership Plan (ESOP) | GO TO END OF V303 LOOP (AFTER V318) |
| 7 | Money Purchase | GO TO END OF V303 LOOP (AFTER V318) |
| 8 | Cash Balance Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 9 | Portable Cash Option Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 10 | Supplemental Retirement Account | GO TO END OF V303 LOOP (AFTER V318) |
| 11 | Standard Defined Benefit | GO TO END OF V303 LOOP (AFTER V318) |
| 12 | Defined Contribution | GO TO END OF V303 LOOP (AFTER V318) |
| 97 | Something Else | |
| 98 | DON'T KNOW | GO TO V317_ |
| 99 | REFUSED | GO TO END OF V303 LOOP (AFTER V318) |

V316S

IWER Specify: _____

GO TO END OF V303 LOOP (AFTER V318)

V317_

Is it a standard defined-benefit plan where benefits are usually based on a formula involving age, years of service and a percent of your final salary? Or it is something else?

IF R IS NOT SELF-EMPLOYED (J021 NOT 2):
(What does your employer call it?)

- | | | |
|---|-------------------------------|--|
| 1 | Standard Defined Benefit Plan | GO TO END OF V303 LOOP (AFTER V318) |
| 2 | Something else | |
| 8 | DON'T KNOW | GO TO END OF V303 LOOP (AFTER V318) |
| 9 | REFUSED | GO TO END OF V303 LOOP (AFTER V318) |

V318S

IWER Specify: _____

*****END OF V303 LOOP: IF THERE IS A SECOND PENSION/RETIREMENT SAVINGS PLAN (V302 >= 2), QUESTIONS V303 THROUGH V318 ARE REPEATED ONLY FOR THAT SECOND PLAN. IF THERE IS NOT A SECOND PLAN OR WE HAVE ALREADY ASKED ABOUT TWO PLANS,**

GO TO V321_Intro_IC_214/PENSION DOCUMENTS REQUEST.***

END OF PENSION CHARACTERISTICS