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

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 A NEW INTERVIEW R (Z076=5)

THIS IS A PROXY INTERVIEW (A009={2 or 3}) or (A009 NOT 1);
   THIS IS A SELF INTERVIEW (A009=1)

R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2})

R IS MARRIED (X065=1);
  R IS PARTNERED (X065=3);
  R IS SINGLE (X065=6)

R IS WORKING FOR PAY (J020=1);
  R IS NOT CURRENTLY WORKING (J020=5)

* A variable fieldname and code reference is shown at its first occurrence in the questionnaire, but in some cases, especially when it is common, is not shown after that.
L005 BRANCHPOINT: IF R NEVER WORKED FOR PAY (K003=(5 or DK or RF)) or THIS IS A REINTERVIEW R (Z076=1), GO TO SECTION M

IF R REPORTED THAT HAS NOT WORKED FOR PAY IN 20 YEARS OR MORE (per K004 or K005), GO TO L068

IF R REFUSED TO SAY WHEN HE/SHE LAST WORKED ((K004 or K005)=RF), GO TO SECTION M

L005
Besides [your current job/the job you just told me about], have you worked for any other employer for at least 5 years or more, including self-employment?

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

GO TO L039 BRANCHPOINT (AFTER LW072_2)

L006
For how many such employers have you worked?

1. ONE  2. TWO  3. THREE  4. FOUR

5. FIVE OR MORE  8. DK  9. RF

L007
(I want to ask about the most recent such job.)
Were you working for someone else, were you self-employed, or what?

[IWER: IF R SAYS, ‘I RAN MY OWN BUSINESS’ ENTER ‘SELF-EMPLOYED’]

1. SOMEONE ELSE  2. SELF-EMPLOYED  8. DK  9. RF

GO TO L009

L008 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023=(1 or 2)), GO TO L009
L008
For whom did you work?
(What is the (company's/organization's) name?)

__________     ____________
EMPLOYER NAME  DK          RF

L009
When did you start working for [that employer/yourself]?

__________     ____________
YEAR          OR          YEAR
L009          L010       AGO
OR
OR
L011       _________
YEARS AGO    AT AGE

L013
IF SELF-EMPLOYED (L007=2):
What kind of industry did you work in? That is, what did your company do
or make?
(What industry did you typically work in?)

IF NOT SELF-EMPLOYED(L007 NOT 2):
What kind of business or industry did you work in -- that is, what did
they make or do at the place where you worked?

__________     ____________
INDUSTRY
DK          RF

L014 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2) or R IS FROM (AHEAD or CODA)
COHORT (X023={1 or 2}), GO TO L015

L014
What was the official title of your job?
(The title that your employer used?)

__________     ____________
TITLE
DK          RF
L015
What sort of work did you do?
(Tell me a little more about what you did.)

TYPE OF WORK

L016
When did you [leave that employer/stop working for yourself]?

OR

YEAR

OR

YEARS AGO

AT AGE

L020
During your last full year at that job, how many hours a week did you usually work?

HOURS PER WEEK

L021
INER: READ SLOWLY:
Counting paid vacations as weeks of work, how many weeks did you work that year?

NUMBER OF WEEKS

L096 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2) or R IS FROM (AHEAD or CODA) COHORT (X023=(1 or 2)), GO TO L022

L096
Were you salaried on that job, paid by the hour, or what?

1. SALARIED
2. HOURLY
3. PIECEWORK/COMMISSION
7. OTHER/COMBINATION
8. DK
9. RF
L022
How much were you earning, before taxes and other deductions, that year?
[IWER: IF RESPONDENT WAS A TEACHER, RECORD ANNUAL SALARY]
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]
[IWER: USE ZERO FOR NONE]

AMOUNT

0  DK  RF

GO TO L025 BRANCHPOINT

L023
[IWER: PROBE IF NECESSARY]
Was that per hour, week, month, or year?
PER:

1. HOUR  2. WEEK  3. EVERY TWO WEEKS/Bi-WEEKLY  4. MONTH  5. TWICE A MONTH

6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

L024

L095 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO L027
IF R WAS SELF-EMPLOYED (L007=2) GO TO L025

L095
Were you covered on that job by a union or employee-association contract?

1. YES  5. NO  8. DK  9. RF
L025

Why did you [stop working at this business/leave that employer?]

[ IWER: ASK IF NECESSARY]
(Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)

[ IWER: ENTER ALL THAT APPLY]

<table>
<thead>
<tr>
<th>1. BUSINESS CLOSED</th>
<th>2. LAID OFF/LET GO</th>
<th>3. POOR HEALTH/DISABLED</th>
<th>4. FAMILY CARE</th>
<th>5. BETTER JOB</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. QUIT</td>
<td>7. RETIRED</td>
<td>97. OTHER (SPECIFY)</td>
<td>98. DK</td>
<td>99. RF</td>
</tr>
</tbody>
</table>

L027

IF R IS SELF-EMPLOYED (L007=2):
Aside from IRAs not sponsored by your business or Keogh Plans, were you included in a pension or retirement plan, or in any tax-deferred savings plan, through your work when you worked for yourself?

OTHERWISE:
Were you included in a pension or retirement plan, or in any tax-deferred savings plan, through your work when you worked for that employer?

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

L028 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO L068

IF R DID NOT REPORT THAT WAS INCLUDED IN A PENSION PLAN (L027={5 or DK or RF}), GO TO L031 BRANCHPOINT

L028

In how many different pension plans were you included on this job?

1 — 8 PLANS

<table>
<thead>
<tr>
<th>NUMBER OF PLANS</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO BEGINNING OF LW001_3 LOOP</td>
<td>GO TO LW158_4 BRANCHPOINT</td>
<td>GO TO LW158_4 BRANCHPOINT</td>
<td></td>
</tr>
</tbody>
</table>
Is this just one plan or more than one?

1. ONE PLAN  3. MORE THAN ONE  8. DK  9. RF

GO TO LW158_4
BRANCHPOINT
BEGINNING OF PENSION BLOCK-3:
(LW001_3 — LW042_3)

NOTE: THE FOLLOWING PENSION LOOP (LW001_3 — LW042_3) IS A REPLICATE OF THAT APPEARING IN SECTION J (JW001_1 — JW042_1) (EXCEPT THAT QUESTIONS LW029 & LW034 WERE ADDED TO THE FIRST OCCURRENCE OF THE BLOCK IN L) AND IS KNOWN AS THE SECTION J PENSION BLOCK.

***BEGINNING OF LW001_3 LOOP: QUESTIONS LW001_3 THROUGH LW042_3 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT L028 (L028 =\{1-8\}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT L029 (L029 ={1 or 3}).***

LW001_3

IF THIS IS THE FIRST PLAN and \{R HAS MORE THAN ONE PLAN (L028 \geq 2 or L029=3):
Now I have some questions about the most important of these plans. I would like to know what type of plan this was.

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN FOR (L028 \geq 2) or THE SECOND PLAN FOR (L029=3):
Now I have some questions about the next most important of these plans. I would like to know what type of plan this was.

IF R HAS ONLY ONE PLAN ((L028 or L029)=1):
I would like to know what type of plan this was.

READ TO ALL Rs ON THE FIRST LOOP:
In some retirement plans, call them Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, call them Type B, money is accumulated in an account for you.

NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER’s DISCRETION.

ASK ALL Rs:
Was your plan Type A or Type B?

[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS “BOTH”.]
DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT-SHARING, MONEY PURCHASE PLANS, AND CASH BALANCE PLANS ARE ALL TYPE B RETIREMENT PLANS.
TYPE A PLANS ARE OFTEN CALLED "DEFINED BENEFIT" PLANS.
TYPE B PLANS ARE OFTEN CALLED "DEFINED CONTRIBUTION."

1. TYPE A  2. TYPE B  3. BOTH TYPES  8. DK  9. RF


LW002_3
IF R HAS BOTH TYPES OF PLAN (LW001_3=3):
For the part of your pension where money is accumulated in an account, how much money was in your account when you left that [business/employer]?

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

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]
[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO LW006_3

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

LW003_3 - LW005_3 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURES: 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 X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
LW006_3
When you left that [business/employer], did you withdraw the money, roll it over into an IRA, leave it to accumulate in the old plan, convert it to an annuity, transfer it to a new employer, did you lose your benefits, did you receive or are you receiving one or more installments, or what?

[IWER: DO NOT PROBE, BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS]

1. WITHDREW THE MONEY
2. ROLLED OVER INTO IRA
3. LEFT TO ACCUMULATE
4. CONVERT TO ANNUITY
5. TRANSFERRED TO NEW EMPLOYER
6. LOST BENEFITS
7. RECEIVED/RECEIVING INSTALLMENTS
97. OTHER (SPECIFY)
98. DK
99. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY OTHER RESPONSE.

LW065_3 BRANCHPOINT: IF R (WITHDREW THE MONEY or LOST BENEFITS)
(LW006_3={1 or 6}), GO TO LW008_3 BRANCHPOINT

LW008_3 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW006_3=3 ONLY), GO TO LW009_3

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_3 NOT 3), GO TO LW063_3 BRANCHPOINT

LW008_3
How much money did you leave in the old account to accumulate?

______ AMOUNT
LW063_3 BRANCHPOINT: IF R (DID NOT RECEIVE OR IS NOT RECEIVING) {ONE OR MORE} INSTALLMENTS (LW006_3 NOT 7), GO TO LW009_3 BRANCHPOINT

How much money in total did you receive in installments?

__________   DK   RF
AMOUNT

LW009_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_3 NOT 3) and R (DID NOT RECEIVE OR IS NOT RECEIVING) {ONE OR MORE} INSTALLMENTS (LW006_3 NOT 7), GO TO LW013_3 BRANCHPOINT

How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

__________   DK   RF
AMOUNT

GO TO LW013_3 BRANCHPOINT

LW010_3 - LW012_3 Unfolding Sequence
Question text: Does it amount to less than $____, more than $____, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $10,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW013_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (LW006_3 NOT 4), GO TO LW018_3 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (LW006_3=4 ONLY), GO TO LW014_3
LW013_3
How much did you convert to an annuity?

__________  DK  RF
AMOUNT

LW014_3
How old were you when you started receiving the benefits from that annuity?

[IWER: IF R INDICATES BENEFITS HAVE NOT YET STARTED, ASK AT WHAT AGE THEY WILL BEGIN, AND NOTE THIS IN COMMENT BOX]

50-80  AGE

__________  DK  RF
AGE

LW015_3
How much are the benefits from that annuity per month or year?

[IWER: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE]

__________  0  DK  RF
AMOUNT

GO TO LW049_3
(AFTER LW017_3)

LW016_3
[IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

LW017_3
LW049_3
IF R IS MARRIED/PARTNERED (X065={1 or 3}):
Will this payment continue only as long as you live, as long as either
you or your [husband/wife/partner] live, is it for a fixed time period,
or what?

OTHERWISE:
Will this payment continue as long as you live, is it for a fixed time
period, or what?

1. AS LONG AS
   R LIVES

2. AS LONG AS R OR
   SPOUSE/PARTNER LIVES

3. FOR A FIXED TIME
   PERIOD

GO TO LW054_3 BRANCHPOINT

7. OTHER (SPECIFY)

8. DK

9. RF

LW050_3

GO TO LW054_3 BRANCHPOINT

NOTE: CODE 2 IS NOT SEEN FOR NON-COUPLED Rs.

LW051_3
What is that time period?

OR

LW051_3
UNTIL YEAR

OR

LW052_3
UNTIL AGE

OR

LW053_3
YEARS

LW054_3 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),
GO TO LW018_3 BRANCHPOINT

LW054_3
If you or your [husband/wife/partner] should die, will the income from
the annuity change, stay the same, or what?

1. CHANGE

3. STAY THE
   SAME

7. OTHER (SPECIFY)

8. DK

9. RF

LW055_3

LW018_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS
ROLLED OVER INTO AN IRA (LW006_3 NOT 2) or THAT WAS ONLY
RESPONSE (LW006_3=2 ONLY), GO TO LW019_3 BRANCHPOINT
LW018_3
How much did the rollover amount to?

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tbody>
<tr>
<td>DK</td>
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<tr>
<td>RF</td>
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</tbody>
</table>

LW019_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (LW006_3 NOT 5) or THAT WAS ONLY RESPONSE (LW006_3=5 ONLY), GO TO W056_3 BRANCHPOINT

LW019_3
How much did the transfer amount to?

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tbody>
<tr>
<td>DK</td>
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<tr>
<td>RF</td>
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</table>

LW056_3 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY (LW006_3 NOT 1), GO TO LW021_3 BRANCHPOINT

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tbody>
<tr>
<td>DK</td>
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<td>RF</td>
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LW056_3
How much money did you withdraw?

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tbody>
<tr>
<td>DK</td>
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<td>RF</td>
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LW057_3
What did you do with the money?

<p>| | | | |</p>
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<tr>
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<tbody>
<tr>
<td>1. BOUGHT</td>
<td>2. SPENT</td>
<td>3. SAVED/INVESTED</td>
<td>4. PAID OFF DEBT</td>
</tr>
<tr>
<td>DURABLES</td>
<td>IT</td>
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<tbody>
<tr>
<td>5. ROLLED INTO IRA</td>
<td>7. OTHER (SPECIFY)</td>
<td>8. DK</td>
<td>9. RF</td>
</tr>
</tbody>
</table>

LW021_3 BRANCHPOINT: IF PLAN IS TYPE B ONLY (LW001_3=2), GO TO LW042_3
LW021_3
IF R’s PLAN IS BOTH TYPE A AND TYPE B or R DIDN’T KNOW
(LW001_3={3 or 8}):
Now about the part of your pension where benefits are based on a
formula.

ASK OF ALL:
Do you expect to receive benefits from this plan in the future, are you
receiving benefits now, did you get a cash settlement or a lump-sum
payment when you left, did you lose your benefits, did you roll it over
into an IRA, or what?

[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE
FOLLOW-UP QUESTIONS]

1. EXPECT
   FUTURE BENEFITS
2. RECEIVING
   BENEFITS NOW
3. RECEIVED CASH
   SETTLEMENT/LUMP-SUM
4. ROLLED OVER
   INTO IRA
6. LOST BENEFITS
7. OTHER (SPECIFY)
8. DK
9. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY
OTHER RESPONSE.

LW064_3 BRANCHPOINT: IF R REPORTED (RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST
BENEFITS) LW021_3={3 or 6}), GO TO LW023_3 BRANCHPOINT

LW064_3
Were you allowed to receive benefits as a cash settlement or a lump-sum
payment?

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

LW023_3 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW
(LW021_3 NOT 2), GO TO LW030_3 BRANCHPOINT
In what month and year did you start to receive these benefits?

MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

YEAR

How much are the benefits per month or year?

[REW: DO NOT PROBE DK/RF]

AMOUNT

0  DK  RF

GO TO LW026_3  GO TO LW028_3

J116_3 - J118_3 Unfolding Sequence
Question text: Do they amount to less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $200, $400, $1,200, $1,600
RANDOM ENTRY POINTS: $400, $1,200
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW026_3 BRANCHPOINT: GO TO LW028_3

Is that per month or year?

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

LW027_3
LW028_3
Are the benefits adjusted for changes in the cost of living?

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

GO TO LW059_3

LW029_3
Have they ever been adjusted for changes in the cost of living?

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

GO TO LW030_3 BRANCHPOINT

LW059_3
Are the benefits adjusted automatically?

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

LW030_3 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED CASH SETTLEMENT/LUMP-SUM (LW021_3 NOT 3), GO TO LW033_3 BRANCHPOINT

LW030_3
How much did the cash settlement amount to?

[DIVERSE: DO NOT PROBE DK/RF]

AMOUNT

GO TO LW031_3

J123_3 - J125_3 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $2,000, $6,000, $60,000, $250,000
RANDOM ENTRY POINTS: $6,000, $60,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
What did you do with the money?

1. BOUGHT DURABLES  2. SPENT IT  3. SAVED/INVESTED  4. PAID OFF DEBT

5. ROLLED INTO IRA  7. OTHER (SPECIFY)  8. DK  9. RF

NOTE: THE IWER MAY CHOOSE AS MANY RESPONSES AS APPLY.

How much did the rollover amount to?

IRA ROLLOVER

AMOUNT

How many years altogether were you included in this plan?

[IWER: INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN]
[IWER: ROUND THE VALUE TO THE NEAREST YEAR]

YEARS

LW035_3 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 or 3}),
GO TO LW042_3
LW035_3
At what age do you expect to start receiving (the rest of your) benefits from this plan?
40-94 AGE

96 ALREADY RECEIVING ALL BENEFITS

GO BACK TO LW021_3 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW021_3=2)

9. RF

LW036_3
About how much do you expect these benefits to be, either as a percent of your pay when you left that job, or as an amount per month or year when you start receiving them?

1. PERCENT OF PAY

2. AMOUNT PER MONTH/YEAR

3. LUMP SUM

8. DK

GO TO LW041_3

GO TO LW042_3

LW037_3
[IWER: ENTER PERCENT OF FINAL PAY]

PERCENT

GO TO LW042_3
LW038_3
[IWER: PROBE IF NECESSARY]
How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
</tr>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>

GO TO LW039_3
GO TO LW042_3

J133_3 - J135_3 Unfolding Sequence
Question text: Do you expect a total of less than $___ per year, more than $___ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $500, $1,000, $2,000, $3,000
RANDOM ENTRY POINTS: $1,000, $2,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW039_3 BRANCHPOINT: GO TO LW042_3

LW039_3
[IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:

<table>
<thead>
<tr>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>7. OTHER (SPECIFY)</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>LW040_3</td>
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</tr>
</tbody>
</table>

GO TO LW042_3

LW041_3
[IWER: ENTER LUMP SUM AMOUNT]

<table>
<thead>
<tr>
<th>AMOUNT</th>
</tr>
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<tbody>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>
LW042_3
What is the earliest age at which you could have left that job and begun to receive pension benefits from this plan?

30-80 AGE

____________  95  NO AGE REQUIREMENT  DK  RF

AGE

***END OF LW001_3 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN AT L028, REPEAT QUESTIONS LW001_3 THROUGH LW042_3 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT L028 (L028=(2-8)) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT L029 (L029=3). IF NOT, CONTINUE ON TO LW158_4 BRANCHPOINT.***

END OF PENSION BLOCK-3:
(LW001_3 — LW042_3)

LW158_4 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2), GO TO L031 BRANCHPOINT

BEGINNING OF EMPLOYER INFORMATION BLOCK-4:
(LW158_4 — LW165_4)

NOTE: THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (LW158_4 THROUGH LW165_4) IS A REPLICATE OF THAT APPEARING IN SECTION J (JW158_1 — JW165_1) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK.

LW158_4
IWER: READ TO ALL RESPONDENTS:
We would like to obtain complete information about fringe benefits for employees like you. In order to do this, we need the full name and address of that employer, the employer we were just talking about.

For whom did you work on that job?

What is the (company's/organization's) name?

____________  DK  RF

COMPANY NAME

GO TO L031 BRANCHPOINT
What is the address of the place where you work(ed)?

[IWER: PROBE IF NECESSARY]
I will need the mailing address, city, state, and zip code.

ADDRESS 1

ADDRESS 2

CITY

STATE

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

ZIP

PHONE NUMBER

END OF EMPLOYER INFORMATION BLOCK-4:
(LW158_4 — LW165_4)
L031 BRANCHPOINT: IF R HAS HAD ONLY ONE OTHER JOB THAT HAS LASTED 5 YEARS OR MORE (L006=1), GO TO L039 BRANCHPOINT (AFTER LW072_2)

L031
Besides the jobs you have already told me about, have you worked for any other employer including self-employment where you were included in a pension or retirement plan, or in a tax-deferred savings plan of some sort?

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

GO TO L039 BRANCHPOINT (AFTER LW072_2)

L032
How many such employers have you worked for?
(Besides the ones you have already told me about.)

[IWER: WHERE R WAS INCLUDED IN A PENSION OR RETIREMENT PLAN]

__________________________  DK  RF

NUMBER OF EMPLOYERS
***BEGINNING OF L034 LOOP: REPEAT L034 THROUGH W041_4 FOR FIRST AND SECOND EMPLOYERS MENTIONED.***

L034  When did you start working for [that/the first such/the next such] employer?

  ________________
  YEAR

DK  RF

L035  And when did you leave?

  ________________
  YEAR

DK  RF

L036  How much were you earning when you left?

[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

[IWER: USE ZERO FOR NONE]

  ________________
  AMOUNT

0  DK  RF

   GO TO LW001_4

L037  [IWER: PROBE IF NECESSARY]

Was that per hour, week, month, or year?

PER:

1. HOUR     2. WEEK     3. EVERY TWO WEEKS/BI-WEEKLY     4. MONTH

5. TWICE A MONTH

6. YEAR     7. OTHER (SPECIFY)

8. DK  9. RF

L038
BEGINNING OF PENSION BLOCK-4  
(LW001_4 – LW041_4)

NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS (LW001_4 THROUGH LW041_4) IS A  
REPLICATE OF THAT APPEARING IN SECTION J (JW001_1 – JW041_1) AND IS  
KNOWN AS THE SECTION J PENSION BLOCK.

LW001_4

I would like to know about the type of the most important pension or  
retirement plan you had.

READ TO ALL Rs ON THE FIRST LOOP:
In some retirement plans, call them Type A, benefits are usually based  
on a formula involving age, years of service and salary. In other plans,  
call them Type B, money is accumulated in an account for you.

NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION,  
ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER’s DISCRETION.

Was your plan Type A or Type B?

[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS  
SEPARATE PLANS RATHER THAN COMBINING THEM AS “BOTH”.

<table>
<thead>
<tr>
<th>1. TYPE A</th>
<th>2. TYPE B</th>
<th>3. BOTH TYPES</th>
<th>8. DK</th>
<th>9. RF</th>
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<tr>
<td>GO TO</td>
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<tr>
<td>LW021_4</td>
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</table>

DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT-  
SHARING, MONEY PURCHASE PLANS, AND CASH BALANCE PLANS ARE ALL TYPE B  
RETIREMENT PLANS.
TYPE A PLANS ARE OFTEN CALLED "DEFINED BENEFIT" PLANS.  
TYPE B PLANS ARE OFTEN CALLED "DEFINED CONTRIBUTION."
LW002_4
IF R HAS BOTH TYPES OF PLAN (LW001_4=3):
For the part of your pension where money is accumulated in an account,
how much money was in your account when you left that job?

OTHERWISE:
How much money was in your account when you left that job?

[IWER: IF R SAYS 'DOES NOT HAVE AN ACCOUNT', ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

<table>
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<tr>
<th>AMOUNT</th>
<th>DK</th>
<th>RF</th>
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</thead>
</table>

GO TO LW006_4

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

LW003_4 - LW005_4 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?

PROCEDURES: 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 X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW006_4
When you left that job, did you withdraw the money, roll it over into an IRA, leave it to accumulate in the old plan, convert it to an annuity, transfer it to a new employer, did you lose your benefits, did you receive or are you receiving one or more installments, or what?

[IWER: DO NOT PROBE, BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS]

1. WITHDREW THE MONEY  2. ROLLED OVER INTO IRA  3. LEFT TO ACCUMULATE  4. CONVERT TO ANNUITY  5. TRANSFERRED TO NEW EMPLOYER
6. LOST BENEFITS  7. RECEIVED/RECEIVING INSTALLMENTS  97. OTHER (SPECIFY)  98. DK  99. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY OTHER RESPONSE.

LW065_4 BRANCHPOINT: IF R [WITHDREW THE MONEY or LOST BENEFITS] (LW006_4={1 or 6}), GO TO LW008_4 BRANCHPOINT
**Were you allowed to receive benefits in a lump-sum payment?**

<p>| | |</p>
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<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td>8. DK</td>
<td>9. RF</td>
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</table>

**LW008_4 BRANCHPOINT:** IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW006_4=3 ONLY), GO TO LW009_4

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_4 NOT 3), GO TO LW063_4 BRANCHPOINT

**LW008_4**

How much money did you leave in the old account to accumulate?

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<td>DK</td>
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**LW063_4 BRANCHPOINT:** IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_4 NOT 7), GO TO LW009_4 BRANCHPOINT

**LW063_4**

How much money in total did you receive in installments?

<p>| | |</p>
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<td>AMOUNT</td>
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<td>DK</td>
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**LW009_4 BRANCHPOINT:** IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_4 NOT 3) and R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_4 NOT 7), GO TO LW013_4 BRANCHPOINT
LW009_4
How much is in that account now?
[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO LW013_4 BRANCHPOINT

LW010_4 - LW012_4 Unfolding Sequence
Question text: Does it amount to less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $10,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW013_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS
CONVERTED TO AN ANNUITY (LW006_4 NOT 4), GO TO LW018_4
BRANCHPOINT
IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (LW006_4=4 ONLY), GO TO LW014_4

LW013_4
How much did you convert to an annuity?

AMOUNT

LW014_4
How old were you when you started receiving the benefits from that annuity?

[IWER: IF R INDICATES BENEFITS HAVE NOT YET STARTED, ASK AT WHAT AGE THEY WILL BEGIN, AND NOTE THIS IN COMMENT BOX]

50-80 AGE

AGE
LW015_4
How much are the benefits from that annuity per month or year?

[IWER: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE]

AMOUNT

0  DK  RF

GO TO LW049_4 (AFTER LW017_4)

LW016_4
[IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

LW049_4
IF R IS MARRIED/PARTNERED (X065={1 or 3}):
Will this payment continue only as long as you live, as long as either you or your [husband/wife/partner] live, is it for a fixed time period, or what?

OTHERWISE:
Will this payment continue as long as you live, is it for a fixed time period, or what?

1. AS LONG AS R LIVES  2. AS LONG AS R OR SPOUSE/PARTNER LIVES  3. FOR A FIXED TIME PERIOD

GO TO LW054_4 BRANCHPOINT

7. OTHER (SPECIFY)  8. DK  9. RF

GO TO LW054_4 BRANCHPOINT

NOTE: CODE 2 IS NOT SEEN FOR NON-COUPLED Rs.

LW051_4
What is that time period?

OR

LW051_4  LW052_4  LW053_4
UNTIL YEAR  UNTIL AGE  YEARS

DK  RF

LW054_4 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO LW018_4 BRANCHPOINT
LW054_4
If you or your [husband/wife/partner] should die, will the income from the annuity change, stay the same, or what?

1. CHANGE  3. STAY THE SAME  7. OTHER (SPECIFY)  8. DK  9. RF

LW055_4

LW018_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (LW006_4 NOT 2) or THAT WAS ONLY RESPONSE (LW006_4=2 ONLY), GO TO LW019_4 BRANCHPOINT

LW018_4
How much did the rollover amount to?

________________________  DK  RF
AMOUNT

LW019_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (LW006_4 NOT 5) or THAT WAS ONLY RESPONSE (LW006_4=5 ONLY), GO TO LW056_4 BRANCHPOINT

LW019_4
How much did the transfer amount to?

________________________  DK  RF
AMOUNT

LW056_4 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY (LW006_4 NOT 1), GO TO LW021_4 BRANCHPOINT

IF R WITHDREW THE MONEY ONLY (LW006_4=1 ONLY),
GO TO LW057_4

LW056_4
How much money did you withdraw?

________________________  DK  RF
AMOUNT

LW057_4
What did you do with the money?

1. BOUGHT DURABLES  2. SPENT IT  3. SAVED/INVESTED  4. PAID OFF DEBT
5. ROLLED INTO IRA  7. OTHER (SPECIFY)  8. DK  9. RF

LW021_4 BRANCHPOINT: IF PLAN IS TYPE B ONLY (LW001_4=2), GO TO END OF L034 LOOP (AFTER LW041_4)

LW021_4

IF R’s PLAN IS BOTH TYPE A AND TYPE B or R DIDN’T KNOW (LW001_4={3 or 8}):
Now about the part of your pension where benefits are based on a formula.

ASK OF ALL: Do you expect to receive benefits from this plan in the future, are you receiving benefits now, did you get a cash settlement or a lump-sum payment when you left, did you lose your benefits, did you roll it over into an IRA, or what?

[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS]

1. EXPECT FUTURE BENEFITS  2. RECEIVING BENEFITS NOW  3. RECEIVED CASH SETTLEMENT/LUMP-SUM  4. ROLLED OVER INTO IRA

6. LOST BENEFITS  7. OTHER (SPECIFY)  8. DK  9. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY OTHER RESPONSE.

LW064_4 BRANCHPOINT: IF R (REPORTED RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST BENEFITS) LW021_4={3 or 6}, GO TO LW023_4 BRANCHPOINT

LW064_4

Were you allowed to receive benefits as a cash settlement or a lump-sum payment?

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

LW023_4 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW (LW021_4 NOT 2), GO TO LW030_4 BRANCHPOINT

LW023_4

In what month and year did you start to receive these benefits?

LW023_4
MONTH:
LW025_4
How much are the benefits per month or year?

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tbody>
<tr>
<td>0</td>
</tr>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>

GO TO LW026_4  GO TO LW028_4

J116_4 - J118_4 Unfolding Sequence
Question text: Do they amount to less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $200, $400, $1,200, $1,600
RANDOM ENTRY POINTS: $400, $1,200
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW026_4 BRANCHPOINT: GO TO LW028_4

LW026_4

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

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

LW028_4
Are the benefits adjusted for changes in the cost of living?

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

GO TO LW059_4

LW029_4
Have they ever been adjusted for changes in the cost of living?

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

GO TO LW030_4 BRANCHPOINT

LW059_4
Are the benefits adjusted automatically?

| 1. YES | 5. NO | 8. DK | 9. RF |
LW030_4 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED CASH SETTLEMENT/LUMP-SUM (LW021_4 NOT 3), GO TO LW033_4 BRANCHPOINT

LW030_4
How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

__________

DK RF

GO TO LW031_4

J123_4 - J125_4 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $2,000, $6,000, $60,000, $250,000
RANDOM ENTRY POINTS: $6,000, $60,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW031_4
What did you do with the money?

1. BOUGHT DURABLES 2. SPENT IT 3. SAVED/INVESTED 4. PAID OFF DEBT

5. ROLLED INTO IRA 7. OTHER (SPECIFY) 8. DK 9. RF

NOTE: THE IWER MAY CHOOSE AS MANY RESPONES AS APPLY.

LW033_4 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA (LW021_4 NOT 4), GO TO LW034_4 BRANCHPOINT
LW033_4
How much did the rollover amount to?
IRA ROLLOVER

DK RF

AMOUNT

LW034_4 BRANCHPOINT: IF R DID NOT REPORT THAT IS EXPECTING FUTURE BENEFITS (LW021_4 NOT 1), GO TO END OF L034 LOOP (AFTER LW041_4)

LW034_4
How many years altogether were you included in this plan?
[IWER: INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN]
[IWER: ROUND THE VALUE TO THE NEAREST YEAR]

DK RF

YEARS

LW035_4 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 or 3}), GO TO END OF L034 LOOP (AFTER LW041_4)

LW035_4
At what age do you expect to start receiving (the rest of your) benefits from this plan?
40-94 AGE

96 ALREADY RECEIVING ALL BENEFITS

DK RF

AGE

GO BACK TO LW021_4 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW021_4=2)

GO TO END OF L034 LOOP (AFTER LW041_4)
LW036_4
About how much do you expect these benefits to be, either as a percent of your pay when you left that job, or as an amount per month or year when you start receiving them?

1. PERCENT OF PAY
2. AMOUNT PER MONTH/YEAR
3. LUMP SUM
8. DK
9. RF

GO TO LW038_4
GO TO LW041_4
GO TO END OF L034 LOOP (AFTER LW041_4)

LW037_4
[IWER: ENTER PERCENT OF FINAL PAY]

PERCENT
DK
RF

GO TO END OF L034 LOOP (AFTER LW041_4)
LW038_4
[IWER: PROBE IF NECESSARY]
How much do you expect to receive?
[IWER: DO NOT PROBE DK/RF]

AMOUNT

0
DK
RF

GO TO LW039_4

GO TO END OF L034 LOOP (AFTER LW041_4)

J133_4 – J135_4 Unfolding Sequence
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $500, $1,000, $2,000, $3,000
RANDOM ENTRY POINTS: $1,000, $2,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW039_4 BRANCHPOINT: GO TO END OF L034 LOOP (AFTER LW041_4)

LW039_4
[IWER: PROBE IF NECESSARY]
Is that per month or year?
PER:

4. MONTH
6. YEAR
7. OTHER (SPECIFY)
8. DK
9. RF

LW040_4

GO TO END OF L034 LOOP (AFTER LW041_4)

LW041_4
[IWER: ENTER LUMP SUM AMOUNT]

AMOUNT

DK
RF

END OF PENSION BLOCK-4
(LW001_4 — LW041_4)

***END OF L034 LOOP: REPEAT L034 THROUGH LW041_4 FOR SECOND EMPLOYER, IF ANY. IF NOT, CONTINUE ON TO LW066_2.***

BEGINNING OF PAST PENSION BLOCK-2
(LW066_2 — LW073_2)
READ SLOWLY:
Do you have any (other) pension plans from former jobs from which you are not currently receiving any income payments?

1. YES  2. [VOL] YES, TWO OR MORE  5. NO  8. DK  9. RF

GO TO L039 BRANCHPOINT

The next few questions relate to retirement plans from former jobs from which you are not currently receiving any income payments, and that you have not already told me about.

Thinking first about the type of plans that give regular payments, how much do you expect to receive in total from all such plans per month or per year?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R SAYS ‘DOES NOT HAVE ANY PLANS OF THIS TYPE’, ENTER [-1]]

-1  DK  RF

AMOUNT

GO TO LW069_2

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.
LW069_2
Now thinking about the type of plans that accumulate a balance and considering only retirement plans from former jobs from which you are not currently receiving any income payments, what is the sum of the balance in all the remaining pension plans where you expect to receive benefits in the future?

[IWER: IF R SAYS 'DOES NOT HAVE ANY ACCOUNT(S)', ENTER [-1]]

TOTAL BALANCE

GO TO L039 BRANCHPOINT

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

LW070_2
Could you withdraw the money from [these accounts/this account] if you wanted to?

1. YES, ALL  2. YES, SOME  5. NO  8. DK  9. RF

GO TO L039 BRANCHPOINT

LW071_2
Do you plan to withdraw money from [this account/these accounts] in the future, do you plan to convert money in [this account/these accounts] to a regular monthly annuity payment, do you plan to roll the account(s) over to an IRA, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. WITHDRAW MONEY  2. CONVERT TO ANNUITY  3. ROLL OVER TO IRA

7. OTHER (SPECIFY)  8. DK  9. RF

END OF PAST PENSION BLOCK-2
(LW066_2 — LW073_2)
L039 BRANCHPOINT: IF R IS NOT CURRENTLY WORKING (J020=5) and R LAST WORKED MORE THAN A YEAR AGO (per K004 or K005), GO TO L040

L039
Counting paid vacations as weeks of work, how many weeks did you work in the last 12 months?

[IWER: 'WEEKS WORKED' FOR THIS QUESTION COULD BE FROM R'S CURRENT JOB (AS REPORTED IN SECTION J) OR FROM THE LAST/PREVIOUS JOB R WORKED AT DURING THE LAST 12 MONTHS (AS REPORTED IN SECTION K/L)]

[IWER: COUNT PAID SICK TIME AS WORK TIME]

 NUMBER OF WEEKS

DK RF

L040
Employers sometimes encourage older workers to leave a firm at a particular time by offering a special financial incentive, like a cash bonus or improved pension benefits. These are often called ‘early retirement windows.’

Have you ever been offered such an early retirement window on any job?

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

GO TO L068

L041
How many times has this happened?

 NUMBER OF TIMES

DK RF

GO TO L068
***BEGINNING OF L043 LOOP: REPEAT L043 THROUGH L063 FOR FIRST AND LAST SPECIAL INCENTIVE THE R RECEIVED.***

L043
When was the [first/last] special incentive offered?

YEAR

DK  RF

L044
Which employer were you working for at the time?

[ IWER: ENTER FULL EMPLOYER NAME ]

EMPLOYER

DK  RF

L045
Was the special incentive a cash bonus, improved pension benefits, or what?

[ IWER: ENTER ALL THAT APPLY ]

1. CASH BONUS  2. IMPROVED PENSION BENEFITS  3. PERMANENT MEDICAL INSURANCE  4. TEMPORARY MEDICAL INSURANCE

5. TEMPORARY CASH BENEFIT  6. ADDITIONAL YEARS OF SERVICE CREDITED  7. OTHER (SPECIFY)  8. DK  9. RF

L046

L047 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED CASH BONUS (L045 NOT 1), GO TO L048 BRANCHPOINT

L047
How much did the cash bonus offer amount to?

[ IWER: USE ZERO FOR NONE ]

AMOUNT

DK  RF

L048 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED IMPROVED PENSION BENEFITS (L045 NOT 2), GO TO L051 BRANCHPOINT
L048
How much did the extra pension benefits offer amount to?

   _______  _______  _______  _______
   AMOUNT  DK        RF

GO TO L051 BRANCHPOINT

L049
[IWER: PROBE IF NECESSARY]
Was that per week, month, or year?

PER:

   _______  _______  _______  _______  _______  _______  _______  _______
   2. WEEK  4. MONTH  6. YEAR  95. LUMP SUM  97. OTHER (SPECIFY)  98. DK  99. RF

L050

L051 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED TEMPORARY MEDICAL INSURANCE (L045 NOT 4), GO TO L054 BRANCHPOINT

L051
Until what age was the temporary medical insurance offered?

   _______  _______  _______  _______  _______  _______  _______  _______
   35 — 80 AGE  95 NUMBER OF YEARS GIVEN  96 ANSWERED YEAR  DK  RF

GO TO L054 BRANCHPOINT

GO TO L053

GO TO L054 BRANCHPOINT

L052
[IWER: PROBE IF NECESSARY:]  
For how many years was the temporary medical insurance offered?

   _______  _______  _______  _______  _______  _______  _______  _______
   1 — 25 YEARS  DK  RF

YEARS

GO TO L054 BRANCHPOINT
L053

[IWER: PROBE IF NECESSARY:]

Until which year was the temporary medical insurance offered?

________________________
YEAR

DK RF

L054 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED A TEMPORARY CASH BENEFIT (L045 NOT 5), GO TO L059 BRANCHPOINT

L054

How much did the temporary cash benefits amount to?

[IWER: USE ZERO FOR NONE]

________________________
AMOUNT

0 DK RF

GO TO L056

L055

[IWER: PROBE IF NECESSARY]

Was that per month or year?

PER:

2. WEEK 4. MONTH 6. YEAR 95. LUMP SUM

97. OTHER (SPECIFY) 98. DK 99. RF

L056

Until what age was the temporary cash benefit offered?

35 — 80 AGE

________________________
AGE

95 NUMBER OF YEARS GIVEN

96 ANSWERED YEAR

DK RF

GO TO L059 BRANCHPOINT

GO TO L058

GO TO L059 BRANCHPOINT
[IWER: PROBE IF NECESSARY]
For how many years was the temporary cash benefit offered?

0 — 25 YEARS

YEARS

DK RF

L058 BRANCHPOINT: IF R DID NOT GIVE THE YEAR THAT WAS OFFERED A TEMPORARY CASH BENEFIT (L056 NOT 96), GO TO L059 BRANCHPOINT

[IWER: PROBE IF NECESSARY]
Until which year was the temporary cash benefit offered?

YEAR

DK RF

NOTE: RANGE IS 1900 TO (CURRENT YEAR + 25)

L059 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED ADDITIONAL YEARS OF SERVICE CREDIT (L045 NOT 6), GO TO L060 BRANCHPOINT

How many years of service credit were you offered?

1 — 20 YEARS

YEARS

DK RF

L060 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE OTHER SPECIAL INCENTIVES (L045 NOT 7), GO TO L061
L060
IF R MENTIONS OTHER INCENTIVES ONLY (L045=7 ONLY):
Altogether, how much did the incentive offer amount to?

OTHERWISE:
(Not including [the cash bonus, /(and) improved pension benefits, /(and) permanent medical insurance, /(and) temporary medical insurance, /(and) temporary cash benefit, /(and) additional years of service credited,])
what was the value of the other part of the (first/second) incentive offer?

NOTE: “and” IS INSERTED BETWEEN THE LAST ITEM ON THE LIST AND ITS PREDECESSOR.

[IWER: USE ZERO FOR NONE]

AMOUNT

NOTE: ALL TYPES OF INCENTIVES SELECTED AT L045 ARE INCLUDED IN THE QUESTION TEXT.

L061
Did you accept the incentive and leave that employer?

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

GO TO L063

L062
Was the special incentive important in your decision, or would you probably have left at about that time anyway?

1. IMPORTANT IN R’s DECISION  5. WOULD HAVE LEFT ANYWAY  8. DK  9. RF

GO TO END OF LOOP (AFTER L063)

L063
If you had been offered twice as much (to leave) at that time, would you have done so?

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

***END OF L043 LOOP: REPEAT L043 THROUGH L063 FOR SECOND EARLY-OUT WINDOW, IF APPLICABLE. IF NOT, CONTINUE ON TO L068.***

L068
We need a little information about jobs you might have held years ago.
In what year did you first work for six months or more?
[IWER: USE 9995 FOR NEVER]

<table>
<thead>
<tr>
<th>YEAR</th>
<th>9995 NEVER</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

**L072 BRANCHPOINT:** IF YEAR R STARTED FIRST (6 MONTHS OR MORE) JOB (AS REPORTED AT L068) WAS NO EARLIER THAN THE EARLIEST START DATE AMONG REPORTED JOBS IN SECTIONS J, K OR L, GO TO L077
Based on questions we've asked you so far, we have a good idea of your employment history since YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob). The next question refers to the period between YEAR STARTED FIRST JOB (per L068) and YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).

During how many of these years did you work six months or more?

[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

2. ALL YEARS BETWEEN FIRST JOB (L068) AND EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob)  
8. DK  
9. RF  
NO ENTRY

GO TO L076 BRANCHPOINT

OR

L071
[IWER: IF R GIVES NUMBER OF YEARS, ENTER THE NUMBER ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

NUMBER OF YEARS

NO ENTRY

GO TO L076 BRANCHPOINT
OR

L069

(Based on questions we've asked you so far, we have a good idea of your employment history since YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob). The next question refers to the period between YEAR STARTED FIRST JOB (per L068) and YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).

During how many of these years did you work six months or more?)

[IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER START YEAR ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

START YEAR

NO ENTRY

GO L076 BRANCHPOINT

AND

L070

[IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER END YEAR ON THIS SCREEN]

END YEAR
And during how many of these years did you work full time?

[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

<table>
<thead>
<tr>
<th>1. ALL OF THESE YEARS</th>
<th>2. ALL YEARS BETWEEN FIRST JOB (L068) AND EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob)</th>
<th>8. DK</th>
<th>9. RF</th>
<th>NO ENTRY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

OR

L075

[IWER: IF R GIVES NUMBER OF YEARS, ENTER THE NUMBER ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

NUMBER OF YEARS

<table>
<thead>
<tr>
<th>NO ENTRY</th>
</tr>
</thead>
</table>

OR

L073

(And during how many of these years did you work full time)?

[IWER: IF R GIVES A RANGE OF YEARS, ENTER START YEAR ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

START YEAR

<table>
<thead>
<tr>
<th>NO ENTRY</th>
</tr>
</thead>
</table>

AND

L074

[IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER END YEAR ON THIS SCREEN]

END YEAR

L077

(Remind me again...)
Have you ever been employed by a unit of a state, county, or local government?
L078

During what years were you employed by state or local governments?

FIRST EMPLOYMENT PERIOD

FROM    TO   DK   RF

L078    L079
START YEAR   END YEAR

SECOND EMPLOYMENT PERIOD

[IWER: IF R HAD ONLY ONE GOVERNMENT JOB, PRESS [ENTER] FOR NONE]

(IF [ENTER] WAS PRESSED FOR NONE AT L080, GO TO L082)

FROM    TO   DK   RF

L080    L081
START YEAR   END YEAR

L082

Aside from military service, (remind me again,) have you ever been employed by the federal government?

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

GO TO L087
L083

During what years were you employed by the federal government?

FIRST EMPLOYMENT PERIOD

FROM __________________________ TO __________________________

L083 START YEAR  L084 END YEAR

SECOND EMPLOYMENT PERIOD

[IWER: IF R HAD ONLY ONE GOVERNMENT JOB, PRESS [ENTER] FOR NONE]

(IF [ENTER] WAS PRESSED FOR NONE AT L085, GO TO L087)

FROM __________________________ TO __________________________

L085 START YEAR  L086 END YEAR

L087

Some state and local government and certain other workers have not always been covered by Social Security.

(Including the state, local, and federal jobs you just told me about and other jobs,) [did/Did] you ever work in a job where you did not pay social security taxes?

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

GO TO L092 (L ASSIST)
L088
During what years were you first employed in a job where social security
taxes were not paid?

FIRST EMPLOYMENT PERIOD

FROM __________ TO __________

L088 START YEAR          L089 END YEAR

SECOND EMPLOYMENT PERIOD

[IWER: PRESS [ENTER] FOR NONE]

(IF NONE, GO TO L092 (L ASSIST))

FROM __________ TO __________

L090 START YEAR          L091 END YEAR

L092
L ASSIST
IWER:
HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION L —
JOB HISTORY?

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 M