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 (Z076=1);
   THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW (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 (2076=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 LW073_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

GO TO L009

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]?

_________  ______  ______
OR    OR
L009   L010   L011
YEAR   YEARS AGO   AT AGE

DK    RF

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
dey 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.)

DK RF

TYPE OF WORK

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

OR OR DK RF

L016 L017 L018
YEAR YEARS AGO AT AGE

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

DK RF

HOURS PER WEEK

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

DK RF

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]

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

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 have poor health or a disability, did you leave to take care of family members, did you quit, did you retire, did ownership of your employment change, did your pension rules change, or what?)

[IWER: ENTER ALL THAT APPLY]

1. BUSINESS CLOSED
2. LAID OFF/LET GO
3. POOR HEALTH/DISABLED
4. FAMILY CARE
5. BETTER JOB
6. QUIT
7. RETIRED
9. OWNERSHIP CHANGED
10. PENSION RULES CHANGED
97. OTHER (SPECIFY)
98. DK
99. RF

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?

[IWER: IF R MENTIONS IRA OR SOCIAL SECURITY, NOTE IN COMMENT BOX AND SAY:] I will ask about these later in the interview. Here, I just want to find out about other plans operated through your previous [business/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

L029
Is this just one plan or more than one?
1. ONE PLAN  3. MORE THAN ONE  8. DK  9. RF
START HERE—EG
01/18/11

BEGINNING OF PENSION BLOCK-3:
(LW078_3 — LW077_3)

NOTE: THE FOLLOWING PENSION LOOP (LW078_3 — LW077_3) IS A REPPLICATE OF THAT
APPEARING IN SECTION J (LW078_3 THROUGH JW077_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 LW078_3 LOOP: QUESTIONS LW078_3 THROUGH LW077_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}).***

LW078_3
IF THIS IS THE FIRST PLAN and R HAD MORE THAN ONE PLAN (L028 ≥2 or
L029=3):
Now I have some questions about the most important of these plans.

What was the name of this plan?

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN (L028 ≥2) or R HAD MORE
THAT ONE PLAN L029=3):
Now I have some questions about the next most important of these plans.

What was the name of this plan?

IF R HAD ONLY ONE PLAN ((L028 or L029)=1):
What was the name of this plan?

NAME OF PLAN

DK  RF
Was it a 401K, a Supplemental Retirement Account (SRA), defined benefit, defined contribution, or what?

(What did your former employer call it?)

1. 401K PLAN
2. SUPPLEMENTAL RETIREMENT ACCOUNT (SRA)
3. DEFINED BENEFIT PLAN
4. DEFINED CONTRIBUTION PLAN
5. 401A

6. 403B PLAN
7. 457 PLAN
8. THRIFT/SAVINGS PLAN (TSP)
9. PROFIT-SHARING PLAN
10. EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)

11. MONEY PURCHASE PLAN
12. PORTABLE CASH OPTION PLAN
13. EMPLOYEE STOCK PURCHASE PLAN (ESPP)
14. SEP OR SIMPLE PLAN

15. COMBINATION PLAN
16. CASH BALANCE PLAN
97. OTHER (SPECIFY)
98. DK
99. RF

LW083_3
(Could you tell me a little more about this plan?)

I would like to know what type of plan this was.

READ TO ALL Rs ON THE FIRST LOOP; READ ON SUBSEQUENT LOOPS IF NECESSARY:

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, 457, ESOP, SRA, THRIFT/SAVINGS (TSP), STOCK/PROFIT SHARING, MONEY PURCHASE PLANS, SEP/SIMPLE, 401A, 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 PLAN
2. TYPE B PLAN
3. BOTH PLAN TYPES
8. DK
9. RF

GO TO LW002_3 BRANCHPOINT
GO TO LW158_4 BRANCHPOINT (OUT OF LW078_3 LOOP)

Sometimes people are not sure about the type of retirement plans they have. We are interested in how certain you are about the type of plans you had on that job.

Are you very certain, somewhat certain or not certain at all that you actually had (a) [TYPE OF PLAN per LW001_3]?

1. VERY CERTAIN
2. SOMEWHAT CERTAIN
3. NOT CERTAIN AT ALL
8. DK
9. RF
LW034_3
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

LW002_3 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN
{LW082_3=3 and LW001_3=1}, GO TO LW097_3

LW002_3
IF TYPE B PLAN:
How much money was in your account when you left that
[business/employer]?

OTHERWISE:
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]?

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-2]]
[IWER: DO NOT PROBE DK/RF]

AMOUNT

-2  DK  RF

GO TO LW097_3

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
LW097_3
When you left that [business/employer], what did you do with that plan?

(Are you receiving benefits in the form of regular payments now, did you withdraw all or part of the money, roll it over into an IRA, leave it in the old plan, did you convert it to or purchase an annuity, did you transfer it to a new employer, did you lose your benefits, did you receive or are you receiving one or more installments or irregular payments, or what?)

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

8. RECEIVING BENEFITS NOW

1. WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM
2. ROLLED OVER INTO IRA
3. LEFT IN THE PLAN

4. CONVERT TO/PURCHASED ANNUITY
5. TRANSFERRED TO NEW EMPLOYER
6. LOST BENEFITS

7. RECEIVED/RECEIVING INSTALLMENTS/TOOK IRREGULAR WITHDRAWALS

10. EXPECTING FUTURE BENEFITS
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/RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST BENEFITS)(LW097_3={1 or 6}), GO TO LW008_3 BRANCHPOINT

LW065_3
Could you have taken benefits as a cash settlement or a lump-sum payment?

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

LW008_3 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW097_3=3 ONLY) and WE KNOW HOW MUCH MONEY WAS LEFT IN THAT ACCOUNT (LW002_3 NOT EMPTY, NOT DK, and NOT RF), GO TO LW009_3

IF R DID NOT REPORT THAT MONEY WAS LEFT IN PENSION PLAN (LW097_3 NOT 3), GO TO LW063_3 BRANCHPOINT
LW008_3
How much money did you leave in the old plan?

__________________________
DK | RF

AMOUNT

LW063_3 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} {INSTALLMENTS OR IRREGULAR PAYMENTS} (LW097_3 NOT 7), GO TO LW009_3 BRANCHPOINT

LW063_3
How much money in total did you receive in installments or irregular payments in the last calendar year?

__________________________
DK | RF

AMOUNT

LW009_3 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN (LW082_3=3 and LW001_3=1), GO TO LW013_3 BRANCHPOINT

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION PLAN (LW097_3 NOT 3) or R REPORTED DOES NOT HAVE ACCOUNT (LW002_3=-2), GO TO LW013_3 BRANCHPOINT

LW009_3
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 PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (LW097_3 NOT 4) and DID NOT REPORT RECEIVING BENEFITS NOW (LW097_3 NOT 8), GO TO LW018_3 BRANCHPOINT

IF R REPORTED RECEIVING BENEFITS NOW (LW097_3=8) and DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (LW097_3 NOT 4), GO TO LW014_3

LW013_3
How much did you (convert to/purchase as) an annuity?

________________________
AMOUNT

DK RF

LW108_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY) ONLY (LW097_3 NOT 4 ONLY), GO TO LW014_3 BRANCHPOINT

LW108_3
Have you started receiving benefits from this annuity?

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

LW014_3 BRANCHPOINT: IF R DID NOT REPORT RECEIVING BENEFITS NOW or STARTED RECEIVING BENEFITS (LW097_3 NOT 8 and LW108_3 NOT 1), GO TO LW054_3 BRANCHPOINT

LW014_3
How old were you when you started receiving benefits?

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

50-80  AGE

________________________
AGE

DK RF

GO TO LW015_3
LW086_3
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]
[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

1-12 NUMBER OF MONTHS

LW015_3
How much are the benefits per month or year?
[IWER: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE]

AMOUNT

GO TO LW049_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

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

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

GO TO LW049_3

LW059_3
Are the benefits adjusted automatically?

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

LW051_3
LW052_3
LW053_3
UNTIL YEAR UNTIL AGE YEARS

DK RF

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 pension payments change, stay the same, or what?

1. CHANGE 3. STAY THE SAME
7. OTHER (SPECIFY)
LW055_3

8. DK 9. RF
### LW018_3 Branchpoint: If R Did Not Report That Money in Pension Plan Was Rolled Over Into an IRA (LW097_3 Not 2), Go to LW019_3 Branchpoint

**LW018_3**  
How much did the rollover amount to?  

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

### LW019_3 Branchpoint: If R Did Not Report That Money in Pension Account Was Transferred to New Employer (LW097_3 Not 5), Go to W056_3 Branchpoint

**LW019_3**  
How much did the transfer amount to?  

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

### LW056_3 Branchpoint: If R Did Not Report That Withdrew the Money/Received Cash Settlement/Lump-Sum (LW097_3 Not 1), Go to LW035_3 Branchpoint

**LW056_3**  
How much money did you withdraw or how much was the lump sum or cash settlement you received?  

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

### LW057_3

What did you do with the money?

- 1. Bought Durable
- 2. Spent It
- 3. Saved/Invested
- 4. Paid Off Debt
- 5. Rolled Into IRA
- 7. Other (Specify)
- 8. DK
- 9. RF
LW035_3 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 or 3}), GO TO LW042_3

IF R REPORTED RECEIVING BENEFITS NOW (LW097_3=8), GO TO LW096_3 BRANCHPOINT

IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM THIS PLAN (LW097_3 NOT 10), GO TO LW042_3

---

**LW035_3**

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

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

40-94 AGE

<table>
<thead>
<tr>
<th>AGE</th>
<th>96 ALREADY RECEIVING BENEFITS</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO BACK TO LW097_3 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW097_3=8)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GO TO LW096_3 BRANCHPOINT</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**LW098_3**

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

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

1-12 NUMBER OF MONTHS

---

**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?

<table>
<thead>
<tr>
<th>1. PERCENT OF PAY</th>
<th>2. AMOUNT PER MONTH/YEAR</th>
<th>3. LUMP SUM</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO LW038_3</td>
<td>GO TO LW041_3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GO TO LW096_3 BRANCHPOINT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
LW037_3
[IWER: ENTER PERCENT OF FINAL PAY]

PERCENT

DK  RF

GO TO LW089_3

LW038_3
[IWER: PROBE IF NECESSARY]
How much do you expect to receive?
[IWER: DO NOT PROBE DK/RF]

AMOUNT

0  DK  RF

GO TO LW039_3  GO TO LW089_3

J133_3 - J135_3 Unfolding Sequence
Question text: Do you expect a total of less than $____ per month, more than $____ per month, 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 LW089_3

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

PER:

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

GO TO LW089_3

LW041_3
[IWER: ENTER LUMP SUM AMOUNT]

AMOUNT

DK  RF

LW089_3 BRANCHPOINT: GO TO LW042_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 LW094_3 BRANCHPOINT

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

GO TO LW094_3 BRANCHPOINT

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

LW091_3
What is that time period?

LW091_3
OR
LW092_3
OR
LW093_3
UNTIL YEAR
UNTIL AGE
YEARS

GO TO LW096_3 BRANCHPOINT

LW094_3 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),
GO TO LW096_3 BRANCHPOINT

LW094_3
If you or your [husband/wife/partner] should die, will the pension payment change, stay the same, or what?

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

LW096_3 BRANCHPOINT: IF R REPORTED {CURRENTLY RECEIVING BENEFITS or EXPECTS FUTURE BENEFITS FROM PENSION} and LEFT MONEY IN THE PLAN ({LW097_3=8 or 10} and LW097_3=3), CONTINUE
OTHERWISE, GO TO LW042_3

LW096_3
IF R EXPECTS TO RECEIVE FUTURE BENEFITS (LW097_3=10):
You mentioned that you left money in this plan and you expect future benefits from this plan. Is the money you reported leaving in the plan the same as the money that will finance your future benefits?
IF R IS CURRENTLY RECEIVING BENEFITS (LW097_3=8):
You mentioned that you left money in this plan and you are currently receiving benefits from this plan. Is the money you reported leaving in the plan the same as the money financing the benefits you are drawing from?

1. NO, DIFFERENT MONEY
2. YES, THE SAME MONEY
3. YES, PARTLY THE SAME
8. DK
9. RF

LW042_3
What is the earliest age at which you could have left that job and begun to receive pension benefits from this plan?

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

30–80 AGE

95 NO AGE REQUIREMENT
DK
RF

AGE

GO TO END OF LW078_3 LOOP

LW077_3
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

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

1–12 NUMBER OF MONTHS

***END OF LW078_3 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN AT L028, REPEAT QUESTIONS LW078_3 THROUGH LW077_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:
(LW078_3 — LW077_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?

What is the address of the place where you worked?

[ iwer: probe if necessary ]
I will need the mailing address, city, state, and zip code.

NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.
[IWER: DO NOT USE DASH IN PHONE NUMBER]

[IWER: ENTER 999 FOR UNKNOWN AREA CODE OR NUMBER]

________________________
LW165_4
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 LW066_2 (AFTER LW096_4)

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 LW066_3 (AFTER LW096_4)

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 LW096_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

L098
What was the name of that employer?

EMPLOYER NAME

DK RF

L036
How much were you earning when you left?

[WER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]
[WER: USE ZERO FOR NONE]

AMOUNT

GO TO LW078_4

L037
[WER: 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  
(LW078_4 — LW096_4)

NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS (LW078_4 THROUGH LW096_4) IS A  
REPLICATE OF THAT APPEARING IN SECTION J (JW078_1 — JW096_1) AND IS  
KNOWN AS THE SECTION J PENSION BLOCK.

LW078_4  
Now I have some questions about the most important pension or retirement  
plan you had on that job.

What was the name of this plan?

NAME OF PLAN

LW082_4  
Was it a 401K, a Supplemental Retirement Account (SRA), defined  
benefit, defined contribution, or what?

(What did your former employer call it?)

<table>
<thead>
<tr>
<th>1. 401K PLAN</th>
<th>2. SUPPLEMENTAL RETIREMENT ACCOUNT (SRA)</th>
<th>3. DEFINED BENEFIT PLAN</th>
<th>4. DEFINED CONTRIBUTION PLAN</th>
<th>5. 401A</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. 403B PLAN</td>
<td>7. 457 PLAN</td>
<td>8. THRIFT/SAVINGS PLAN (TSP)</td>
<td>9. PROFIT-SHARING PLAN</td>
<td>10. EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)</td>
</tr>
<tr>
<td>11. MONEY PURCHASE PLAN</td>
<td>12. PORTABLE CASH OPTION PLAN</td>
<td>13. EMPLOYEE STOCK PURCHASE PLAN (ESPP)</td>
<td>14. SEP OR SIMPLE PLAN</td>
<td></td>
</tr>
<tr>
<td>15. COMBINATION PLAN</td>
<td>16. CASH BALANCE PLAN</td>
<td>97. OTHER (SPECIFY)</td>
<td>98. DK</td>
<td>99. RF</td>
</tr>
</tbody>
</table>

LW083_4
(Could you tell me a little more about this plan?)

I would like to know what type of plan this was.

READ TO ALL Rs ON THE FIRST LOOP; READ ON SUBSEQUENT LOOPS IF NECESSARY:
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”.

DEFINITION: 401-K, 403-B, 457, ESOP, SRA, THRIFT/SAVINGS (TSP), STOCK/PROFIT SHARING, MONEY PURCHASE PLANS, SEP/SIMPLE, 401A, 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 PLAN  2. TYPE B PLAN  3. BOTH PLAN TYPES  8. DK  9. RF

GO TO LW002_4 BRANCHPOINT  GO TO LW066_2 (OUT OF LW078_4 LOOP)

Sometimes people are not sure about the type of retirement plans they have. We are interested in how certain you are about the type of plans you had on that job.

Are you very certain, somewhat certain or not certain at all that you actually had (a) [TYPE OF PLAN per LW001_4]?

1. VERY CERTAIN  2. SOMEWHAT CERTAIN  3. NOT CERTAIN AT ALL  8. DK  9. RF
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]

YEARS

DK RF

LW002_4 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN
{LW082_4=3 and LW001_4=1}, GO TO LW097_4

LW002_4
IF TYPE B PLAN:
How much money was in your account when you left that job?

OTHERWISE:
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?

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-2]]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

-2 DK RF

GO TO LW097_4

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
When you left that [business/employer], what did you do with that plan?

(Are you receiving benefits in the form of regular payments now, did you withdraw all or part of the money, roll it over into an IRA, leave it in the old plan, did you convert it to or purchase an annuity, did you transfer it to a new employer, did you lose your benefits, did you receive or are you receiving one or more installments or irregular payments, or what?)

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

8. RECEIVING BENEFITS NOW
   1. WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM
   2. ROLLED OVER INTO IRA
   3. LEFT IN THE PLAN

4. CONVERT TO/PURCHASED ANNUITY
   5. TRANSFERRED TO NEW EMPLOYER
   6. LOST BENEFITS

7. RECEIVED/RECEIVING INSTALLMENTS/TOOK IRREGULAR WITHDRAWALS

10. EXPECTING FUTURE BENEFITS
   97. OTHER (SPECIFY)
   98. DK
   99. RF

LW065_4 BRANCHPOINT: IF R {WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST BENEFITS} (LW097_4=1 or 6), GO TO LW008_4 BRANCHPOINT

LW065_4

Could you have taken benefits as a cash settlement or a lump-sum payment?

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

LW008_4 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW097_4=3 ONLY) and WE KNOW HOW MUCH MONEY WAS LEFT IN THAT ACCOUNT (LW002_4 NOT EMPTY, NOT DK, and NOT RF), GO TO LW009_4

IF R DID NOT REPORT THAT MONEY WAS LEFT IN PENSION PLAN (LW097_4 NOT 3), GO TO LW063_4 BRANCHPOINT

LW008_4

How much money did you leave in the old plan?

DK

RF

AMOUNT
LW063_4 BRANCHPOINT: IF R (DID NOT RECEIVE OR IS NOT RECEIVING) (ONE OR MORE) INSTALLMENTS OR IRREGULAR PAYMENTS (LW097_4 NOT 7), GO TO LW009_4 BRANCHPOINT

LW063_4
How much money in total did you receive in installments or irregular payments in the last calendar year?

AMOUNT

DK  RF

LW009_4 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN (LW082_4=3 and LW001_4=1), GO TO LW013_4 BRANCHPOINT

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION PLAN (LW097_4 NOT 3) or R REPORTED DOES NOT HAVE ACCOUNT (LW002_4=-2), GO TO LW013_4 BRANCHPOINT

LW009_4
How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK  RF

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 PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (LW097_4 NOT 4) and DID NOT REPORT RECEIVING BENEFITS NOW (LW097_4 NOT 8), GO TO LW018_4 BRANCHPOINT

IF R REPORTED RECEIVING BENEFITS NOW (LW097_4=8) and DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (LW097_4 NOT 4), GO TO LW014_4

LW013_4
How much did you (convert to/purchase as) an annuity?
LW108_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS
{CONVERTED TO/PURCHASED AN ANNUITY} ONLY (LW097_4 NOT 4
ONLY), GO TO LW014_4 BRANCHPOINT

LW108_4
Have you started receiving benefits from this annuity?
   1. YES   5. NO   8. DK   9. RF

LW014_4 BRANCHPOINT: IF R DID NOT REPORT RECEIVING BENEFITS NOW or STARTED
RECEIVING BENEFITS (LW097_4 NOT 8 and LW108_4 NOT 1), GO TO
LW054_4 BRANCHPOINT

LW014_4
How old were you when you started receiving benefits?
   [IWER: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½,
ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]
   50-80   AGE

           AGE
   DK   RF

   AGE

GO TO LW015_4

LW086_4
   [IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]
   [IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

   1-12 NUMBER OF
   MONTHS
How much are the benefits per month or year?

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

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

GO TO LW049_4

Is that per month or year?

PER:

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

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

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

GO TO LW049_4

Are the benefits adjusted automatically?

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

LW050_4

GO TO LW054_4 BRANCHPOINT

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

What is that time period?

LW051_4

OR  OR  DK  RF

LW051_4 UNTIL YEAR  LW052_4 UNTIL AGE  LW053_4 YEARS

LW054_4 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),
GO TO LW018_4 BRANCHPOINT

If you or your [husband/wife/partner] should die, will the pension payments 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 PLAN WAS ROLLED OVER INTO AN IRA (LW097_4 NOT 2), 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 (LW097_4 NOT 5), GO TO W056_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/RECEIVED CASH SETTLEMENT/LUMP-SUM (LW097_4 NOT 1), GO TO LW035_4 BRANCHPOINT

LW056_4
How much money did you withdraw or how much was the lump sum or cash settlement you received?

____________________
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

LW058_4

LW035_4 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 or 3}), GO TO END OF L034 LOOP (AFTER LW096_4)

IF R REPORTED RECEIVING BENEFITS NOW (LW097_4=8), GO TO LW096_4 BRANCHPOINT

IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM THIS PLAN (LW097_4 NOT 10), GO TO END OF L034 LOOP (AFTER LW096_4)
LW035_4
At what age do you expect to start receiving (the rest of your) benefits from this plan?

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

40-94 AGE

- 96 ALREADY RECEIVING BENEFITS
- DK
- RF

GO BACK TO LW097_4 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW097_4=8)

GO TO LW096_4 BRANCHPOINT

LW098_4
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

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

1-12 NUMBER OF MONTHS

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 LW096_4 BRANCHPOINT

LW037_4
[IWER: ENTER PERCENT OF FINAL PAY]

PERCENT

DK
RF

GO TO LW089_4
How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]

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

Go to LW039_4  Go to LW089_4

J133_4 - J135_4 Unfolding Sequence
Question text: Do you expect a total of less than $____ per month, more than $____ per month, 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 LW089_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

Go to LW089_4

LW041_4
[IWER: ENTER LUMP SUM AMOUNT]

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

LW089_4 BRANCHPOINT: Go to END OF L034 LOOP (AFTER LW096_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 LW094_4 BRANCHPOINT  

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

LW090_4  

GO TO LW094_4 BRANCHPOINT  

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

What is that time period?  

LW091_4  

OR  

LW092_4  

UNTIL AGE  

LW093_4  

YEARS  

LW094_4 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and  
NOT 3}),  
GO TO LW096_4 BRANCHPOINT  

If you or your [husband/wife/partner] should die, will the pension  
payment change, stay the same, or what?  

LW096_4 BRANCHPOINT: IF R REPORTED {CURRENTLY RECEIVING BENEFITS  
or EXPECTS  
FUTURE BENEFITS FROM PENSION} and LEFT MONEY IN THE PLAN  
({LW097_4=8 or 10} and LW097_4=3), CONTINUE  
OTHERWISE, GO TO END OF L034 LOOP (AFTER LW096_4)  

LW096_4  

IF R EXPECTS TO RECEIVE FUTURE BENEFITS (LW097_4=10):
You mentioned that you left money in this plan and you expect future benefits from this plan. Is the money you reported leaving in the plan the same as the money that will finance your future benefits?

IF R IS CURRENTLY RECEIVING BENEFITS (LW097_4=8):
You mentioned that you left money in this plan and you are currently receiving benefits from this plan. Is the money you reported leaving in the plan the same as the money financing the benefits you are drawing from?

1. NO, DIFFERENT MONEY
2. YES, THE SAME MONEY
3. YES, PARTLY THE same
8. DK
9. RF

END OF PENSION BLOCK-4
(LW078_4 — LW096_4)

***END OF L034 LOOP: REPEAT L034 THROUGH LW096_4 FOR SECOND EMPLOYER, IF ANY. IF NOT, CONTINUE ON TO LW066_2.***

BEGINNING OF PAST PENSION BLOCK-2
(LW066_2 — LW073_2)

LW066_2
READ SLOWLY:
(Now we'd like to talk about pensions from former employers.)

Do you have any (other) pension plans from former jobs from which you are not currently receiving any income payments and that you have not already told me about?

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

GO TO L039 BRANCHPOINT
(AFTER LW073_2)
The next few questions relate to retirement plans from other current or 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 accumulate a balance, 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 [-2]]

TOTAL BALANCE

-2   DK   RF

GO TO LW067_2

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

[IWER: IF R REPORTED COULD WITHDRAW NOW OR AT SOME FUTURE DATE, CHOOSE A RELEVANT ANSWER—(YES, ALL or YES, SOME)]

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

GO TO LW067_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/accounts] 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

LW072_2
Now thinking about the type of plans that give regular payments and considering only retirement plans from other current or former jobs from which you are not currently receiving any income 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 [-1-2]]

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<thead>
<tr>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>-2</td>
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<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
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</table>

GO TO L039 BRANCHPOINT (AFTER LW073_2)

LW068_2

PER:

<table>
<thead>
<tr>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>7. OTHER (SPECIFY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>LW073_2</td>
<td></td>
<td></td>
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</tbody>
</table>

***END OF PAST PENSION BLOCK-2
(LW066_2 — LW073_2)
L039 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO L068

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

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

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]

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. CASH BONUS</td>
<td>2. IMPROVED PENSION BENEFITS</td>
<td>3. PERMANENT MEDICAL INSURANCE</td>
<td>4. TEMPORARY MEDICAL INSURANCE</td>
</tr>
<tr>
<td>5. TEMPORARY CASH BENEFIT</td>
<td>6. ADDITIONAL YEARS OF SERVICE CREDITED</td>
<td>7. OTHER (SPECIFY)</td>
<td>8. DK</td>
</tr>
</tbody>
</table>

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?

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

GO TO L051 BRANCHPOINT

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

<table>
<thead>
<tr>
<th>PER:</th>
<th>2. WEEK</th>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>95. LUMP SUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

97. OTHER (SPECIFY)

<table>
<thead>
<tr>
<th>98. DK</th>
<th>99. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>AGE</th>
<th>95 NUMBER OF YEARS GIVEN</th>
<th>96 ANSWERED YEAR</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

GO TO L054 BRANCHPOINT

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

1 — 25 YEARS

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

GO TO L054 BRANCHPOINT

L053
Until which year was the temporary medical insurance offered?

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]

L055

[ IWER: PROBE IF NECESSARY]

Was that per month or year?

PER:

L056

Until what age was the temporary cash benefit offered?

35 — 80 AGE
For how many years was the temporary cash benefit offered?

0 — 25 YEARS

---

[Branchpoint: If R did not give the year that was offered a temporary cash benefit (L056 not 96), go to L059 Branchpoint]

Until which year was the temporary cash benefit offered?

---

[Note: Range is 1900 to (current year + 25)]

[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

---

[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 |
| DK | RF |

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]

YEAR

9995 NEVER    DK    RF

GO TO L092 (GH ASSIST)

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

L072
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

GO TO L077

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]

__________

START YEAR

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

L076 BRANCHPOINT: IF R DID NOT SAY AT ANY OF L069 THROUGH L072 (WHICH YEARS OR HOW MANY YEARS) THAT S/HE WORKED or R REPORTED THAT DID NOT WORK ANY YEARS (L071 WAS ANSWERED AS ZERO), GO TO L077
L076

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]

IF R WORKED 2. “ALL YEARS BETWEEN FIRST JOB (L068) AND EARLIEST JOB REPORTED IN SECTION J, K OR L” (L072=2):

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 L077

OR

IF L072 IS EMPTY AND L071 HAS A VALID NUMBER:

1. ALL (L071) YEARS
   8. DK
   9. RF
   NO ENTRY

GO TO L077

OR

IF L072 AND L071 ARE EMPTY AND L069 AND L070 HAVE VALID YEARS:

1. ALL YEARS BETWEEN (L069 and L070)
   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 L077

GO TO L077

OR

L075

[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 L077

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

NO ENTRY

GO TO L077

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?

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

GO TO L082

L078

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

FIRST EMPLOYMENT PERIOD

FROM ___________ TO ___________ DK RF

L078 START YEAR L079 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)

L080

For the second period of employment with the government, during what years were you employed by state or local governments?

FROM ___________ TO ___________ DK RF

L080 START YEAR L081 END YEAR
Aside from military service, (remind me again,) have you ever been employed by the federal government?

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

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)
During what years were you first employed in a job where social security taxes were not paid?

**FIRST EMPLOYMENT PERIOD**

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>L088</td>
<td>L089</td>
<td>START YEAR</td>
<td>END YEAR</td>
</tr>
</tbody>
</table>

**SECOND EMPLOYMENT PERIOD**

[IWER: PRESS [ENTER] FOR NONE]

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

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>L090</td>
<td>L091</td>
<td>START YEAR</td>
<td>END YEAR</td>
</tr>
</tbody>
</table>

L092

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