

**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)

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\* 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.

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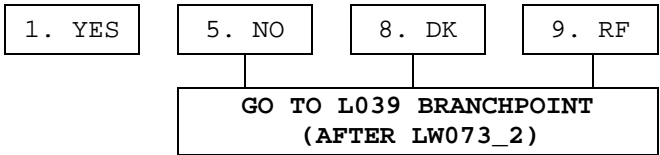
L005 BRANCHPOINT: IF R NEVER WORKED FOR PAY (K003={5 or DK or RF}) or THIS IS A REINTERVIEW R (Z076=1), GO TO SECTION M

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

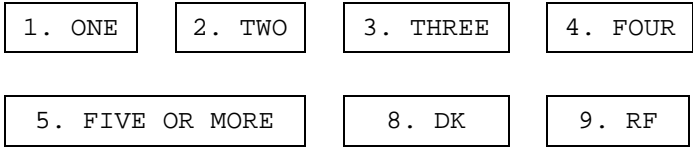
L005

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?



L006

For how many such employers have you worked?

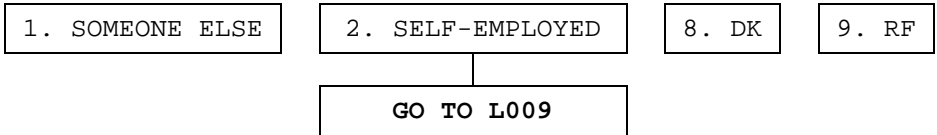


L007

(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']



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

L009

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

\_\_\_\_\_ OR \_\_\_\_\_ OR \_\_\_\_\_

L009                      L010                      L011

YEAR                      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

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

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 \_\_\_\_\_ OR \_\_\_\_\_

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?

\_\_\_\_\_

HOURS PER WEEK

L021

IWER: 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?

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]

_____	0	DK	RF
AMOUNT			
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
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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) L026	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
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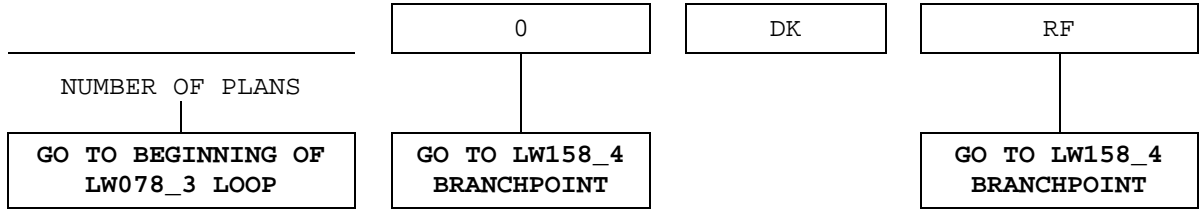
L028 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO L068

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

L028

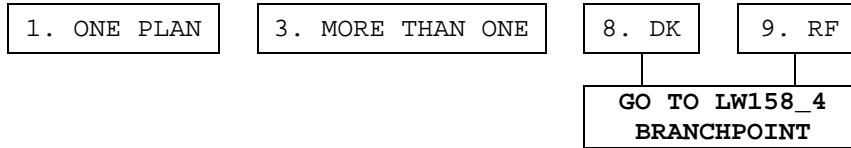
In how many different pension plans were you included on this job?

1 — 8 PLANS



L029

Is this just one plan or more than one?



# 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 REPLICATE 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 THAN 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

LW082\_3

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
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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)  LW083_3	98. DK	99. RF

LW001\_3

IF THIS IS THE FIRST TIME QUESTION ASKED:

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

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

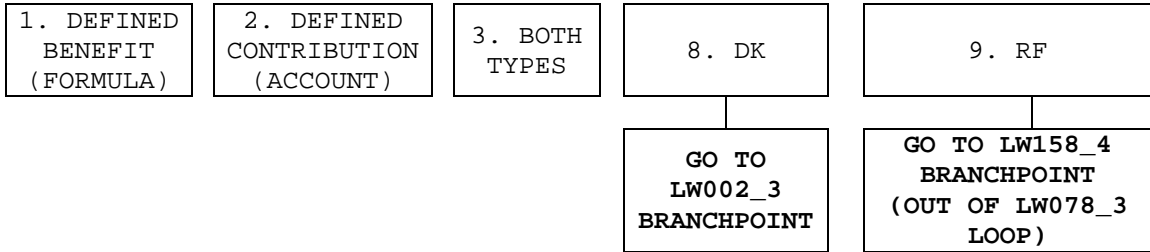
OTHERWISE:

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

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

[IWER: READ AS NECESSARY: "Defined Contribution plans include 401-K, 403-B, ESOP, SRA, thrift/savings, stock/profit sharing, and money purchase plans"]

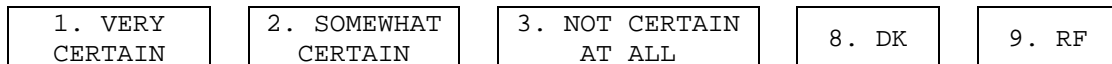
[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS 'BOTH']



LW085\_3

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]?



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

DK

RF

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

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) _____ JW007_3		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
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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?

\_\_\_\_\_

AMOUNT

DK  RF

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?

\_\_\_\_\_

AMOUNT

DK  RF

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]

\_\_\_\_\_

AMOUNT

DK  RF

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

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?

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

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

0	DK	RF
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GO TO LW049\_3

LW016\_3

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ LW017_3	8. DK	9. RF
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LW028\_3

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

1. YES	5. NO	8. DK	9. RF
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GO TO LW049\_3

LW059\_3

Are the benefits adjusted automatically?

1. YES	5. NO	8. DK	9. RF
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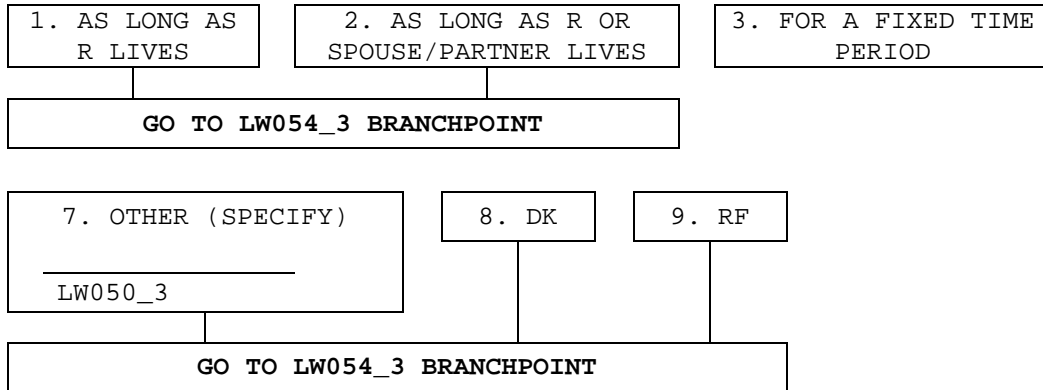
LW049\_3

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:

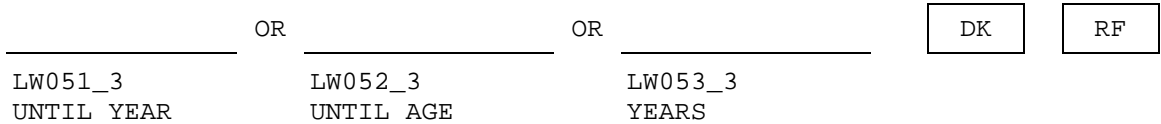
Will this payment continue as long as you live, is it for a fixed time period, or what?



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

LW051\_3

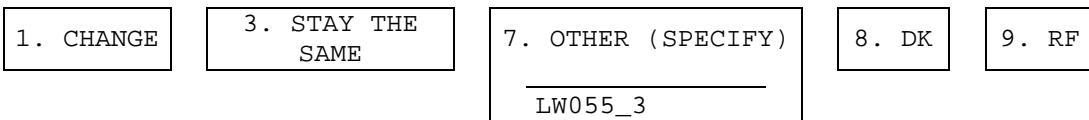
What is that time period?



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?





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?

\_\_\_\_\_

AMOUNT

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?

\_\_\_\_\_

AMOUNT

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?

\_\_\_\_\_

AMOUNT

LW057\_3

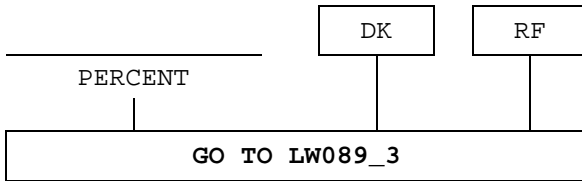
What did you do with the money?

1. BOUGHT DURABLES	2. SPENT IT	3. SAVED/INVESTED	4. PAID OFF DEBT
5. ROLLED INTO IRA	7. OTHER (SPECIFY) _____ LW058_3	8. DK	9. RF



LW037\_3

[IWER: ENTER PERCENT OF FINAL PAY]

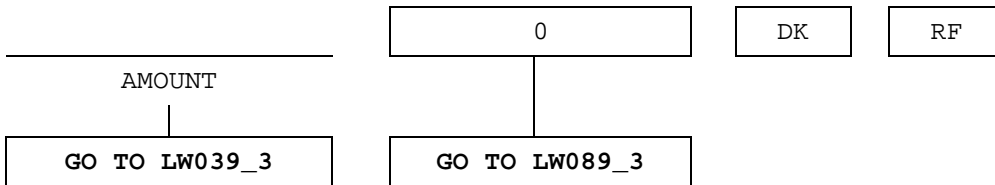


LW038\_3

[IWER: PROBE IF NECESSARY]

How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]



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

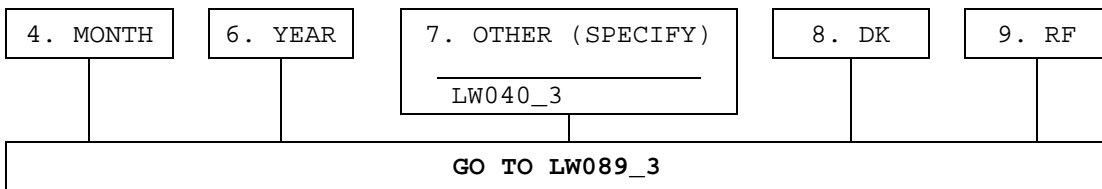
LW039\_3 BRANCHPOINT: GO TO LW089\_3

LW039\_3

[IWER: PROBE IF NECESSARY]

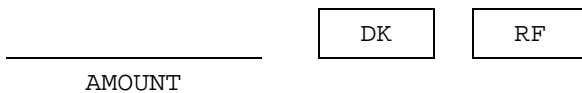
Is that per month or year?

PER:



LW041\_3

[IWER: ENTER LUMP SUM AMOUNT]



LW089\_3 BRANCHPOINT: GO TO LW042\_3

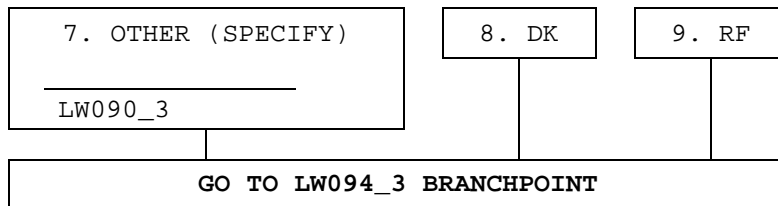
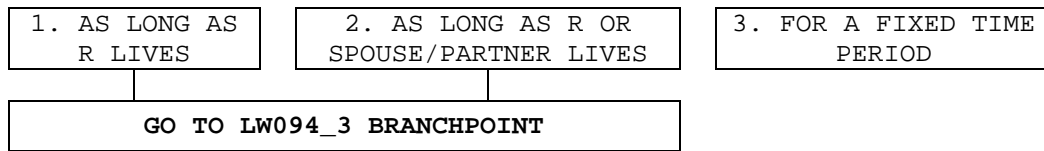
LW089\_3

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:

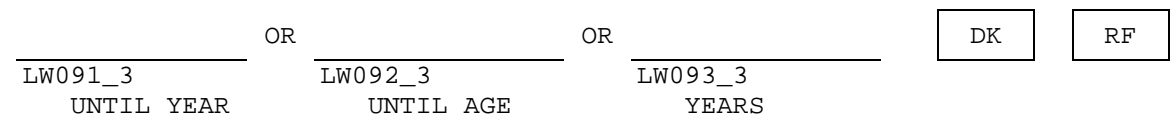
Will this payment continue as long as you live, is it for a fixed time period, or what?



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

LW091\_3

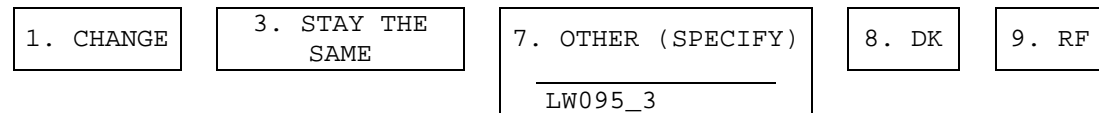
What is that time period?



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?



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?

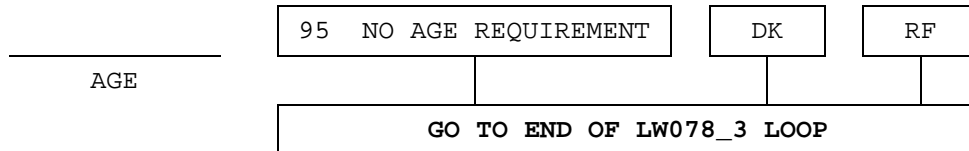
- |                        |                        |                         |       |       |
|------------------------|------------------------|-------------------------|-------|-------|
| 1. NO, DIFFERENT MONEY | 2. YES, THE SAME MONEY | 3. YES, PARTLY THE SAME | 8. DK | 9. RF |
|------------------------|------------------------|-------------------------|---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

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



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.*

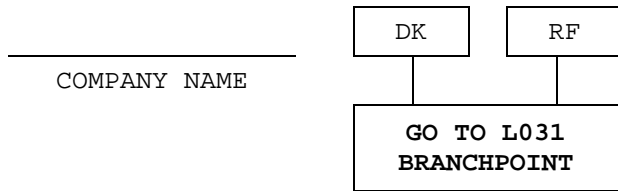
LW158\_4

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?

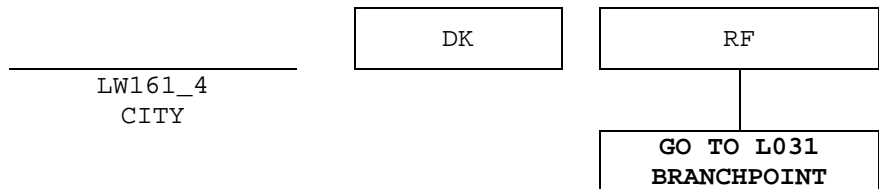
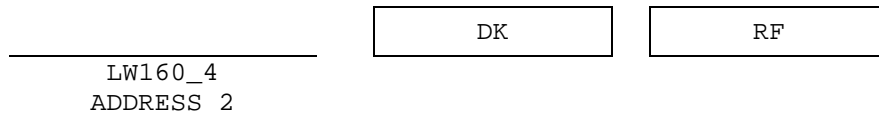
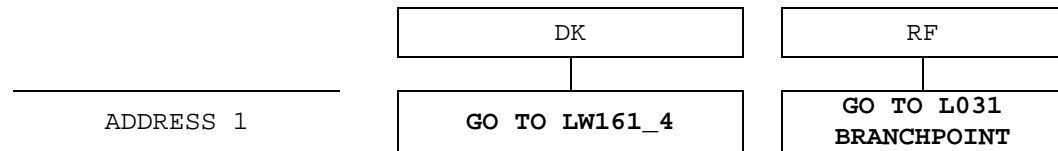


LW159\_4

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.



_____ LW162_4 STATE	97. OTHER COUNTRY (SPECIFY) _____ LW163_4	98. DK	99. RF
			L031 BRANCHPOINT

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

_____ LW164_4 ZIP	DK	RF
-------------------------	----	----

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

_____ LW165_4 PHONE NUMBER	DK	RF
----------------------------------	----	----

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

L035

And when did you leave?

\_\_\_\_\_

YEAR

L098

What was the name of that employer?

\_\_\_\_\_

EMPLOYER NAME

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

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) _____ L038	8. DK	9. RF	

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?

\_\_\_\_\_  DK  RF

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?)

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) LW083_4	98. DK	99. RF

LW001\_4

IF THIS IS THE FIRST TIME QUESTION ASKED:

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

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

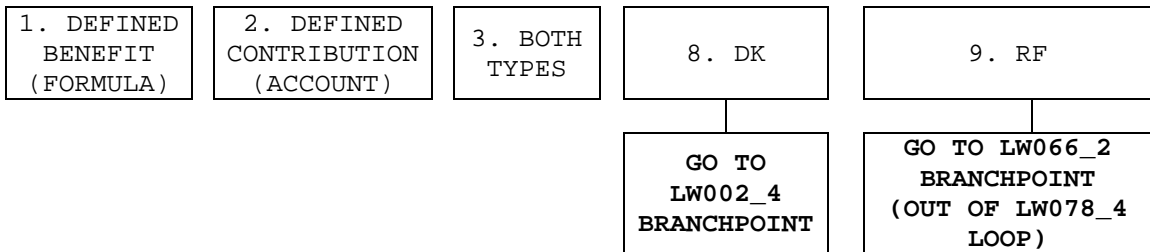
OTHERWISE:

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

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

[IWER: READ AS NECESSARY: "Defined Contribution plans include 401-K, 403-B, ESOP, SRA, thrift/savings, stock/profit sharing, and money purchase plans"]

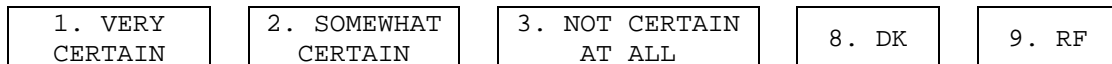
[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS 'BOTH']



LW085\_4

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]?



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

GO TO LW097\_4

-2

DK

RF

GO TO LW097\_4

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

LW097\_4

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) _____ JW007_4	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?

\_\_\_\_\_

AMOUNT

DK

RF

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

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

LW015\_4

How much are the benefits per month or year?

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

\_\_\_\_\_

AMOUNT

0	DK	RF
---	----	----

GO TO LW049\_4

LW016\_4

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ LW017_4	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 LW049\_4

LW059\_4

Are the benefits adjusted automatically?

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



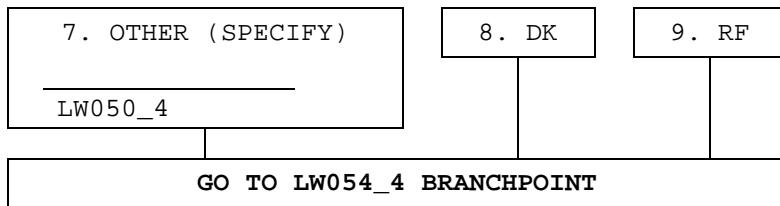
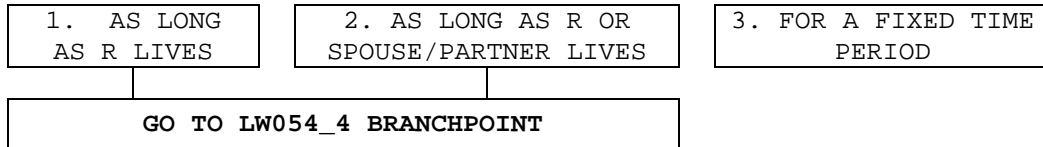
LW049\_4

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:

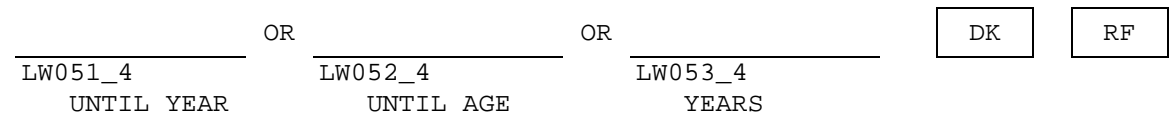
Will this payment continue as long as you live, is it for a fixed time period, or what?



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

LW051\_4

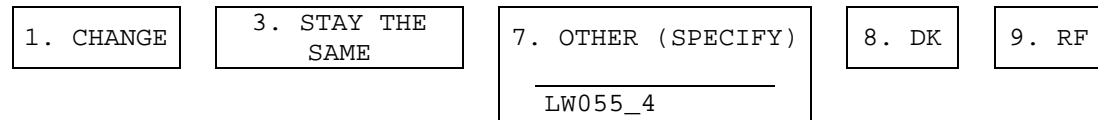
What is that time period?



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 pension payments change, stay the same, or what?



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?

\_\_\_\_\_

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?

\_\_\_\_\_

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?

\_\_\_\_\_

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) _____ LW058_4	8. DK	9. RF

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

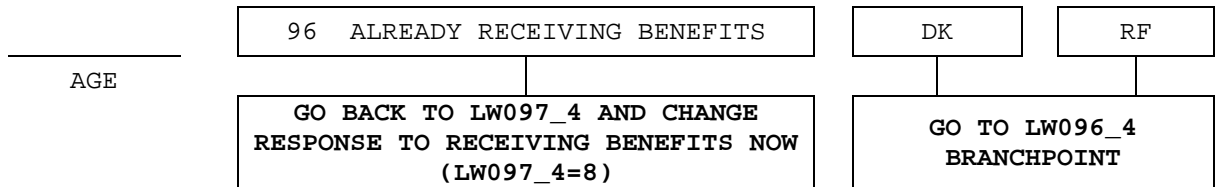
IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM THIS PLAN (LW097\_4 NOT 10), GO TO END OF L034 LOOP (AFTER LW096\_4)

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



LW098\_4

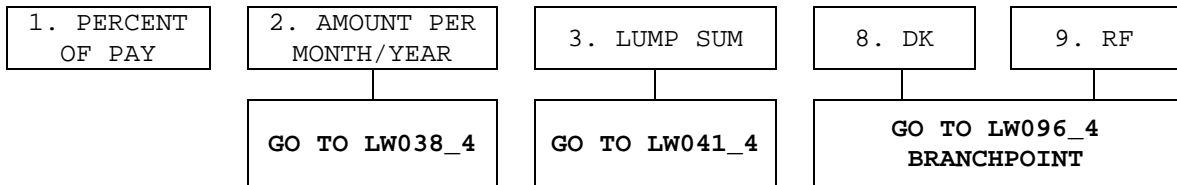
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

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

1-12 NUMBER OF MONTHS

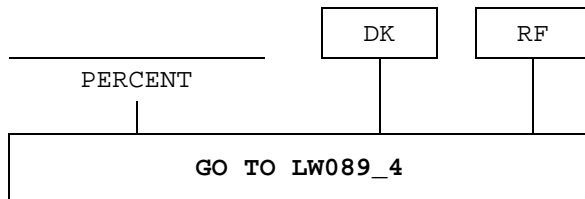
LW036\_4

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?



LW037\_4

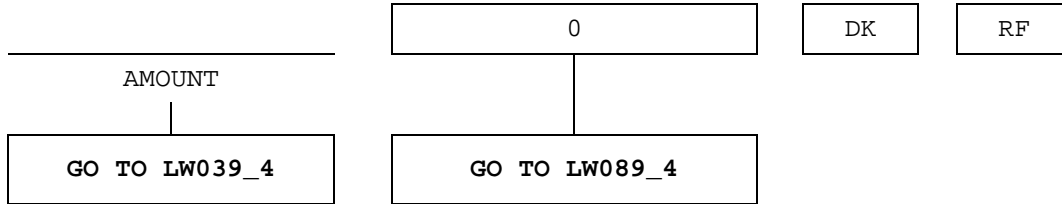
[IWER: ENTER PERCENT OF FINAL PAY]



LW038\_4

[IWER: PROBE IF NECESSARY]  
How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]



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

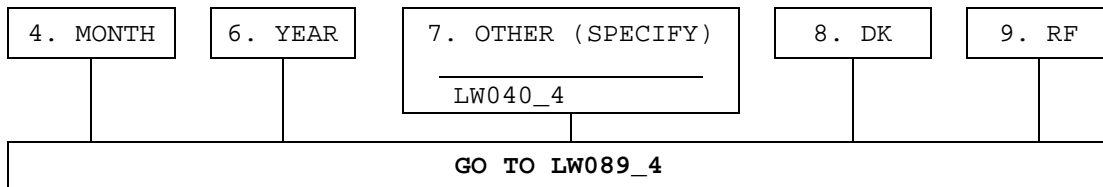
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

LW039\_4 BRANCHPOINT: GO TO LW089\_4

LW039\_4

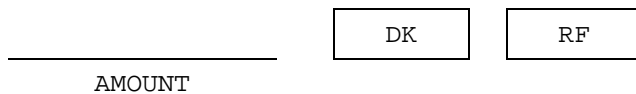
[IWER: PROBE IF NECESSARY]  
Is that per month or year?

PER:



LW041\_4

[IWER: ENTER LUMP SUM AMOUNT]



LW089\_4 BRANCHPOINT: GO TO END OF L034 LOOP (AFTER LW096\_4)

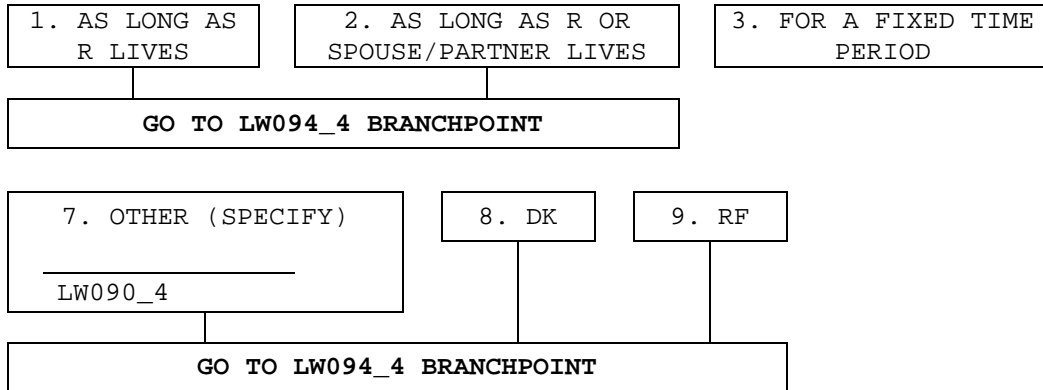
LW089\_4

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:

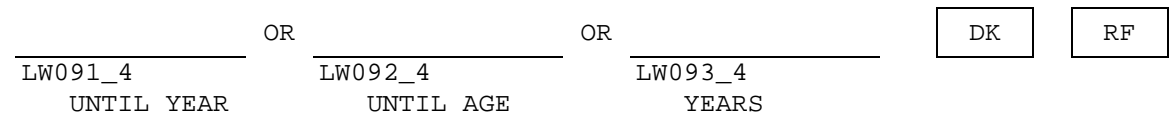
Will this payment continue as long as you live, is it for a fixed time period, or what?



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

LW091\_4

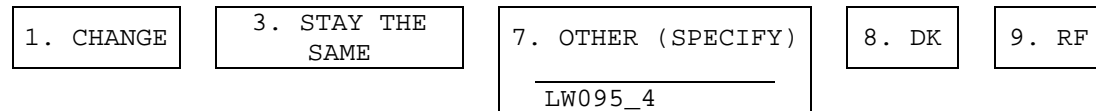
What is that time period?



LW094\_4 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO LW096\_4 BRANCHPOINT

LW094\_4

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?

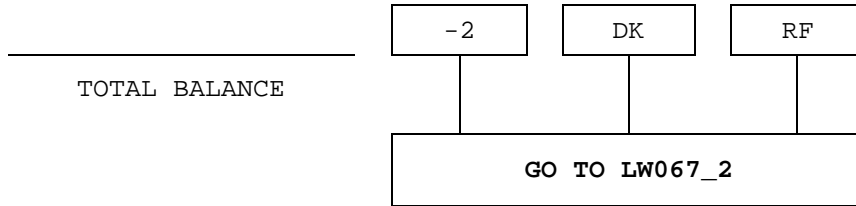
- |   |                           |       |       |       |
|---|---------------------------|-------|-------|-------|
| 1. YES                                    | 2. [VOL] YES, TWO OR MORE | 5. NO | 8. DK | 9. RF |
| GO TO L039 BRANCHPOINT<br>(AFTER LW073_2) |                           |       |       |       |

LW069\_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?

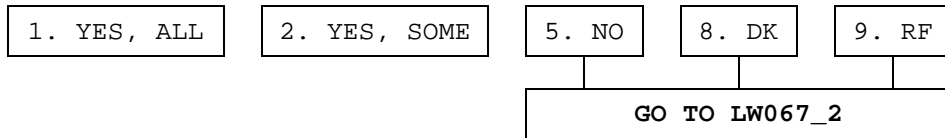
[IWER: IF R SAYS 'DOES NOT HAVE ANY ACCOUNT(S)', ENTER [-2]]



LW070\_2

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

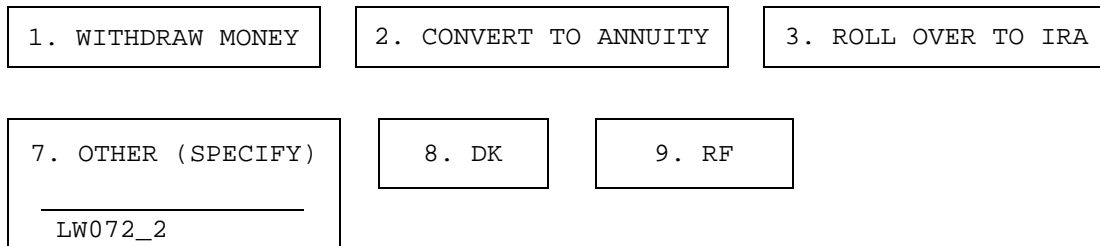
[IWER: IF R REPORTED COULD WITHDRAW NOW OR AT SOME FUTURE DATE, CHOOSE A RELEVANT ANSWER-(YES, ALL or YES, SOME)]



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/accounts] over to an IRA, or what?

[IWER: CHOOSE ALL THAT APPLY]



LW067\_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]]

AMOUNT	0	-2	DK	RF
	GO TO L039 BRANCHPOINT (AFTER LW073_2)			

LW068\_2

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ LW073_2	8. DK	9. RF
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\*\*\*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?

\_\_\_\_\_  DK  RF  
YEAR

L044

Which employer were you working for at the time?

[IWER: ENTER FULL EMPLOYER NAME]  
\_\_\_\_\_  DK  RF  
EMPLOYER

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) _____ L046	8. DK <input type="checkbox"/> 9. RF <input type="checkbox"/>

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]  
\_\_\_\_\_  DK  RF  
AMOUNT

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?

_____	0	DK	RF
AMOUNT			
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) _____ L050		98. DK	99. RF

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
AGE				
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		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
---------------------------	------------	---------------------------

L057

[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

L058

[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

L059

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
--------	-------	-------	-------

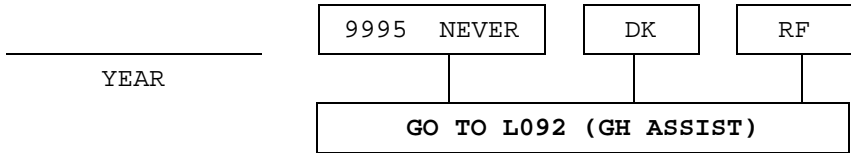
\*\*\*END OF L043 LOOP: REPEAT L043 THROUGH L063 FOR SECOND EARLY-OUT WINDOW, IF APPLICABLE. IF NOT, CONTINUE ON TO L068.\*\*\*

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]



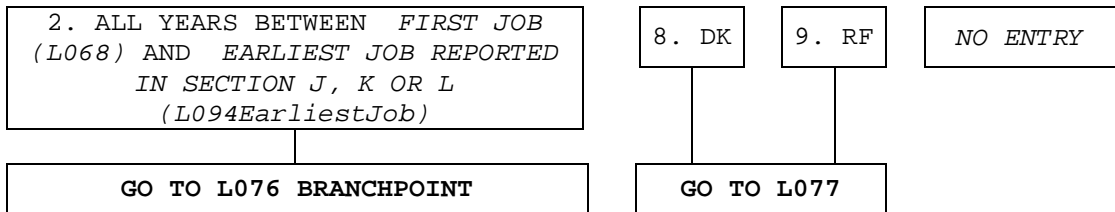
L072 BRANCHPOINT: IF YEAR R STARTED FIRST (6 MONTHS OR MORE) JOB (AS REPORTED AT L068) WAS NO EARLIER THAN THE EARLIEST START DATE AMONG REPORTED JOBS IN SECTIONS J, K OR L, GO TO L077

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]

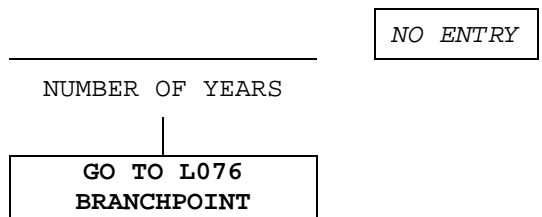


OR

L071

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

[IWER: PRESS [ENTER] FOR OTHER CHOICES]



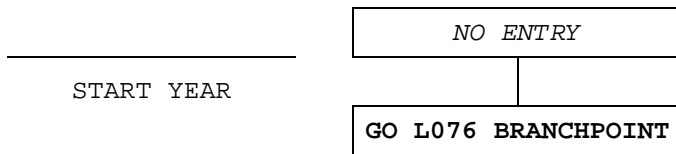
OR

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]



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

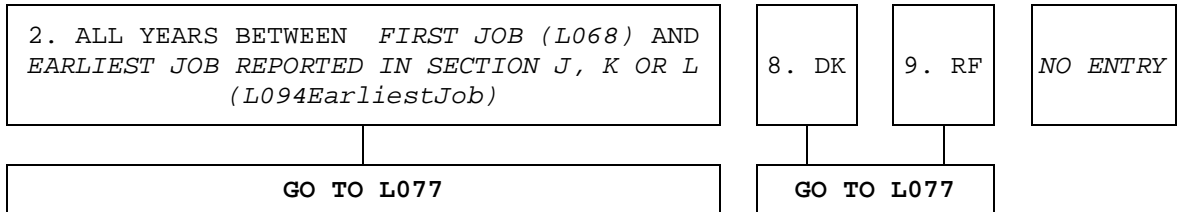


L076

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

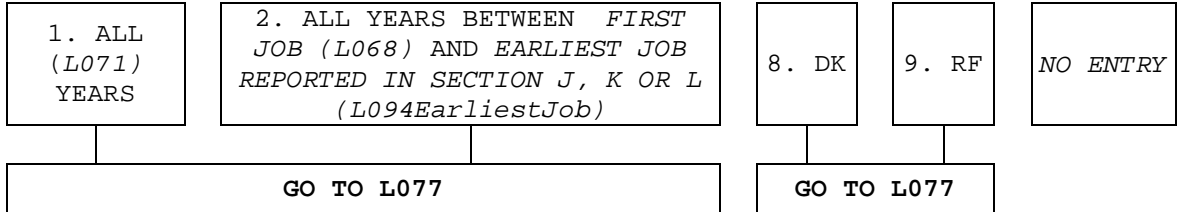
[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

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



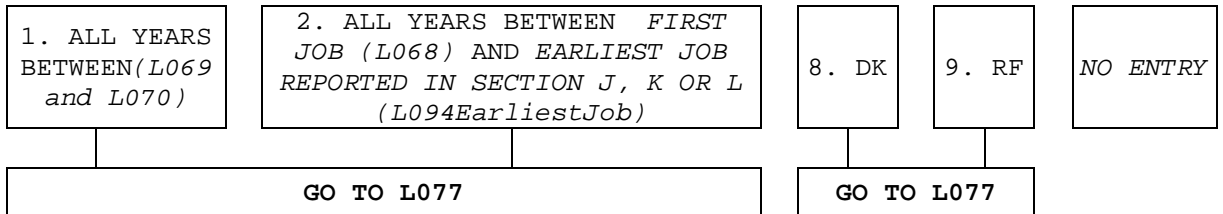
OR

**IF L072 IS EMPTY AND L071 HAS A VALID NUMBER:**



OR

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

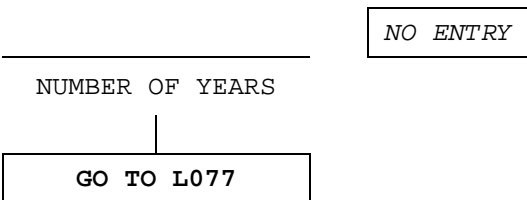


OR

L075

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

[IWER: PRESS [ENTER] FOR OTHER CHOICES]



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 \_\_\_\_\_

L078 L079

START YEAR END YEAR

DK	RF
----	----

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 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 \_\_\_\_\_  DK  RF  
L083 L084  
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 L085, GO TO L087)

FROM \_\_\_\_\_ TO \_\_\_\_\_  DK  RF  
L085 L086  
START YEAR 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 \_\_\_\_\_  DK  RF  
L088 L089  
START YEAR END YEAR

SECOND EMPLOYMENT PERIOD

[IWER: PRESS [ENTER] FOR NONE]  
(IF NONE, GO TO L092 (L ASSIST))

FROM \_\_\_\_\_ TO \_\_\_\_\_  DK  RF  
L090 L091  
START YEAR 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