

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

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A REINTERVIEW R (Z076=1);
THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW R (Z076=0);
THIS IS A NEVER INTERVIEWED R or A NEW INTERVIEW R (Z076=5)

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

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

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

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

* A variable fieldname and code reference is shown at its first occurrence
in the questionnaire, but in some cases, especially when it is common,
is not shown after that.

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

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

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

L005

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

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

**GO TO L039 BRANCHPOINT
(AFTER 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 | |

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?)

| | |
|----|----|
| DK | RF |
|----|----|

EMPLOYER NAME

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

| | | | | | |
|--------------|----|-------------------|----|----------------|----------|
| _____ | OR | _____ | OR | _____ | _____ |
| L009 YEAR | | L010 YEARS AGO | | L011 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 they make or do at the place where you worked?

_____ DK RF

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?)

_____ DK RF

TITLE

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]

AMOUNT

| | | |
|------------------------|----|----|
| 0 | DK | RF |
| GO TO L025 BRANCHPOINT | | |

L023

[IWER: PROBE IF NECESSARY]

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

PER:

1. HOUR

2. WEEK

3. EVERY TWO WEEKS/BI-WEEKLY

4. MONTH

5. TWICE A MONTH

6. YEAR

7. OTHER (SPECIFY)
L024

8. DK

9. RF

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) 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 |
|--------|-------|-------|-------|

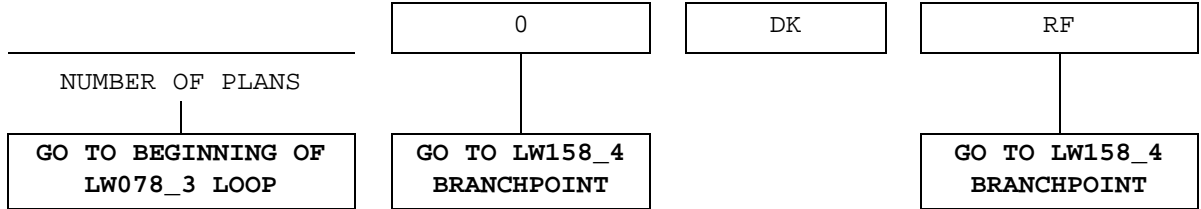
L028 BRANCHPOINT: IF R IS FROM {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO L068

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

L028

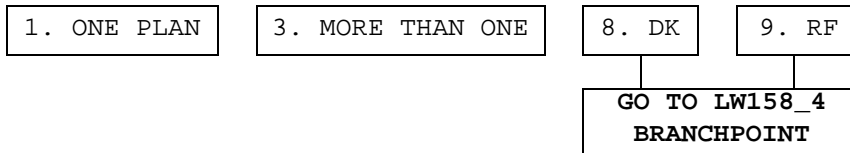
In how many different pension plans were you included on this job?

1 — 8 PLANS



L029

Is this just one plan or more than one?



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?

_____ DK RF

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 |
| 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']

| | | | | |
|------------------------------------|---|------------------|---------------------------------|--|
| 1. DEFINED BENEFIT (FORMULA) | 2. DEFINED CONTRIBUTION (ACCOUNT) | 3. BOTH TYPES | 8. DK | 9. RF |
| | | | GO TO LW002_3 BRANCHPOINT | GO TO LW158_4 BRANCHPOINT (OUT OF LW078_3 LOOP) |

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]?

| | | | | |
|--------------------|------------------------|--------------------------|-------|-------|
| 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]

| | |
|----|----|
| DK | RF |
|----|----|

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:

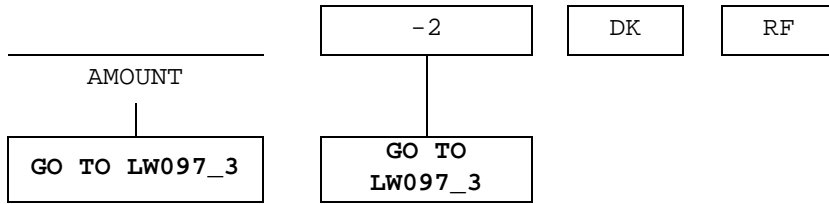
How much money was in your account when you left that [business/employer]?

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]



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) _____ LW007_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

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

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



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 |
|---|----|----|

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 |
|----------|---------|--|-------|-------|

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?

| | | | | | | |
|------------|----|-----------|----|---------|-----------------------------|-----------------------------|
| _____ | OR | _____ | OR | _____ | <input type="checkbox"/> DK | <input type="checkbox"/> RF |
| LW051_3 | | LW052_3 | | LW053_3 | | |
| UNTIL YEAR | | UNTIL AGE | | YEARS | | |

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

LW054_3

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

| | | | | |
|------------------------------------|--|---------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> 1. CHANGE | <input type="checkbox"/> 3. STAY THE SAME | 7. OTHER (SPECIFY) _____ | <input type="checkbox"/> 8. DK | <input type="checkbox"/> 9. RF |
| | | LW055_3 | | |

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?

| | | |
|--------|-----------------------------|-----------------------------|
| _____ | <input type="checkbox"/> DK | <input type="checkbox"/> RF |
| 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

DK RF

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

DK RF

LW057_3

What did you do with the money?

| | | | |
|---|---|--|---|
| <input type="checkbox"/> 1. BOUGHT DURABLES | <input type="checkbox"/> 2. SPENT IT | <input type="checkbox"/> 3. SAVED/INVESTED | <input type="checkbox"/> 4. PAID OFF DEBT |
| <input type="checkbox"/> 5. ROLLED INTO IRA | <input type="checkbox"/> 7. OTHER (SPECIFY) _____ LW058_3 | <input type="checkbox"/> 8. DK | <input type="checkbox"/> 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

| | | | |
|-----|--|------------------------------|----|
| AGE | 96 ALREADY RECEIVING BENEFITS | DK | RF |
| | GO BACK TO LW097_3 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW097_3=8) | GO TO LW096_3 BRANCHPOINT | |

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?

| | | | | |
|----------------------|-----------------------------|---------------|---------------------------------|-------|
| 1. PERCENT OF PAY | 2. AMOUNT PER MONTH/YEAR | 3. LUMP SUM | 8. DK | 9. RF |
| | GO TO LW038_3 | GO TO LW041_3 | GO TO LW096_3 BRANCHPOINT | |

LW037_3

[IWER: ENTER PERCENT OF FINAL PAY]

| | | |
|---------|---------------|----|
| PERCENT | DK | RF |
| | GO TO LW089_3 | |

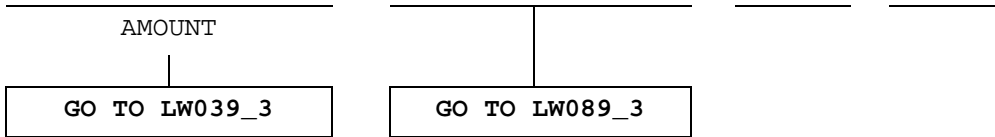
LW038_3

[IWER: PROBE IF NECESSARY]

How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]

| | | |
|---|----|----|
| 0 | 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

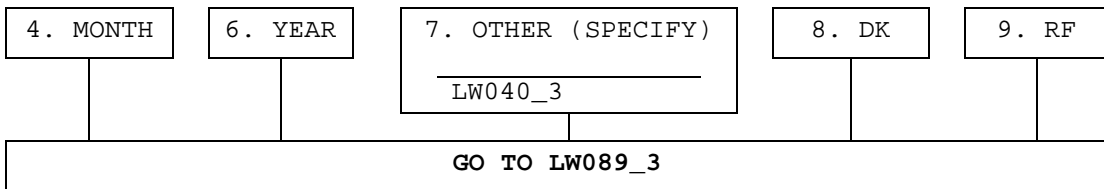
LW039_3 BRANCHPOINT: GO TO LW089_3

LW039_3

[IWER: PROBE IF NECESSARY]

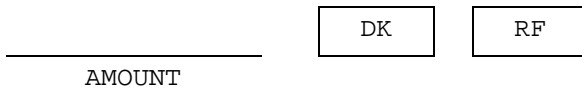
Is that per month or year?

PER:



LW041_3

[IWER: ENTER LUMP SUM AMOUNT]



LW089_3 BRANCHPOINT: GO TO LW042_3

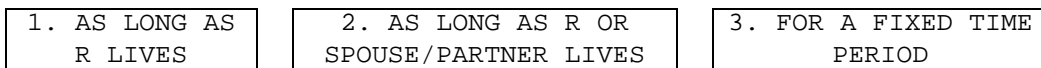
LW089_3

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?



| | | | |
|---|--|-------|-------|
| GO TO LW094_3 BRANCHPOINT | | | |
| <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; width: 33%; padding: 5px; vertical-align: top;"> 7. OTHER (SPECIFY) _____ LW090_3 </td> <td style="border: 1px solid black; width: 15%; padding: 5px; text-align: center;">8. DK</td> <td style="border: 1px solid black; width: 15%; padding: 5px; text-align: center;">9. RF</td> </tr> </table> | 7. OTHER (SPECIFY) _____ LW090_3 | 8. DK | 9. RF |
| 7. OTHER (SPECIFY) _____ LW090_3 | 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 UNTIL YEAR | OR | _____ LW092_3 UNTIL AGE | OR | _____ LW093_3 YEARS | DK | RF |
|--------------------------------|----|-------------------------------|----|---------------------------|----|----|

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) _____ LW095_3 | 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.

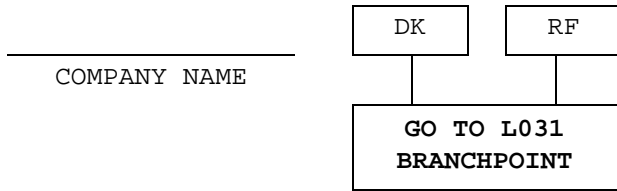
LW158_4

IWER: READ TO ALL RESPONDENTS:

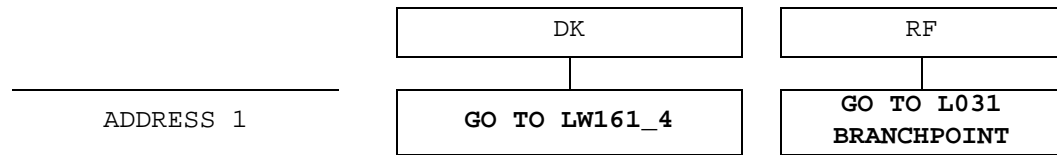
We would like to obtain complete information about fringe benefits and other general characteristics of employers for employees like you. In order to do this, we need the full name and address of that employer, the employer we were just talking about.

What is the name of the company or organization for whom you worked on that job?

IWER: FOR THIS EMPLOYER INFORMATION SEQUENCE, AFTER PROBING, USE CTRL-D OR CTRL-R IF R DOESN'T KNOW OR DOES NOT WISH TO ANSWER

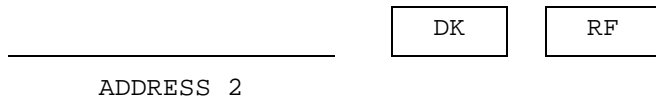


LW159_4
(What is the address of this employer?)

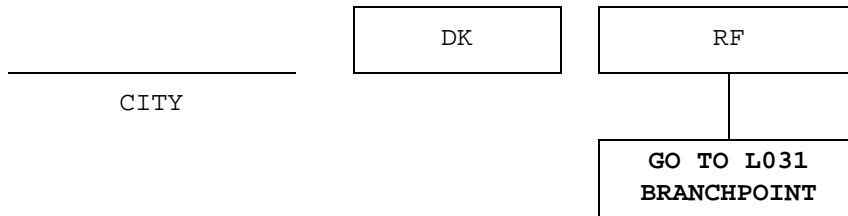


LW160_4
(What is the address of this employer?)

IWER: NOT ALL BUSINESSES HAVE A SECOND ADDRESS LINE, LEAVE BLANK IF NOT NEEDED



LW161_4
(In what city (is/was) it located?)



LW162_4

(In what state (is/was) it located?)

IWER: PLEASE DOUBLE CHECK THAT THE STATE IS CORRECTLY ENTERED

_____ STATE

| | | |
|-------------------|----|----|
| 97. OTHER COUNTRY | DK | RF |
|-------------------|----|----|

RF

| |
|------------------------|
| GO TO L031 BRANCHPOINT |
|------------------------|

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

LW163_4 BRANCHPOINT: IF STATE NOT 'OTHER COUNTRY', GO TO LW164_4

LW163_4

(In what country (is/was) it located?)

_____ OTHER COUNTRY (SPECIFY)

| | |
|----|----|
| DK | RF |
|----|----|

RF

| |
|------------------------|
| GO TO L031 BRANCHPOINT |
|------------------------|

LW164_4

(What is the zip code for this employer?)

_____ ZIP

| | |
|----|----|
| DK | RF |
|----|----|

LW165_4

(What is the phone number for this employer?)

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

_____ PHONE NUMBER

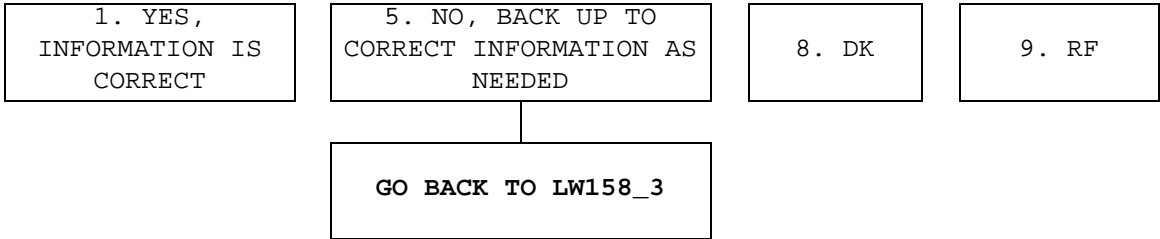
| | |
|----|----|
| DK | RF |
|----|----|

LW171_4

Confirmation EMPLOYER NAME/ADDRESS:

[IWER: PLEASE CONFIRM EMPLOYER NAME AND ADDRESS WITH R]

EMPLOYER NAME:
ADDRESS 1:
ADDRESS 2:
CITY:
STATE:
ZIP CODE:
PHONE NUMBER:



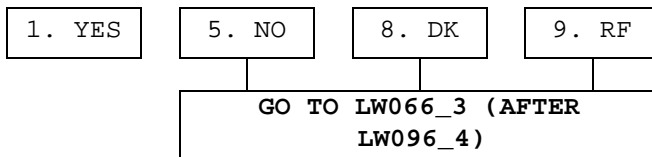
END OF EMPLOYER INFORMATION BLOCK-4:

(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?



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]



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)?

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:

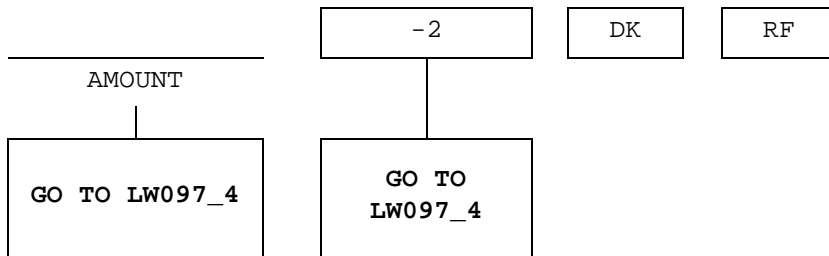
How much money was in your account when you left that job?

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]



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) _____ LW007_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?

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

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]

| | | |
|------------------------------|----|----|
| | DK | RF |
| AMOUNT | | |
| | | |
| GO TO LW013_4 BRANCHPOINT | | |

LW010_4 - LW012_4 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

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

LW013_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION 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?

| | | |
|--------|----|----|
| | DK | RF |
| AMOUNT | | |

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]

| | | | |
|---------------|---|----|----|
| _____ | 0 | DK | RF |
| AMOUNT | | | |
| 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?

| | | |
|---------------------------|---|----------------------------|
| 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) _____ LW050_4 | 8. DK | 9. RF |
| GO TO LW054_4 BRANCHPOINT | | |

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

LW051_4

What is that time period?

| | | | | | | |
|--------------------------------|----|-------------------------------|----|---------------------------|----|----|
| _____ LW051_4 UNTIL YEAR | OR | _____ LW052_4 UNTIL AGE | OR | _____ LW053_4 YEARS | DK | RF |
|--------------------------------|----|-------------------------------|----|---------------------------|----|----|

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

LW054_4

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

| | | | | |
|-----------|------------------|--|-------|-------|
| 1. CHANGE | 3. STAY THE SAME | 7. OTHER (SPECIFY) _____ LW055_4 | 8. DK | 9. RF |
|-----------|------------------|--|-------|-------|

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 | DK | RF |
|-----------------|----|----|

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?

AMOUNT

DK

RF

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

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

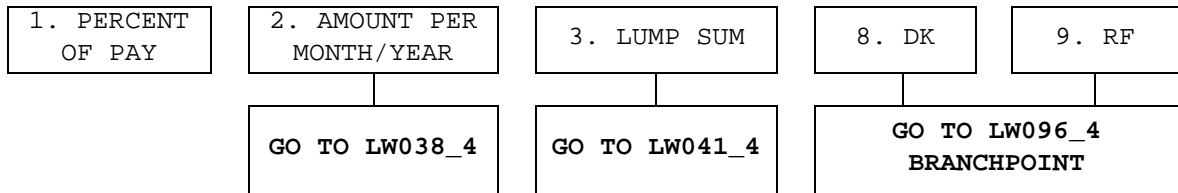
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

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

1-12 NUMBER OF
MONTHS

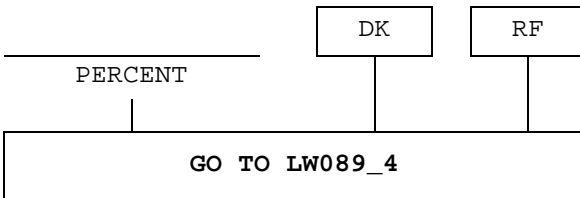
LW036_4

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?



LW037_4

[IWER: ENTER PERCENT OF FINAL PAY]

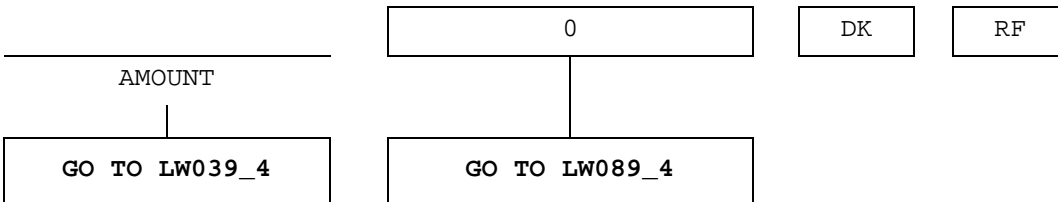


LW038_4

[IWER: PROBE IF NECESSARY]

How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]



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

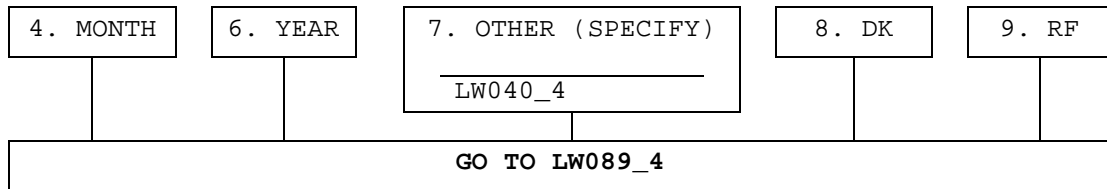
LW039_4 BRANCHPOINT: GO TO LW089_4

LW039_4

[IWER: PROBE IF NECESSARY]

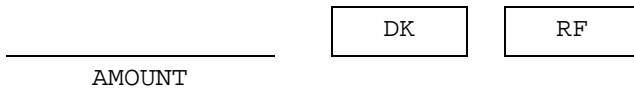
Is that per month or year?

PER:



LW041_4

[IWER: ENTER LUMP SUM AMOUNT]



LW089_4 BRANCHPOINT: GO TO END OF L034 LOOP (AFTER LW096_4)

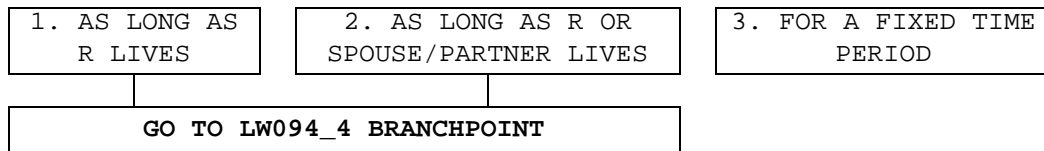
LW089_4

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?



| | | |
|-----------------------------------|-------|-------|
| 7. OTHER (SPECIFY) LW090_4 | 8. DK | 9. RF |
| GO TO LW094_4 BRANCHPOINT | | |

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

LW091_4

What is that time period?

| | | | | | | |
|--------------------------------|----|-------------------------------|----|---------------------------|-----------------------------|-----------------------------|
| _____ LW091_4 UNTIL YEAR | OR | _____ LW092_4 UNTIL AGE | OR | _____ LW093_4 YEARS | <input type="checkbox"/> DK | <input type="checkbox"/> RF |
|--------------------------------|----|-------------------------------|----|---------------------------|-----------------------------|-----------------------------|

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?

| | | | | |
|-----------|------------------|-----------------------------------|-------|-------|
| 1. CHANGE | 3. STAY THE SAME | 7. OTHER (SPECIFY) LW095_4 | 8. DK | 9. RF |
|-----------|------------------|-----------------------------------|-------|-------|

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)

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]]

| | | | |
|---------------|----|----|----|
| TOTAL BALANCE | -2 | DK | RF |
|---------------|----|----|----|

GO TO LW067_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)]

| | | | | |
|---------------|--------------|-------|-------|-------|
| 1. YES, ALL | 2. YES, SOME | 5. NO | 8. DK | 9. RF |
| GO TO LW067_2 | | | | |

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]

| | | |
|--|-----------------------|---------------------|
| 1. WITHDRAW MONEY | 2. CONVERT TO ANNUITY | 3. ROLL OVER TO IRA |
| 7. OTHER (SPECIFY) _____ LW072_2 | 8. DK | 9. RF |

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]]

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

LW068_2

PER:

| | | | | |
|----------|---------|--|-------|-------|
| 4. MONTH | 6. YEAR | 7. OTHER (SPECIFY) _____ LW073_2 | 8. DK | 9. RF |
|----------|---------|--|-------|-------|

***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

DK

RF

L040

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

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

1. YES

5. NO

8. DK

9. RF

GO TO L068

L041

How many times has this happened?

NUMBER OF TIMES

DK

RF

GO TO L068

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

L043

When was the [first/second] 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 9. RF |

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?

AMOUNT

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

GO TO L051 BRANCHPOINT

L049

[IWER: PROBE IF NECESSARY]

Was that per week, month, or year?

PER:

| | | | |
|--------------------------------------|----------|---------|--------------|
| 2. WEEK | 4. MONTH | 6. YEAR | 95. LUMP SUM |
| 97. OTHER (SPECIFY) _____ 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

AGE

| | | | |
|--------------------------|------------------|----|----|
| 95 NUMBER OF YEARS GIVEN | 96 ANSWERED YEAR | DK | RF |
|--------------------------|------------------|----|----|

GO TO L054 BRANCHPOINT

GO TO L053

GO TO L054 BRANCHPOINT

L052

[IWER: PROBE IF NECESSARY:]

For how many years was the temporary medical insurance offered?

1 — 25 YEARS

YEARS

| | |
|----|----|
| DK | RF |
|----|----|

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?

[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)

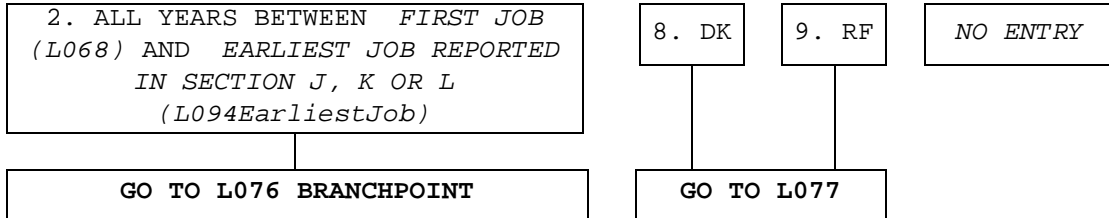
L072 BRANCHPOINT: IF YEAR R STARTED FIRST (6 MONTHS OR MORE) JOB (AS REPORTED AT L068) WAS NO EARLIER THAN THE EARLIEST START DATE AMONG REPORTED JOBS IN SECTIONS J, K OR L, GO TO L077

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]

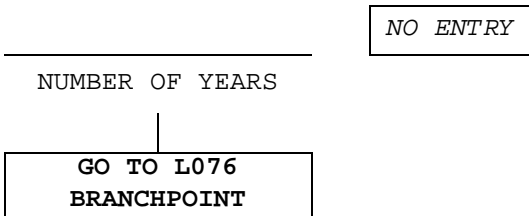


OR

L071

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

[IWER: PRESS [ENTER] FOR OTHER CHOICES]



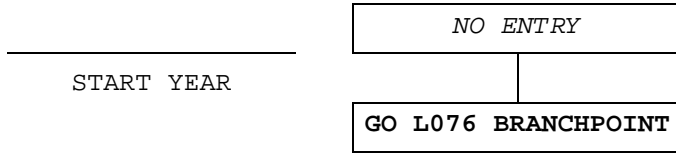
OR

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?)

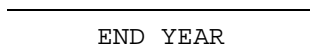
[IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE,
ENTER START YEAR ON THIS SCREEN]



AND

L070

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



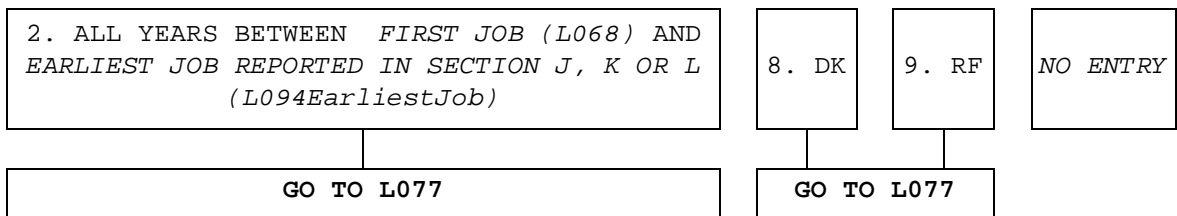
L076 BRANCHPOINT: IF R DID NOT SAY AT ANY OF L069 THROUGH L072 {WHICH YEARS OR HOW MANY YEARS} THAT S/HE WORKED or R REPORTED THAT DID NOT WORK ANY YEARS (L071 WAS ANSWERED AS ZERO), GO TO L077

L076

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

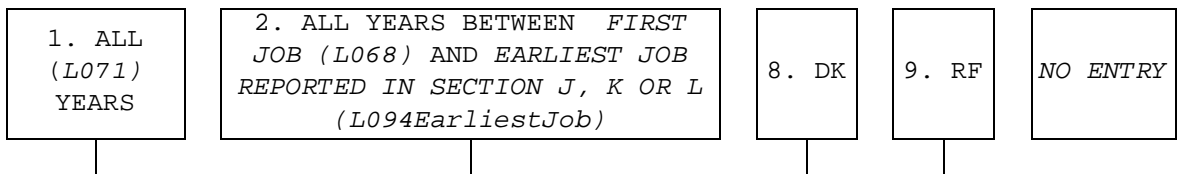
[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

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:



GO TO L077

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]

NO ENTRY

NUMBER OF YEARS
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]

NO ENTRY

START YEAR
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 | _____ | <input type="checkbox"/> DK | <input type="checkbox"/> RF |
| | L078 | | L079 | | |
| | START YEAR | | END YEAR | | |

SECOND EMPLOYMENT PERIOD

| |
|---|
| [IWER: IF R HAD ONLY ONE GOVERNMENT JOB, PRESS [ENTER] FOR NONE] (IF [ENTER] WAS PRESSED FOR NONE AT L080, GO TO L082) |
|---|

L080

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

| | | | | | |
|------|------------|----|----------|-----------------------------|-----------------------------|
| FROM | _____ | TO | _____ | <input type="checkbox"/> DK | <input type="checkbox"/> 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