

HRS 2016 — SECTION J2: PENSIONS

FIANL VERSION — 8/11/2016

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

**NOTE: IN DATE OR OTHER NUMERICAL COMPARISONS (e.g., FOR LAST JUMP AT J501 BRANCHPOINT),
RESPONSES OF DK, RF, OR EMPTY (WHEN THE QUESTION WAS NOT ASKED) EVALUATE AS
0/ZERO. THEREFORE, A DATE FOR WHICH NO YEAR WAS GIVEN WILL ALWAYS BE LESS THAN
ONE FOR WHICH A YEAR WAS GIVEN.**

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 NEW INTERVIEW R (Z076=5)

THIS IS A CURRENT (PW) JOB (Z503=1);
THIS IS AN OLD JOB (Z503=2);

R IS WORKING FOR PAY (J020=1);

R IS WORKING FOR SOMEONE ELSE (J021=1);
R IS SELF-EMPLOYED (J021=2)

R HAS SAME JOB CW AS PW IW (W417=1);
Z076=1 AND J020=1
AND ((J021=1 AND Z136=1 AND J045= [1 or 3])
OR (Z136=2 AND J958=1))

R HAS PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1);
W408=11 or (W408=96 and J021=2) or (Z503=1 and W417=1)

TOTAL PW PRELOADED PLANS (W416 count);

R's PAST PENSION TYPE: TYPE A/DB: Z140=1; TYPE B/DC: Z140=2;
BOTH TYPES Z140=3

PLAN PROVIDER TYPE: (Z508);
PRIVATE EMPLOYER (Z508=1)
GOVERNMENT EMPLOYER (Z508=2)
R'S OWN BUSINESS (Z508=3)
UNION (Z508=4)
OTHER (Z508=7)

THIS IS A CONFIRMED R (i.e., R completed the pension grid in a prior wave) (Z276=1);
THIS IS A NON-CONFIRMED R (i.e., R has never completed the pension grid) (Z276 NOT
1);

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W400 BRANCHPOINT: IF THIS IS AN EXIT IW, GO TO SECTION N

IF R NEVER WORKED FOR PAY (K003={5 or DK or RF}), GO TO SECTION J3

IF R IS 80 YEARS OF AGE OR OLDER *and* NOT WORKING *and* HAS NO PRELOADED PENSIONS, GO TO SECTION J3

IF CONFIRMED R (Z276=1) *and* NOT WORKING CURRENTLY (J020=5) *and* HAS NO PRELOADED PENSIONS, GO TO SECTION J3

W400

PRESENT TO EVERYONE:

Now we would like to ask about retirement accounts and pensions from work, which are important for studying retirement planning and income.

IF UNCONFIRMED REIW R IS CURRENTLY WORKING FOR PAY *and* R (HAS NO PRELOADED PW PLANS *or* THIS IS NOT THE SAME JOB AS PW):

With your help, we hope to streamline and improve our questions about your retirement accounts and pensions. To start, we'd like to ask some questions about retirement accounts and pensions you may have with your current job [fill if R has dormant:, then quickly review each of the plans you've told us about before to be sure we have the right list].

IF R UNCONFIRMED REIW R *and* HAS PRELOADED PENSION PLANS:

With your help, we hope to streamline and improve our questions about your retirement accounts and pensions.

OTHERWISE: (CONFIRMED *or* NEW R *or* NO PRELOADED PENSION PLANS):

For this reason we would like to ask some questions about retirement accounts and pensions you may currently have.

1. CONTINUE

J848 BRANCHPOINT: ASK IF R IS CURRENTLY WORKING FOR PAY *and* R (HAS NO PRELOADED PW PLANS *or* R IS NO LONGER WORKING FOR PW EMPLOYER {W416=0 *or* W417=5})

ELSE, IF R HAS PRELOADED PLANS, GO TO W402 BRANCHPOINT

ELSE, IF R HAS NO PRELOADED PLANS *and* IS NOT WORKING (W416=0 *and* J020=5), GO TO PENSION GRID BRANCHPOINT

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J848

Does your current [employer/business] or union offer retirement accounts, tax deferred retirement savings plans, or pensions to any of its employees?

[IWER: IF R MENTIONS SOCIAL SECURITY, SAY:] We will ask about Social Security later in the interview. Here, I just want to find out about other plans operated through your [business/employer] or union.

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

J849 BRANCHPOINT: IF EMPLOYER DOES NOT OFFER PLANS (J848 NOT 1), GO TO PENSION GRID BRANCHPOINT

J849

Are you included in any such plans?

[IWER: IF R MENTIONS SOCIAL SECURITY, SAY:] I will ask about Social Security later in the interview. Here, I just want to find out about other plans operated through this [business/employer] or union.

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

J326 BRANCHPOINT: IF R IS INCLUDED IN A PLAN ON CURRENT JOB (J849=1), GO TO PENSION GRID BRANCHPOINT

J326

Are you eligible to be included in any plans on your current job?

- 1. YES
- 5. NO
- 6. ELIGIBLE IF WORKED FULL-TIME
- 8. DK
- 9. RF

J851

Let me double check -- do you have any money in a retirement or tax deferred savings account through this [business/employer] or union?

[IWER: IF R MENTIONS A BENEFIT PLAN THAT PROVIDES MEDICAL, DISABILITY, OR "FLEXIBLE SPENDING" BENEFITS, DO NOT INCLUDE THIS AS A PLAN]

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

PENSION GRID BRANCHPOINT: IF R IS 80 OR OLDER *and* NOT WORKING, GO TO SECTION J3

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*****BEGINNING OF J2 (PENSION) LOOP:** QUESTIONS W402 THROUGH W412 ARE ASKED FOR EACH PRELOADED PENSION, WITH THE OBJECT OF VERIFYING OR CORRECTING ALL INFORMATION FOR EACH PENSION. WHEN ALL PRELOADED PENSIONS ARE ACCOUNTED FOR, R IS ASKED ABOUT NEW PENSIONS THEY ARE PARTICIPATING IN THROUGH THEIR CURRENT EMPLOYER (W401), ADDING DETAILS OF EACH NEW PENSION IN W402 THROUGH W412. LAST, ALL UNCONFIRMED Rs ARE ASKED IF THERE ARE ANY OTHER PENSIONS (W401), AND WILL BE ASKED W405 THROUGH W412 FOR EACH PENSION REPORTED. ***

Note: The order of asking about plans in grid is:

1. Dormant plans
2. PW Job plan, regardless of whether work for same employer or not
3. Plans on current job
4. Any other plans not yet mentioned

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W401 BRANCHPOINT: IF THIS IS A PRELOADED PENSION, GO TO W402 BRANCHPOINT

IF CONFIRMED R *and* NOT CURRENTLY WORKING (J020=5) , GO J2 FOLLOWUP LOOP BRANCHPOINT

IF CONFIRMED R *and* DID NOT REPORT PARTICIPATING IN PLAN OFFERED THROUGH CURRENT JOB (J849 NOT 1 and J851 NOT 1) *and* {NOT WORKING FOR SAME EMPLOYER AS PW (W417 NOT 1) *or* ASKED IF EMPLOYER OFFERS PLANS (J848 NOT EMPTY)}, GO TO J2 FOLLOWUP LOOP BRANCHPOINT

IF R REPORTED PARTICIPATING IN PLAN OFFERED THROUGH THEIR CURRENT JOB (J849=1 *or* J851=1), GO TO W405

W401

FIRST LINE (no plans preloaded and no plans with current job and first time asked W401)

REIW R:

1. NO PLANS PRELOADED and NO PLAN MENTIONED ON CURRENT JOB (J849 NOT 1 and J851 not 1):
We have no record that you ever reported a retirement or pension plan, but just so we are clear -- do you have any retirement or tax deferred savings accounts or pensions from any business, employer or union? Please do not include IRAs that are not sponsored by an employer or union.

NEW R:

1.5. DID NOT REPORT PENSIONS ON CURRENT JOB (J848 NOT 1 and J849 NOT 1 and J851 not 1):
Do you have any retirement or tax deferred savings accounts or pensions from any previous business, employer or union? Please do not include IRAs that were not sponsored by an employer or union.

FIRST AND SUBSEQUENT TIMES ASKED:

REIW R:

2. HAVE PRELOADED PLANS and PARTICIPATING IN PLAN ON CURRENT JOB (J849=1 or J851=1):
Earlier you mentioned that you are participating in a retirement account or pension with your current job or union – Is that correct? Please do not include IRAs that are not sponsored by an employer or union.

3. HAVE PRELOADED PW PLAN (W416>0) and SAME EMPLOYER PW AND CW (W417=1):
Since we last talked to you in [*R's LAST IW MONTH, YEAR/YEAR 2 YEARS AGO*], are you now participating in a new retirement or tax deferred savings account or pension offered to you by your current [employer/business] or union? Please do not include IRAs that are not sponsored by an employer or union.

4. CONFIRMED (Z276=1) and REIW (Z076=1) and CURRENTLY WORKING and HAVE PLAN ON CURRENT JOB (J849=1 or J851=1):
Do you have any other retirement or tax deferred savings accounts or pensions with your current job or union that we have not already mentioned? (Please do not include IRAs that are not sponsored by an employer or union.)

4.5. ELSE:

Do you have any other retirement or tax deferred savings accounts or pensions that we have not already mentioned? (Please do not include IRAs that New are not sponsored by an employer or union.)

NEW R:

5. REPORTED PLAN WITH CURRENT JOB IN PREVIOUS LINE (W408=11):
Do you have any other retirement or tax deferred savings accounts or pensions? (Please do not include IRAs that are not sponsored by an employer or union.)

If you have another plan with your current job, please tell us about that plan first.

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6. ELSE:

Do you have any other retirement or tax deferred savings accounts or pensions that we have not already asked about? (Please do not include IRAs that are not sponsored by an employer or union.)

ALL:

[IWER: IF R MENTIONS A BENEFIT PLAN THAT PROVIDES MEDICAL, DISABILITY, OR "FLEXIBLE SPENDING" BENEFITS, DO NOT INCLUDE THIS AS A PLAN]

[IWER: IF R ASKS FOR CLARIFICATION, READ:] We are interested in plans for which you have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.

[IWER: INCLUDE ONLY PENSION PLANS SPONSORED BY RS OWN EMPLOYER, BUSINESS OR UNION. FOR EXAMPLE, DO NOT INCLUDE PLANS FROM A CURRENT, FORMER OR DECEASED SPOUSE]

- 1. YES – GO TO W405
- 5. NO -- GO TO NEXT PLAN/LINE
- 8. DK -- GO TO NEXT PLAN/LINE
- 9. RF-- GO TO NEXT PLAN/LINE

"Pension Grid"

Note: questions corresponding to grid columns are listed below the grid in this document. During the interview, as the interviewer moves from one column to the next, the question corresponding with that column (and row) will appear at the top of the screen.

W401 AnyOther	W402 Verify	W403 Still have plan	W404 Status	W405 Type Provider	W406 Plan Name	W407 Plan Kind	W408 Sponsor Name	W409 OS	W410 Yr Begin	W411 Yr End	W412 Emp State
					Z506	Z507	Z141		Z142	Z143	Z510

• GENTLE DENTAL - PENSION PLAN

• Please confirm, correct or add information for each listed plan.

We would like to have a name for this plan in order to identify it in our records and to ask follow-up questions about it.

What is the name of this plan? (What name would help you to distinguish it from any other plans you may have?)

• If R has trouble with plan name say: We will use the name you give to identify this plan in our records and for follow-up questions about your plans. Please give it a name that will help you distinguish it from any others you may have.

Enter a text of at most 255 characters

PRE	NOW	ADD	WHO	PENSION PLAN NAME	TYPE	JOB	EMPLOYER SPECIFY	BEGIN	END	STATE	STATUS
1	1		1	Gental Dental Plan		1		1970	1981		
				Simple IRA	14	2		2001			

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W402 BRANCHPOINT: IF THIS IS A CONFIRMED R, GO TO W403

W402

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First [w/W]]e'd like to go over retirement plans you have told us about in previous interviews [and then we'll ask about any other plans you may have with your current [employer/business]].

According to our records, you had (a/an) [PLAN TYPE/plan] with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

OTHERWISE:

Next, our records show that you had (a/an) [PLAN TYPE/plan] with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

ALL:

Did you ever have such a plan?

[IWER: FOR THIS QUESTION WE ARE INTERESTED IN KNOWING WHETHER OUR RECORDS ARE BASICALLY CORRECT – THAT, IN FACT, R HAS OR HAD A PLAN WITH THIS EMPLOYER, EVEN IF IT WAS SUBSEQUENTLY TERMINATED, FROZEN OR CASHED OUT, ETC. IN WHAT FOLLOWS, YOU WILL BE CONFIRMING THE INFORMATION IN OUR RECORDS AND CAN MAKE ANY NECESSARY CORRECTIONS TO EMPLOYER NAME, PLAN NAME, PLAN TYPE, AND EMPLOYMENT DATES]

[IWER: CHOOSE CODE '5' **ONLY** IF THIS PLAN IS COMPLETELY UNKNOWN TO R BECAUSE WE WILL DROP THE PLAN FROM ALL FOLLOW-UP QUESTIONS]

1. YES
5. NO, R NEVER HAD THIS PLAN -> GO TO NEXT PLAN/LINE
8. DK -> GO TO NEXT PLAN/LINE
9. RF -> GO TO NEXT PLAN/LINE

W403

IF UNCONFIRMED R:

[IWER: ASK OR RECORD]

IF CONFIRMED R:

IF THIS IS THE FIRST TIME THROUGH THE LOOP:

[First [w/W]] like to go over plans you have told us about in previous interviews.

According to our records, you had (a/an) *PLAN TYPE* plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

OTHERWISE:

Next, our records show that you had (a/an) *PLAN TYPE* plan with [Z141_OldEmpName/a job] where you worked from approximately [Z142_OldEmpBegYr] until [Z143_OldEmpEndYr], [which you called your ["Z506_PlanName"]] (plan).

ALL:

Do you still have this plan?

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[IWER: IF R ISN'T SURE IF STILL HAS PLAN, READ:] We are interested in plans for which you still have money in an account or from which you expect to claim benefits and haven't rolled over into an IRA.

[IWER: IF R VOLUNTEERS THAT PLAN IS AN IRA, USE CODE 5]

IF CONFIRMED R:

[IWER: CHOOSE CODE 2 IF SOME INFORMATION IS INCOMPLETE, INCORRECT, OR R WOULD LIKE TO MODIFY]

- 1. YES
- 2. YES, EDIT INFORMATION-> GO TO W406 (Only shown for confirmed R's)
- 5. NO
- 6. NO, R NEVER HAD THIS PLAN -> GO TO NEXT PLAN/LINE (Only shown for confirmed R's)
- 8. DK
- 9. RF -> GO TO NEXT PLAN/LINE

W404 BRANCHPOINT: IF CONFIRMED R (Z276=1) STILL HAS PLAN (W403=1), GO TO NEXT PLAN/LINE
OTHERS THAT STILL HAVE PLAN (W403=1), GO TO W405

W404

[IWER: ASK OR RECORD]

What happened to this plan?

[IWER: READ RESPONSE OPTIONS TO PROBE IF NEEDED. CHOOSE ALL THAT APPLY. PROBE FOR "ANYTHING ELSE?"]

* Dead plan
& Mutually exclusive

*	&	1.	Withdrew <u>all</u> of the money/received full amount as cash settlement or lump-sum	W436_WITHDREWALLMONEY=1	Next line, Assign W427=Yes and go into Withdrawals Block W453 series
		9.	Withdrew <u>some</u> of the money	W437_WITHDREWSOMEMONEY=1/	Type Block, W426, assign W427=Yes, ask JW063
*	&	2.	Combined with another plan	W443_COMBINEDWITHOTHERPLAN=1	Next plan, Combined block, Assign W427=Yes then JW100 and JW019
*	&	3.	Transferred to new employer	W444_TRANSFERREDTONEWEMPLOYER=1	Next plan, Combined block, Assign W427=Yes then JW100 and JW019
*		4.	Rolled over into IRA	W439_ROLLEDOVERINTOIRA=1	Next plan, Assign W427=Yes, then JW099 and JW018
*	&	5.	Lost <u>all</u> benefits	W445_LOSTALLBENEFITS=1	Next plan, NO FOLLOWUPS
		6.	Plan frozen or lost some benefits	W446_FROZENORLOSTSOMEBENEFITS=1	Type Block, W426, W427
*		7.	Converted to or purchased an annuity	W440_CONVERTTOANNUITY=1	Next plan, Assign W426=Yes, ask annuity Qs, ask W427
*		8.	Receiving regular payments/benefits	W434_RECEIVING=1	Next plan, Assign W426=Yes, ask receiving Qs, ask W427
		97.	Other	W447_OTHER=1	Type Block
*	&	98.	DK	W448_DK=1	Next plan, NO FOLLOWUPS
*	&	99.	RF	W449_RF=1	Next plan, NO FOLLOWUPS

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DEAD PLAN ASSIGNMENT:

1. IF codes Took out/withdrew some of the money (W437=1), Frozen, or lost some benefits (W446=1), Other (W447=1), or DK (W448=1) answered by themselves or if any combination of these active codes is selected at W404, plan=ACTIVE

2. Else, All other non-empty codes at W404 plan=DEAD

3. Else, Still have plan or plan has been added ({W403=1 or 2} or W401=1), plan=ACTIVE

Note: Plans will be assigned ACTIVE (W451=5) or DEAD (W451=1) based on their status for the purpose of controlling which follow-up questions will be asked. If R reported Plan Frozen, Withdrew Some Money, or Other (W404=6, 9, or 97) in combination with a dead plan status, plan will be considered DEAD.

W405 BRANCHPOINT: IF CONFIRMED R (Z276=1) DOES NOT STILL HAVE PLAN (W403=5), GO TO NEXT PLAN/LINE

IF R LOST ALL BENEFITS *or* DON'T KNOW *or* REFUSE (W404=5 *or* 98 *or* 99), GO TO NEXT PLAN/LINE

W405

[IWER: ASK OR RECORD]

Is this plan provided by a private employer, a government employer, a union, or what?

[IWER: IF THIS IS A UNION PLAN THAT IS ONLY VALID WITH THE EMPLOYER OR BUSINESS, PROBE AS NEEDED FOR EMPLOYER TYPE AND USE CODES 1-3 AS APPROPRIATE]

[IWER: A FINANCIAL INSTITUTION THAT MANAGES THE ACCOUNT IS NOT A PROVIDER]

1. PRIVATE EMPLOYER
2. GOVERNMENT EMPLOYER
3. R'S OWN BUSINESS
4. UNION
7. OTHER
8. DK
9. RF

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W406

[IWER: ASK OR RECORD]

IF NAME IS MISSING:

We'd like to have a name for this plan in order to ask follow-up questions about it.

What name would help you to distinguish it from any other plans you may have?

IF NAME IS NOT MISSING:

Is [Z506_PlanName] a good name or would you like to call it something else?

ALL:

[IWER: IF R HAS TROUBLE WITH PLAN NAME, SAY:] We'll use the name you give to identify this plan in our records and for follow-up questions about your plans. Please give it a name that will help you distinguish it from any others you may have.

PLAN NAME: _____

DK
RF

W407 BRANCHPOINT: ASK IF W404 WAS NOT ASKED (W404=EMPTY) *or* IF PLAN STATUS IS NOT INDICATED AS DEAD (W451 NOT 1)

ELSE, GO TO NEXT PLAN/LINE

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W407

[IWER: ASK OR RECORD]

IF TYPE IS MISSING:

What kind of plan [is/was] this? [Is/Was] it a 401K, a Supplemental Retirement Account (SRA), defined benefit, defined contribution, or what?

IF TYPE IS NOT MISSING:

We have this listed as a [Z507_PlanType]. Is that right?.

[IWER: IF THIS IS NOT RIGHT, ASK:] What kind of plan [is/was] this? [Is/Was] it a 401K, defined benefit, defined contribution, or what?

ALL:

[IWER: IF R REPORTS AN INDIVIDUAL RETIREMENT ACCOUNT OR IRA, USE CODE 96]

1. 401K PLAN
2. DEFINED BENEFIT PLAN
3. DEFINED CONTRIBUTION PLAN
4. SUPPLEMENTAL RETIREMENT ACCOUNT (SRA)
5. 401A PLAN
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
96. IRA
98. DK
99. RF

*Add consistency check if W407=96: "Because you have indicated that this is a retirement plan that has been converted to an IRA, we need you to return to [W403/W401] and change response to 'No'. Selecting [W403/W401] here will send you back to that question where you must change the earlier answer from 'Yes' to 'No'."

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W408

[IWER: ASK OR RECORD]

IF NAME IS MISSING AND THIS IS A PENSION SPONSORED BY A **UNION** (W405=4):
Who did you work for when you started this plan?

IF NAME IS NOT MISSING AND THIS IS A PENSION SPONSORED BY A **UNION** (W405=4):
Is [EmpName] the [employer/business] associated with this plan?

IF NAME IS MISSING AND THIS IS AN **EMPLOYER, GOVT OR BUSINESS** SPONSORED PLAN (W405=1 or 2 or 3):
Who did you work for when you started this plan?

IF NAME IS NOT MISSING AND THIS IS AN **EMPLOYER, GOVT OR BUSINESS** SPONSORED PLAN (W405=1 or 2 or 3):
Is [Z141_OldEmpName] the [employer/business] that provided this plan?

[IWER: IF R NAMES AN EMPLOYER THAT IS NOT ON THE LIST, PROBE: Let me double check, I have (read list of employers) – is this this plan associated with one of those employers?]

[IWER: IF THIS PLAN IS FROM A PAST PERIOD OF SELF EMPLOYMENT, SELECT CODE 97]

EMPLOYER NAME LISTING:

- 1-10 PW/OLD PRELOADED EMPLOYER (per Z141)
- 11. CURRENT (NEW) EMPLOYER (per JW158_1 or JW158_2)
- 12. LAST EMPLOYER (per KW158_3)
- 13. MOST RECENT EMPLOYER (per LW158_4)
- 14. LONGEST HELD JOB WITH EMPLOYER (per LW158_5)
- 96. CURRENT SELF EMPLOYMENT – NOT ON LIST
- 97. NOT ON LIST: (SPECIFY) W409_____
- 98. DK
- 99. RF

W410

[IWER: ASK OR RECORD]

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY START IS MISSING:
In what year did you [start working for this [employer/business]]?

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY START IS NOT MISSING:
Is [Z141_OldEmpBegYr] the year you [started working for this [employer/business]]?

YEAR

DK
RF

W411 BRANCHPOINT: IF PLAN IS WITH CURRENT EMPLOYER (W408=11 or (W417=1 and W408=CURRENT)),
GO TO W412

IF R IS CURRENTLY SELF EMPLOYED (J021=2) and PLAN IS WITH CURRENT SELF
EMPLOYMENT (W408=96), GO TO W412

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W411

[IWER: ASK OR RECORD]

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY STOP IS MISSING:

When did you [stop working for this [employer/business]]?

IF YEAR EMPLOYMENT/BUSINESS/GOVT AGENCY STOP IS NOT MISSING:

Is [Z141_OldEmpBegYr] the year you [stopped working for this [employer/business]]?

[IWER: IF R IS STILL WORKING FOR THIS EMPLOYER OR BUSINESS, LEAVE BLANK]

[IWER: IF R IS ON TEMPORARY LAY-OFF AND EXPECTS TO GO BACK, LEAVE BLANK]

YEAR

DK
RF

W412

[IWER: ASK OR RECORD]

IF STATE IS MISSING:

In what state is this [employer/business] located?

IF STATE IS NOT MISSING:

Is this [employer/business] located in [STATE NAME]?

STATE: (Pop-up List)

DK
RF

[IWER: WE WANT TO KNOW THE STATE WHERE R MOST RECENTLY WORKED, NOT THE LOCATION OF CORPORATE HEADQUARTERS]

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

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*****END OF J2 (PENSION) LOOP:** QUESTIONS W402 THROUGH W412 ARE ASKED FOR EACH PRELOADED PENSION, WITH THE OBJECTIVE OF VERIFYING OR CORRECTING ALL INFORMATION FOR EACH PENSION. WHEN ALL PRELOADED PENSIONS ARE ACCOUNTED FOR, R IS ASKED ABOUT NEW PENSIONS THEY ARE PARTICIPATING IN THROUGH THEIR CURRENT EMPLOYER (W401), ADDING DETAILS OF EACH NEW PENSION IN W402 THROUGH W412. LAST, ALL UNCONFIRMED Rs ARE ASKED IF THERE ARE ANY OTHER PENSIONS (W401), AND WILL BE ASKED W405 THROUGH W412 FOR EACH PENSION REPORTED.***

J2 FOLLOWUP LOOP BRANCHPOINT: IF R LOST ALL BENEFITS (W404=5), GO TO NEXT PLAN/LINE

*****BEGINNING OF J2 PENSION FOLLOW UP LOOP:** BASED ON THE STATUS OF EACH VERIFIED AND ADDED PENSION, R WILL RECEIVE APPLICABLE FOLLOW UP QUESTIONS FOR EACH PENSION***

~W419

Now we'd like to talk about your [PLAN NAME/kitchen sink] (plan).

IF THIS IS A PLAN R COMBINED WITH OR TRANSFERRED TO:

When answering questions about this plan, please include any plan you combined with or transferred into it.

[IWER: PRESS '1' TO CONTINUE]

W789 BRANCHPOINT: ASK IF THIS IS A PENSION SPONSORED BY A UNION (W405=4)

ELSE, GO TO PW PLAN DISPOSITION CHECKPOINT

W789

What is the name of the union that provides this plan?

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PW PLAN DISPOSITION CHECKPOINT:

ASK IF THIS IS A PLAN FROM PREVIOUS WAVE JOB (Z503=1) and R IS NO LONGER WORKING FOR THAT EMPLOYER (W417=5) and R STILL HAS THIS PLAN ({W403=1 or 2})

ELSE, GO TO COMBINED/TRANSFERRED BLOCK CHECKPOINT

W420

We'd like to know what has happened to your [*PLAN NAME/kitchen sink*] (plan) since you left [employer name/your job]. Are you receiving regular payments now, did you leave the money in the account, did you withdraw all or part of the money, did you convert it to or purchase an annuity, did you roll it over into an IRA, or what?

[IWER: CHOOSE ALL THAT APPLY. PROBE FOR "ANYTHING ELSE?"]

* Dead plan
& Mutually exclusive

*		1.	Receiving regular payments/benefits	W434_RECEIVING=1	Assign W426=Yes, ask receiving Qs, ask W427
		2.	Left money in the account	W435_LEFTMONEY=1	Type Block, W426, W427
*	&	3.	Withdrew <u>all</u> of the money/received full amount as cash settlement or lump-sum	W436_WITHDREWALLMONEY=1	Assign W427=Yes and go into Withdrawals Block W453 series
		4.	Withdrew <u>some</u> of the money	W437_WITHDREWSOMEMONEY=1	Type Block, W426, assign W427=Yes, ask JW063
*		5.	Rolled over into IRA	W439_ROLLEDOVERINTOIRA=1	Assign W427=Yes, then JW099 and JW018
*		6.	Converted to or purchased an annuity	W440_CONVERTTOANNUITY=1	Assign W426=Yes, ask annuity Qs, ask W427
		7.	Haven't done anything with plan/waiting to become eligible for benefits	W441_NOACTION=1	Type Block, W426, W427
*	&	8.	Combined it with another plan	W443_COMBINEDWITHOTHERPLAN=1	Combined block, Assign W427=Yes then JW100 and JW019
*	&	9.	Transferred to new employer	W444_TRANSFERREDTONEWEMPLOYER=1	Combined block, Assign W427=Yes then JW100 and JW019
*	&	10.	Lost all benefits	W445_LOSTALLBENEFITS=1	Go to next plan, NO FOLLOWUPS
		11.	Frozen, or lost some benefits	W446_FROZENORLOSTSOMEBENEFITS=1	Type Block, W426, W427
		97.	Other (specify)	W447_OTHER	W421, Type Block, W426, W427
	&	98.	DK	W448_DK=1	Get followup blocks
*	&	99.	RF	W449_RF=1	next plan, NO FOLLOWUPS

W421

(What did you do with that plan?)

SPECIFY: _____

W458 BRANCHPOINT: ASK IF PLAN IS NOT A DC DB PLAN (Z140 NOT 1) and {RECEIVING REGULAR PAYMENTS or WITHDREW SOME MONEY or ROLLED OVER INTO AN IRA or CONVERTED TO ANNUITY or FROZEN OR LOST BENEFITS or OTHER or DK (W420 = 1 or 4 or 5 or 6 or

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11 or 97 or 98)}
}

ELSE, GO TO DEAD PLAN ASSIGNMENT

W458

(Just to be sure), do you have any money left in the [*PLAN NAME/kitchen sink*] (plan)?

1. YES
5. NO

DEAD PLAN ASSIGNMENT:

1. IF any codes Left money in the account (W435=1), Took out/withdrew some of the money (W437=1), Haven't done anything with plan/waiting to become eligible for benefits (W441=1), Frozen, or lost some benefits (W446=1), Other (W447=1), or DK (W448=1) answered by themselves or if any combination of these active codes is selected at W420, plan=ACTIVE

2. Else, All other non-empty codes at W420, plan=DEAD

3. Else, Still have plan or plan has been added ({W403=1 or 2} or W401=1), plan=ACTIVE

Note: Plans will be assigned ACTIVE (W451=5) or DEAD (W451=1) based on their status for the purpose of controlling which follow-up questions will be asked. If both an ACTIVE and a DEAD status code are chosen, plan will be considered ACTIVE, with the exception that if they report there is no money left in the plan (W458=5), the plan will be considered DEAD.

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COMBINED/TRANSFERRED BLOCK CHECKPOINT:

ASK IF R TRANSFERRED PLAN TO NEW EMPLOYER *or* COMBINED WITH ANOTHER PLAN (W443=1 *or* W444=1)

ELSE, GO TO YEARS BLOCK CHECKPOINT

W422

You mentioned (earlier) that you had [combined/transferred] this plan [with some other plan/to a new employer]. Which plan is that in now?

[IWER: IF YOU'VE JUST ADDED THIS PLAN BECAUSE IT WAS 'NOT ON LIST' BEFORE, PLEASE SELECT THE CORRECT PLAN NOW]

PLAN NAME LISTING:

- 1-10 PLAN NAMES FROM GRID
- 96. IRA: (SPECIFY) W423 _____ (What do you call this IRA?)
- 97. NOT ON LIST
- 98. DK
- 99. RF

W424 BRANCHPOINT: ASK IF PLAN IS NOT ON LIST (W422=97)

ELSE, GO TO W427 BRANCHPOINT

W424

Is this plan associated with an employer of yours?

- 1. YES -> *GO BACK TO GRID
- 5. NO

*Add soft consistency check if W424=Yes: "Because you have said this 'Not on List' plan is associated with an employer, we need you to return to the pension grid and add it. Selecting W401 here will send you back to the grid where you must change the earlier answer from 'No' to 'Yes' and enter this new plan information. Once done, hit the 'End' key to resume follow-ups."

END COMBINED BLOCK

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YEARS BLOCK CHECKPOINT (YEARS IN PLAN):

ASK IF THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN *or* AN 'OLD' PLAN R IS JUST NOW REPORTING {W401=1}) *and* PLAN IS STILL ACTIVE (W451 NOT 1)

ELSE, GO TO TYPE BLOCK CHECKPOINT

Years Block	Years in Plan	
		[Have you been/Were you] included in this plan since you started the job? 1. YES – GO TO TYPE BLOCK CHECKPOINT 5. NO 8. DK 9. RF
J352	YRS IN PLAN	For how many years altogether [have you been/were you] included in this plan? [IWER: IF LESS THAN A YEAR, ENTER '1' YEAR]

END YEARS BLOCK

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TYPE BLOCK CHECKPOINT (AUTO-ENROLLMENT, PLAN TYPE, PLAN CHANGES):

ASK IF PLAN IS STILL ACTIVE (W451 NOT 1) *and* {THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN *or* AN 'OLD' PLAN R IS JUST NOW REPORTING {W401=1}) *or* IF R STILL HAS THIS PLAN ({W403=1 *or* 2})}

ELSE, GO TO W425 BRANCHPOINT

Type Block	AUTO-ENROLLMENT, PLAN TYPE, PLAN CHANGES	
	<p>J850 BRANCHPOINT:</p> <p>ASK IF PLAN IS FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1) <i>and</i> {NOT A CONFIRMED R (Z276 NOT 1) <i>or</i> PRELOADED PLAN (Z505=empty)}</p> <p>ELSE, GO TO J338 BRANCHPOINT</p>	
~J850	GIVEN CHOICE-AUTOMATIC ENROLL (NEW PLAN, NE W EMP)	<p>IF THIS IS THE FIRST TIME QUESTION ASKED: In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.</p> <p>Which [is it/was it] with your [PLAN NAME/kitchen sink] (plan)?</p> <p>OTHERWISE: (In some cases, workers who want to participate in their retirement plan have to sign up for the plan. In other cases, workers are automatically enrolled and if they don't want to participate they have to withdraw from the plan.)</p> <p>Did you have to sign up for your [PLAN NAME/kitchen sink] (plan) or were you automatically enrolled?</p> <p>1. HAVE TO SIGN UP 3. AUTOMATICALLY ENROLLED</p>
	<p>J338 BRANCHPOINT:</p> <p>IF {THIS IS A CONFIRMED R (Z276=1) <i>and</i> PRELOADED PLAN (Z505 NOT empty)} <i>or</i> R LEFT MONEY IN THE ACCOUNT (W435=1) <i>or</i> WITHDREW SOME MONEY (W437=1), GO TO J945 BRANCHPOINT</p>	
~J338		<p>IF THIS IS THE FIRST TIME QUESTION ASKED: Some 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 retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.</p> <p>What type of plan is your [PLAN NAME/kitchen sink] (plan)?</p> <p>OTHERWISE: (Some 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 retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.)</p> <p>Is this [PLAN NAME/kitchen sink] (plan) a defined benefit</p>

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		<p>formula type or a defined contribution account type plan?</p> <p>[IWER: READ AS NECESSARY: "DEFINED CONTRIBUTION PLANS INCLUDE 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING, AND MONEY PURCHASE PLANS"]</p> <p>1. DEFINED BENEFIT(FORMULA) 2. DEFINED CONTRIBUTION (ACCOUNT) 3. BOTH TYPES</p>
	<p>J945 BRANCHPOINT:</p> <p>ASK IF THIS IS A PLAN FROM PREVIOUS WAVE JOB (Z503=1) and R IS STILL WORKING FOR THAT EMPLOYER (W417=1) and PLAN IS NOT NEWLY ADDED</p> <p>ELSE, GO TO W425 BRANCHPOINT</p>	
~J945	PENSION RULES CHANGED	<p>Have the rules that govern your [PLAN NAME/kitchen sink] changed since [R's LAST IW MONTH, YEAR/YEAR 2 YEARS AGO]?</p> <p>1. YES 5. NO GO TO W425 BRANCHPOINT 8. DK GO TO W425 BRANCHPOINT 9. RF GO TO W425 BRANCHPOINT</p>
W429	HOW PENSION RULES CHANGED	<p>How have the rules changed – have the contribution levels changed, have the rules for age or years of service changed, has the benefits formula changed, or what?</p> <p>[IWER: CHOOSE ALL THAT APPLY]</p> <p>1. R'S CONTRIBUTION LEVELS CHANGED 2. REQUIRED AGE OR YEARS OF SERVICE CHANGED 3. BENEFITS FORMULA CHANGED 4. BENEFITS FROZEN 5. EMPLOYER CONTRIBUTION OR MATCH RATE CHANGED 7. OTHER (SPECIFY) W430_____</p> <p>8. DK 9. RF</p>

END TYPE BLOCK

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W425 BRANCHPOINT: IF THIS IS A DC PLAN (J338=2 or 3) or R LEFT MONEY IN THE ACCOUNT (W435=1) or THERE IS STILL MONEY IN THE ACCOUNT (W458=1), ASSIGN 2 TO W425, THEN GO TO BALANCES BLOCK CHECKPOINT

ASK IF PLAN IS STILL ACTIVE (W451 NOT 1)

ELSE, GO TO W426 BRANCHPOINT

~W425

Does your [*PLAN NAME/kitchen sink*] (plan) have money in an account in your name?

1. YES
2. ASSIGNED YES PER J338=2 OR 3 (HIDE)
5. NO
8. DK
9. RF

BALANCES BLOCK CHECKPOINT (ACCOUNT BALANCES):

ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT (W425=1 or 2)

ELSE, GO TO W426 BRANCHPOINT

Balances Block	Account Balances	
~JW009	AMOUNT IN PENSION NOW	How much is in the [<i>PLAN NAME/ kitchen sink fill</i>] account now? [IWER: IF R MENTIONS HAVING LOANS AGAINST THE ACCOUNT, INCLUDE THESE IN THE TOTAL] [IWER: IF R NO LONGER HAS AN ACCOUNT OR HAS NO MONEY LEFT IN IT, ENTER 0] [IWER: DO NOT PROBE DK/RF] AMOUNT: _____ DK - GO TO JW010 RF - GO TO JW010
	W455 BRANCHPOINT: ASK IF W425 ASSIGNED 'YES' (W425=2) and R REPORTED NO VALUE IN ACCOUNT (JW009=0) ELSE, GO TO JW002 BRANCHPOINT	
W455		[IWER: R PREVIOUSLY INDICATED HAVING AN ACCOUNT TYPE PLAN, BUT IN THE IMMEDIATELY PRIOR QUESTION ENTERED 0 AS THE AMOUNT IN THE ACCOUNT. IF THIS IS CORRECT, ENTER 1 TO CONTINUE. IF NOT, BACK UP AND CORRECT THE AMOUNT.] 1. CONTINUE
	W010 BRANCHPOINT: GO TO W427 BRANCHPOINT	
JW010-JW012 Unfoldings		Question text: Did it amount to less than \$____, more

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		<p>than \$____ , or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000</p> <p>RANDOM ENTRY POINTS: \$20,000, \$50,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>
	<p>JW002 BRANCHPOINT:</p> <p>ASK IF THIS IS A PLAN FROM PREVIOUS WAVE JOB (Z503=1) and R IS NO LONGER WORKING FOR THAT EMPLOYER (W417 =5)</p> <p>ELSE, GO TO W431 BRANCHPOINT</p>	
JW002_1	AMOUNT IN PENSION WHEN LEFT	<p>How much money was in your account when you left that [business/employer]?</p> <p>[IWER: DO NOT PROBE DK/RF]</p> <p>AMOUNT: _____</p>
	<p>JW003_1 BRANCHPOINT:</p> <p>ASK IF JW002 IS DK/RF</p> <p>ELSE, GO TO J801 BRANCHPOINT</p>	
JW003_1 - JW005_1	AMOUNT IN PENSION WHEN LEFT-UNF	<p>JW003_1 - JW005_1 Unfolding Sequence Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: \$10,000, \$50,000, \$100,000, \$250,000 RANDOM ENTRY POINTS: \$20,000, \$50,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>
	<p>J801 BRANCHPOINT:</p> <p>ASK IF THIS IS A NEWLY REPORTED PLAN (EITHER NEW CURRENT JOB PLAN or AN 'OLD' PLAN R IS JUST NOW REPORTING {W401=1})</p> <p>ELSE, GO TO W431 BRANCHPOINT</p>	
J801	AMT EXPECT-QUARTERLY RPRT	<p>Do you receive a quarterly report indicating how much money is in your account?</p> <p>1. YES 5. NO</p>
	<p>W431 BRANCHPOINT:</p> <p>ASK IF THIS IS A PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1)</p> <p>ELSE, GO TO CONTRIBUTIONS BLOCK CHECKPOINT</p>	
W431		<p>Can you borrow against the account?</p> <p>1. YES 5. NO – GO TO CONTRIBUTIONS BLOCK 8. DK – GO TO CONTRIBUTIONS BLOCK 9. RF – GO TO CONTRIBUTIONS BLOCK</p>
W432		<p>Do you currently have a loan against the account?</p> <p>1. YES</p>

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		5. NO – GO TO CONTRIBUTIONS BLOCK 8. DK – GO TO CONTRIBUTIONS BLOCK 9. RF – GO TO CONTRIBUTIONS BLOCK
W433		What is the amount of the loan balance? AMOUNT: _____

END BALANCES BLOCK

CONTRIBUTIONS BLOCK CHECKPOINT (CURRENT CONTRIBUTIONS):

ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT (W425=1 or 2) and THIS IS A PLAN FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1)

ELSE, GO TO INVESTMENT BLOCK CHECKPOINT

Contributions Block	CURRENT CONTRIBUTIONS	
~J881	IF R CONTRIBUTES	Do you make any contributions toward your [PLAN NAME/kitchen sink] (plan)? 1. YES 5. NO – GO TO J878 8. DK – GO TO J878 9. RF – GO TO J878
J404AFormOwnCont	FORM OF OWN CONTRIBUTION	How much do you currently contribute to this plan, either as a percent of your pay or as an amount of money per month or year? [IWER: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES] 1. PERCENT OF PAY 2. AMOUNT OF MONEY PER MONTH/YEAR – GO TO J406 8. DK – GO TO J809 9. RF – GO TO J809
J405APercentOwnCont	OWN CONTRIBUTION-PCT	(What percent of your pay do you contribute?) R CONTRIBUTION - PERCENT: - GO TO J878 [IWER: ENTER PERCENT OF PAY] [IWER: DO NOT PROBE DK/RF]
J809-J811 unfolding		Question text: Is it less than ___ percent, more than ___ percent, or what? PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: 3%, 6%, 9%, 12% RANDOM ENTRY POINTS: 6%, 9% ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
	J406 BRANCHPOINT: GO TO J878	
J406AAmtOwnCont	OWN CONTRIBUTION-AMOUNT	R CONTRIBUTION – AMOUNT: How much do you contribute?

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		[IWER: DO NOT PROBE DK/RF] Amount: _____ - GO TO J410
J407-J409 Unfolding		Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what? PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: \$750, \$2,000 , \$5,000 , \$10,000 RANDOM ENTRY POINTS: \$2,000, \$5,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
	J410 BRANCHPOINT: GO TO J878	
J410AAmtOwnContPer	OWN CONTRIBUTION- AMT- PER	[IWER: PROBE IF NECESSARY] Is that per hour, week, every two weeks, per month or per year? PER: 1. HOUR 2. WEEK 3. EVERY TWO WEEKS/BI-WEEKLY 4. MONTH 5. TWICE A MONTH 6. YEAR 7. OTHER (SPECIFY) J411 _____ 8. DK 9. RF
~J878	IF EMPLOYER CONTRIBUTES	Does your [business/employer] make any contributions to your [PLAN NAME/kitchen sink] (plan)? 1. YES 5. NO— GO TO J938 BRANCHPOINT 8. DK – GO TO J938 BRANCHPOINT 9. RF – GO TO J938 BRANCHPOINT
J396	FORM OF EMPLOYER CONTRIBUTION	How much does your [business/employer] currently contribute, as a percent of your pay, or as an amount of money per month or year? 1. PERCENT OF PAY 2. AMOUNT OF MONEY PER MONTH/YEAR- GO TO J398 6.[VOL] SAME AS MY CONTRIBUTION- GO TO J938 BRANCHPOINT 7.[VOL] HALF OF MY CONTRIBUTION- GO TO J938 BRANCHPOINT 8. DK – GO TO J806 9. RF – GO TO J806
J397APercentEmplCont	EMPLOYER CONTRIBUTION-PCT	What percent of your pay does your [business/employer] contribute?) EMPLOYER CONTRIBUTION – PERCENT - GO TO INVESTMENT BLOCK CHECKPOINT [IWER: ENTER PERCENT OF PAY] [IWER: DO NOT PROBE DK/RF] [IWER: IF R RESPONDS WITH A PERCENT OF PAY GREATER THAN 20, PROBE] Please tell us the percent of your pay or the dollar amount that your employer is contributing.]"

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		PERCENT, GO TO J938 BRANCHPOINT
J806-J808 Unfolding		Question text: Is it less than ___ percent, more than ___ percent, or what? PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: 3%, 6%, 9%, 12% RANDOM ENTRY POINTS: 6%, 9% ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
	J398 BRANCHPOINT:	
	GO TO J938 BRANCHPOINT	
J398AAmtEmplCont	AMT-EMPLOYER CONTRIBUTION	EMPLOYER CONTRIBUTION - AMOUNT [IWER: ENTER EMPLOYER CONTRIBUTED AMOUNT] [IWER: DO NOT PROBE DK/RF]
		AMOUNT – GO TO J402
J399-J401 Unfolding Sequence		Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what? PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: \$1,500, \$5,000, \$10,000, \$30,000 RANDOM ENTRY POINTS: \$5,000, \$10,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
J402AAmtEmplContPer	AMOUNT EMPLOYER CONTRIBUTION - PER	[IWER: PROBE IF NECESSARY] Is that per hour, week, every two weeks, per month or per year? PER: 1. HOUR 2. WEEK 3. EVERY TWO WEEKS/BI-WEEKLY 4. MONTH 5. TWICE A MONTH 6. YEAR 7. OTHER (SPECIFY) J403_____
	J938 BRANCHPOINT:	
	IF EMPLOYER IS CONTRIBUTING (J878=1), GO TO INVESTMENT BLOCK CHECKPOINT	
J938	EMPLOYER CONTRIBUTIONS IF INCREASED	IF R IS NOT CONTRIBUTING (J881 NOT 1): If <u>you</u> were to start to contribute and contributed a sufficient amount, would your [business/employer] begin contributing to this plan? OTHERWISE: If <u>you</u> increased your contribution, would your [business/employer] begin contributing to this plan? 1. YES 5. NO

END CONTRIBUTIONS BLOCK

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INVESTMENT BLOCK CHECKPOINT (INVESTMENT CHOICES):

ASK IF R HAS A DC PLAN - MONEY IN AN ACCOUNT (W425=1 OR 2)

ELSE, GO TO W426 BRANCHPOINT

Investment Block	Investment Choices	
J812	PCT INVESTED- IN STOCKS	<p>About what percent of this account balance is in stocks or stock mutual funds?</p> <p>[IWER: DO NOT PROBE DK/RF]</p> <p>PERCENT - GO TO J417</p>
J813-J815 Unfolding Sequence		<p>Question text: Is it less than ___ percent, more than ___ percent, or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: 20%, 40%, 60%, 80% RANDOM ENTRY POINTS: 40%, 60% ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>
J417AChooseHowInvest	CHOOSE INVESTMENT OPTIONS	<p>Are you able to choose how any of the money in your [PLAN NAME/ kitchen sink fill] (plan) is invested?</p> <p>1. YES 3. ONLY THE SHARE R CONTRIBUTES - GO TO J660 BRANCHPOINT 5. NO- GO TO J664 BRANCHPOINT 6. [VOL] NO, IT'S IN A TARGET OR LIFE CYCLE FUND – GO TO J664 BRANCHPOINT 8. DK – GO TO J664 BRANCHPOINT 9. RF – GO TO J664 BRANCHPOINT</p>
J939	CHOOSE INVESTMENT OPTIONS	<p>Are you able to choose how <u>all</u> of the money in this plan is invested, some of it, or a little of it?</p> <p>1. ALL 2. SOME 3. A LITTLE 6. I CAN CONTROL MY SHARE, BUT NOT MY EMPLOYER'S (VOL)</p>
	<p>J660 BRANCHPOINT: IF PLAN IS NEWLY ADDED, GO TO J664 BRANCHPOINT</p>	
J660	CHANGED ALLOCATIONS	<p>Have you changed the way your balance is invested [since R's <i>LAST IW YEAR</i> in the last two years]?</p> <p>1. YES- GO TO J662 5. NO 8. DK – GO TO J664 BRANCHPOINT 9. RF – GO TO J664 BRANCHPOINT</p>
	<p>J661 BRANCHPOINT: IF THIS IS A CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty), GO TO J664 BRANCHPOINT</p>	
J661	EVER CHANGED ALLOCATIONS	<p>Have you ever changed how your balance is invested?</p> <p>1. YES 5. NO – GO TO J664 BRANCHPOINT 8. DK – GO TO J664 BRANCHPOINT</p>

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		9. RF – GO TO J664 BRANCHPOINT
J662	HOW CHANGED ALLOCATIONS	<p>How have you changed the allocation?</p> <p>Have you changed it to more stocks or stock mutual funds, less stocks, or what?</p> <p>1. MORE STOCKS – GO TO J664 BRANCHPOINT 3. LESS STOCKS – GO TO J664 BRANCHPOINT 4. [VOL] MORE IN TARGET/LIFE CYCLE FUNDS - GO TO J664 BRANCHPOINT 5. [VOL] LESS IN TARGET/LIFE CYCLE FUNDS - GO TO J664 BRANCHPOINT 7. OTHER (SPECIFY) J663 _____ 8. DK 9. RF</p>
	<p>J664 BRANCHPOINT:</p> <p>IF THIS IS A UNION or GOVERNMENT PLAN or PLAN FROM SELF EMPLOYMENT (W405 or Z508=2 or 3 or 4) or NO MONEY IS INVESTED IN STOCKS/MUTUAL FUNDS or DON'T KNOW or REFUSE (J812=0 or DK or RF), GO TO W426 BRANCHPOINT</p>	
J664	MONEY INVESTED IN COMPANY STOCK	<p>Is any money in this account invested in [PROVIDER NAME]'s stock?</p> <p>1. YES 5. NO -GO TO W426 BRANCHPOINT 7. NOT APPLICABLE (E.G., NON-PROFIT) -GO TO W426 BRANCHPOINT</p>
J816	PCT INVESTED-CO STOCKS	<p>About what percent of the total funds in this account is in this employer's stock?</p> <p>[IWER: DO NOT PROBE DK/RF]</p> <p>PERCENT - GO TO W426 BRANCHPOINT</p>
J817-J819 Unfolding Sequence		<p>Question text: Is it less than ___ percent, more than ___ percent, or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: 20%, 40%, 60%, 80% RANDOM ENTRY POINTS: 40%, 60% ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>

END INVESTMENTS BLOCK

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W426 BRANCHPOINT: IF R REPORTED RECEIVING REGULAR BENEFITS (W434=1) *or* CONVERTED TO/PURCHASED ANNUITY (W440=1), ASSIGN 2 TO W426, THEN GO TO RECEIVING BENEFITS BLOCK CHECKPOINT

IF PLAN IS STILL ACTIVE (W451 NOT 1), CONTINUE

ELSE, GO TO W427 BRANCHPOINT

W426 RECEIVING BENEFITS GATEWAY

Are you currently receiving regular payments from your [*PLAN NAME/kitchen sink*] (plan)?

1. YES
2. ASSIGNED YES PER (W434=1 OR W440=1) (HIDE)
5. NO
8. DK
9. RF

RECEIVING BENEFITS BLOCK CHECKPOINT (DETAILS IF RECEIVING BENEFITS):

ASK IF R IS RECEIVING REGULAR BENEFITS (W426=1 or 2)

ELSE, GO TO W427 BRANCHPOINT

Receiving Regular Benefits Block	Details Receiving Benefits	
	Update dummy variable: If W426=1, assign W434=1	
	JW013 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (W440 NOT 1), GO TO JW014 BRANCHPOINT	
JW013_1	AMOUNT CONVERTED TO1 ANNUITY	You mentioned that you had purchased an annuity. How much did you convert to an annuity? AMOUNT: _____
JW108	STARTED RECEIVING ANNUITY	Have you started receiving payments from this annuity? 1. YES 5. NO
	JW014 BRANCHPOINT: ASK IF R REPORTED RECEIVED/RECEIVING INSTALLMENTS} (W434=1) <i>or</i> {RECEIVING BENEFITS NOW} (JW108=1) ELSE, GO TO JW065 BRANCHPOINT	
JW014_1	AGE WHEN BENEFITS STARTED	IF CONVERTED TO/PURCHASED AN ANNUITY (W440=1) and RECEIVING BENEFITS OR OTHER

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		<p>REGULAR PAYMENTS (W434=1): You (also) mentioned that you were receiving regular payments.</p> <p>ALL: How old were you when you started receiving payments?</p> <p>[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]</p> <p>50-80 AGE RANGE</p> <p>AGE: ____</p>
JW086_1	AGE WHEN BENEFITS STARTED MONTHS	<p>[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]</p> <p>[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]</p> <p>1-12 NUMBER OF MONTHS</p> <p>MONTHS: ____</p>
JW015_1	AMOUNT OF BENEFITS	<p>How much are the payments per month or year?</p> <p>[IWER: IF PAYMENTS HAVE NOT YET STARTED, RECORD WHAT PAYMENTS WILL BE]</p> <p>AMOUNT: _____</p> <p>8. DK – GO TO JW049 9. RF – GO TO JW049</p>
JW016_1	AMOUNT OF BENEFITS PER	<p>[IWER: PROBE IF NECESSARY] Is that per month or year?</p> <p>PER:</p> <p>4. MONTH 6. YEAR 7. OTHER (SPECIFY)</p>
JW017_1	AMOUNT OF BENEFITS PER - SPECIFY	<p>PROBE if necessary: How often is that?</p> <p>AMOUNT: \$^W015A PER (SPECIFY): _____</p>
JW028_1	ADJUSTED FOR COST OF LIVING	<p>Are the payments adjusted for changes in the cost of living?</p> <p>1. YES 5. NO</p>
JW049_5	BENEFITS DURATION	<p>Will this payment continue for as long as you live, for a fixed period of time, or what?</p> <p>1. AS LONG AS R LIVES 3. FOR A FIXED TIME PERIOD 4. UNTIL THE MONEY RUNS OUT 5. AS LONG AS R OR R'S SPOUSE/PARTNER LIVES 7. OTHER (SPECIFY) JW050_5 _____ 8. DK 9. RF</p>
	<p>JW051 BRANCHPOINT:</p> <p>ASK IF PAYMENT WILL CONTINUE FOR A FIXED TIME PERIOD (JW049=3) ELSE, GO TO JW054 BRANCHPOINT</p>	

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JW051_5	BENEFITS-UNTIL YR	What is that time period? UNTIL YEAR: ____
JW052_5	BENEFITS-UNTIL AGE	UNTIL AGE: __
JW053_5	BENEFITS-YEARS	YEARS: __
	JW054 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO JW065 BRANCHPOINT	
JW054_5	R DIE WILL BENEFITS CONTINUE	If you should die, would your [husband/wife/partner] continue to receive the same payment, get a reduced payment, or would the payments end? 1. SAME BENEFIT 2. REDUCED BENEFIT 3. NO BENEFIT/BENEFITS WOULD END 4. [VOL] GUARANTEED FOR SOME NUMBER OF YEARS 7. OTHER (SPECIFY) JW055_5 _____ 8. DK 9. RF
	JW065 BRANCHPOINT: IF R REPORTED WITHDREW ALL MONEY (W436=1), ASSIGN 2 TO JW065, THEN GO TO W427 BRANCHPOINT	
JW065_1	ALLOWED LUMP SUM PAYMENT	Instead of receiving regular payments, could you have received the money all at once? 1. YES 2. ASSIGNED YES PER W436=1 5. NO

END RECEIVING BLOCK

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W427 BRANCHPOINT: IF R REPORTED WITHDREW ALL MONEY (W436=1) *or* COMBINED WITH ANOTHER PLAN (W443=1) *or* TRANSFERRED TO NEW EMPLOYER (W444=1) *or* ROLLED OVER INTO IRA (W439=1) *or* WITHDREW SOME MONEY (W437=1), ASSIGN 3 TO W427, THEN GO TO WITHDRAWALS/TRANSFERS/IRA BLOCK

W427 WITHDRAWALS/IRREGULAR PAYMENTS

IF PW PLAN AND R IS NO LONGER WORKING FOR EMPLOYER:

Have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA since you left that [employer/business]?

IF CONFIRMED R (Z276=1) and PRELOADED PLAN (Z505 NOT empty) :

Since we last talked to you in *R's LAST IW MONTH, YEAR*, have you received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA?

ELSE:

Have you ever received any (other) payments, made any withdrawals, or have you rolled over any of the money from this plan into an IRA at any time in the past?

[IWER: IF R ASKS, DO NOT INCLUDE PAST LOANS TAKEN AGAINST THE ACCOUNT]

[IWER: CHOOSE ALL THAT APPLY]

1. YES, RECEIVED PAYMENTS
4. YES, WITHDREW MONEY
2. YES, ROLLED OVER INTO IRA
3. YES, ASSIGNED PER (W436=1 OR W443=1 OR W444=1 OR W439=1 OR W437=1) (HIDE)
5. NO

WITHDRAWALS/TRANSFERS/IRA BLOCK CHECKPOINT:

ASK IF R HAS RECEIVED PAYMENTS (W427=1) *or* WITHDRAWN MONEY (W427=4) *or* ROLLED OVER INTO IRA (W427=2) *or* {WITHDRAWN MONEY (ALL OR SOME)/COMBINED WITH ANOTHER PLAN/TRANSFERRED TO NEW EMPLOYER/ ROLLED OVER INTO IRA (W427=3, per W404 or W420)}

ELSE, GO TO W428 BRANCHPOINT

Withdrawals/ Transfers/IR A Block		
	Update dummy variable: If W427=1 or 4, assign W437=1 If W427=2, assign W439=1	
	JW063 BRANCHPOINT: IF R DID NOT REPORT WITHDREW MONEY/RECEIVED PAYMENTS (W436 NOT 1 <i>and</i> updated W437 NOT 1), GO TO JW099 BRANCHPOINT	
~JW063_1	TOTAL AMT RECEIVED IN INSTALLMENTS LCY	IF W427=1 or 4 (RECEIVED OTHER PAYMENTS or WITHDREW MONEY): [Not including any money you [rolled into an IRA/used to purchase an annuity, h/H]]ow much money in total did you [receive in payments/withdraw] [since you left that [employer/business]/since we last talked to you in <i>R's LAST IW MONTH, YEAR?</i>

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		<p>IF W404 or W420 (WITHDREW SOME OF THE MONEY): Earlier you told us that you had withdrawn some money from your [PLAN NAME/kitchen sink] (plan).</p> <p>[Not including any money you [rolled into an IRA/used to purchase an annuity, h/H]]ow much money in total did you withdraw [since you left that [employer/business]/since we last talked to you in R's LAST IW MONTH, YEAR]?</p> <p>IF W404 or W420 (WITHDREW ALL OF THE MONEY): Earlier you told us that you had withdrawn all of the money from your [PLAN NAME/kitchen sink] (plan).</p> <p>How much money did you withdraw or how much was the one time payment you received?</p> <p>AMOUNT: _____</p>
W453	WHAT DONE WITH MONEY WITHDRAWN	<p>What did you do with the money?</p> <p>[IWER: CHOOSE ALL THAT APPLY]</p> <ol style="list-style-type: none"> 1. BOUGHT DURABLES (HOUSE, CAR, ETC.) 2. SPENT IT 3. SAVED/INVESTED 4. PAID OFF DEBT 5. ROLLED INTO IRA 6. GAVE IT AWAY 7. OTHER (SPECIFY) JW058_1 _____
	JW099 BRANCHPOINT:	
	IF R DID NOT REPORT ROLLED OVER INTO IRA (W439 NOT 1), GO TO JW100 BRANCHPOINT	
JW099_5	PAST PENSION-ROLLED OVER TO IRA-YR	<p>In what year did you roll the money into an IRA?</p> <p>YEAR: _____</p>
JW018_1	AMOUNT OF PENSION ROLLOVER	<p>How much did the rollover amount to?</p> <p>AMOUNT: _____</p>
	JW100 BRANCHPOINT:	
	IF R {DID NOT REPORT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER} (W444 NOT 1) and {DID NOT REPORT COMBINED WITH ANOTHER PLAN (W443 NOT 1), GO TO W428 BRANCHPOINT	
JW100_5	PAST PENSION-TRANSFER MONEY-YR	<p>IF COMBINED WITH ANOTHER PLAN (W443=1): In what year did you combine the plans?</p> <p>IF TRANSFERRED TO NEW EMPLOYER (W444=1): In what year did you transfer the money?</p> <p>YEAR: _____</p>
JW019_1	AMOUNT OF TRANSFER	<p>IF COMBINED WITH ANOTHER PLAN (W443=1): How much did you combine into the other plan?</p> <p>IF TRANSFERRED TO NEW EMPLOYER (W444=1): How much did the transfer amount to?</p> <p>AMOUNT: _____</p>

HRS 2016 — SECTION J2: PENSIONS

FIANL VERSION — 8/11/2016

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END WITHDRAWALS/IRA BLOCK

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W428 BRANCHPOINT: IF R IS RECEIVING BENEFITS (W434=1) *or* R HAS STARTED TO RECEIVE BENEFITS FROM ANNUITY (JW108=1) *or* PLAN IS INACTIVE (W451=1) *or* R REPORTED NO VALUE LEFT IN ACCOUNT (W455=1), ASSIGN 6 TO W428 AND GO TO NEXT PLAN

IF R REPORTED LEFT MONEY IN ACCOUNT (W435=1) *or* HAVEN'T DONE ANYTHING/WAITING TO BECOME ELIGIBLE (W441=1) *and* R STILL HAS THIS PLAN ({W403=1 or 2}), ASSIGN 2 TO W428 AND GO TO EXPECTED BLOCK

ELSE, CONTINUE

W428 (EXPECTING FUTURE BENEFITS)

Are you expecting to receive money or benefits at some time in the future from your [*PLAN NAME/kitchen sink*] (plan)?

1. YES
2. ASSIGNED YES PER (W435=1 OR W441=1) OR {W403=1 or 2} (HIDE)
5. NO
6. ASSIGNED NO PER (W434=1 OR JW108=1 OR W451=1 OR JW009=0) (HIDE)
8. DK
9. RF

EXPECTED BLOCK CHECKPOINT (FUTURE BENEFITS EXPECTATIONS):

ASK IF R IS EXPECTING FUTURE BENEFITS (W428=1 *or* 2)

ELSE, GO TO NEXT PLAN

Expected Block	Future Benefit Expectations	
~J353AAgeRcvBene fitA	AGE- EXPECT RECV BENEFITS	<p>At what age do you expect to start receiving (the rest of the) money or benefits from your [<i>PLAN NAME/kitchen sink</i>] (plan)?</p> <p>[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]</p> <p>96 ANSWERED IN YEARS – GO TO J354</p> <p>40-94</p> <p>AGE: ____</p> <p>DK – GO TO J357 BRANCHPOINT RF– GO TO J357 BRANCHPOINT</p>
J903	MONTHS- EXPECT RECV BENEFITS	<p>[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]</p> <p>[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]</p> <p>1-12 NUMBER OF MONTHS: ____</p>
	J354 BRANCHPOINT:	
	ASK J354 IF R ANSWERED IN YEARS (J353=96)	

HRS 2016 — SECTION J2: PENSIONS

FIANL VERSION — 8/11/2016

	ELSE, GO TO J926	
J354AYrExpRcvBenefitA	YRS- EXPECT RECV BENEFITS	[IWER: ENTER NUMBER OF YEARS UNTIL BENEFITS START] 0-40 YEARS
	W457 BRANCHPOINT: ASK IF PLAN IS NOT ACCOUNT TYPE (W425 NOT 1 and NOT 2) and PLAN IS FROM A NEW JOB OR PW JOB WHERE R STILL WORKS (W452=1) ELSE, GO TO J926	
W457		If you continue to work will your benefits at retirement go up or stay the same? 1. GO UP 2. STAY THE SAME
J926	CASH PAYMENT ALLOWED	Once you start to receive money or benefits, can you take some or all of it as a one time cash payment? 1. YES 5. NO – GO TO J928
J927	ALL CASH ALLOWED	Can you take all of your money or benefits as a one time cash payment or only some? 1. ALL 5. ONLY SOME
J928	KEEP MONEY ALLOWED	Once you start to receive money or benefits, can you keep some money in your account to take out whenever you want? 1. YES 5. NO
J929	REGULAR PAYMENTS	(Once you start to receive money or benefits,) can you receive regular payments on a monthly or yearly basis? 1. YES 5. NO
J931 ASSIGNMENT	THE FOLLOWING CODES ARE ASSIGNED TO J931 BASED ON R's RESPONSES TO J926- J929. 1. ONE TIME PAYMENT: IF R REPORTED CAN TAKE SOME OR ALL OF BENEFITS AS ONE TIME CASH BENEFITS ONLY J926=1 and J928=(5 or DK or RF) and J929=(5 or DK or RF) 2. KEEP MONEY IN ACCOUNT TO TAKE OUT LATER: IF R REPORTED CAN KEEP MONEY IN ACCOUNT ONLY J928=1 and J926=(5 or DK or RF) and J929=(5 or DK or RF) 3. REGULAR PAYMENTS (MONTHLY OR ANNUALLY): IF R REPORTED CAN RECEIVE REGULAR PAYMENTS ONLY (J929=1) and J926=(5 or DK or RF) and J928=(5 or DK or RF)	
	J931 BRANCHPOINT: IF ONLY ONE 'YES' SELECTED IN J926, J928, and J929, ASSIGN J931 AS SPECIFIED ABOVE, AND GO TO J363 BRANCHPOINT	

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	IF 'YES' NOT SELECTED IN ANY OF J926, J928, or J929, GO TO J947	
J931	BENEFIT WITHDRAW OPTIONS	Which of these options do you plan to take advantage of -- [one time -payment, keep money in account to take out later, regular payments (monthly or annually)/one time payment/keep money in account to take out later/ regular payments (monthly or annually)]? [IWER: CHOOSE ALL THAT APPLY] 1. ONE TIME PAYMENT 2. KEEP MONEY IN ACCOUNT TO TAKE OUT LATER 3. REGULAR PAYMENTS (MONTHLY OR ANNUALLY)
	J363 BRANCHPOINT: ASK IF R PLANS TO TAKE ONE TIME PAYMENT (J931=1) ELSE, GO TO J932 BRANCHPOINT	
J363AAmtExpBenALS	LUMP SUM-EXPECTED BENEFITS	How much do you plan to take as a one-time payment? AMOUNT - GO TO J932 BRANCHPOINT
J364-J366 Unfolding Sequence		Question text: Do you expect less than \$____, more than \$____, or what? PROCEDURES: 1Up1Down 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 X502 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
	J932 BRANCHPOINT: ASK IF R PLANS TO KEEP MONEY IN ACCOUNT (J931=2) ELSE, GO J947 BRANCHPOINT	
J932	AMOUNT LEAVE IN ACCOUNT	How much do you expect to leave in the account to take out later? AMOUNT:_____ - GO TO END OF J2 PENSION FOLLOW UP LOOP
J933-J935 Unfolding Sequence		Question text: Do you expect less than \$____, more than \$____, or what? PROCEDURES: 1Up1Down 2Up1Down, 1Up2Down BREAKPOINTS: \$5,000, \$20,000 , \$50,000 , \$100,000, \$150,000 RANDOM ENTRY POINTS: \$20,000, \$50,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
	J947 BRANCHPOINT: ASK IF R PLANS TO TAKE REGULAR PAYMENTS or R DOESN'T KNOW HOW THEY PLAN TO TAKE PAYMENTS (J931=3 or 8) ELSE, GO TO END OF J2 PENSION FOLLOW UP LOOP	
J947 AFormBenefitA	FORM OF EXPECTED BENEFITS	IF DK or 3 only SELECTED IN J931 or IF J929=1

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FIANL VERSION — 8/11/2016

		<p>ONLY (THAT IS, J929=1 and J926 NOT 1 and J928 NOT 1):</p> <p>If you do take it all as a regular payment, how much do you expect those payments to be?</p> <p>OTHERWISE: For the part that you take as a regular payment, how much do you expect those payments to be?</p> <p>[IWER: IF R HAS TROUBLE PROJECTING AN AMOUNT OR PERCENT DUE TO RECENT LOSSES IN VALUE OF PENSION, PROBE:] Taking all of that into consideration, what do you <u>expect</u> to receive?</p> <p>1. PERCENT OF PAY 2. AMOUNT PER MONTH/YEAR - GO TO J357 8. DK – GO TO J358 9. RF – GO TO J358</p>
J356APctExpBenefit A	PCT EXPECTED BENEFITS	<p>[IWER: ENTER PERCENT OF FINAL PAY]</p> <p>PERCENT: ___ - GO TO W089</p>
J789-J791 Unfolding Sequence	PCT EXPECTED BENEFITS-UNF	<p>Question text: Is it less than ___ percent, more than ___ percent, or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: 20%, 40%, 60%, 80% RANDOM ENTRY POINTS: 40%, 60% ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>
	J357 BRANCHPOINT: GO TO W089	
J357AAmtExpBenefit A	AMT EXPECTED BENEFITS	<p>How much do you expect or plan to receive?</p> <p>[IWER: IF R HAS TROUBLE PROJECTING AN AMOUNT DUE TO RECENT LOSSES IN VALUE OF PENSION, PROBE:] Taking all of that into consideration, what do you <u>EXPECT</u> to receive?</p> <p>[IWER: DO NOT PROBE DK/RF]</p> <p>AMOUNT: _____ - GO TO J361</p>
J358-J360 Unfolding Sequence		<p>Question text: Do you expect (does it amount to) less than \$___ per year, more than \$___ per year, or what?</p> <p>PROCEDURES: 2Up1Down, 1Up2Down BREAKPOINTS: \$6,000, \$12,000, \$24,000, \$36,000 RANDOM ENTRY POINTS: \$12,000, \$24,000 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND</p>
	J361 BRANCHPOINT: GO TO JW089	
J361AAmtExpBenefit Per	AMT EXPECTED BENEFITS PER	<p>[IWER: PROBE IF NECESSARY] Is that per month or year? PER:</p> <p>4. MONTH</p>

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		6. YEAR 7. OTHER (SPECIFY)
	J362 BRANCHPOINT: IF J361 NOT OTHER (J361 NOT 7), GO TO JW089	
J362SAmtExpBenA_S	AMT EXPECTED BENEFITS PER - SPECIFY	PROBE if necessary: How often is that? Amount: ^J357A Per (SPECIFY)_____
JW089	BENEFITS DURATION	Will this payment continue for as long as you live, for a fixed period of time, or what? 1. AS LONG AS R LIVES 3. FOR A FIXED TIME PERIOD 4. UNTIL THE MONEY RUNS OUT 5. AS LONG AS R OR R'S SPOUSE/PARTNER LIVES 7. OTHER 8. DK 9. RF
	JW091 BRANCHPOINT: ASK IF PAYMENT WILL CONTINUE FOR FIXED PERIOD OF TIME (JW089=3) ELSE, GO TO W094 BRANCHPOINT	
JW091	BENEFITS-UNTIL YR	What is that time period? UNTIL YEAR:
JW092	BENEFITS-UNTIL AGE	What is that time period? UNTIL AGE:
JW093	BENEFITS-YEARS	What is that time period? YEARS:
	JW094 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO END OF J2 PENSION FOLLOW UP LOOP	
JW094_1	R DIE WILL BENEFITS CONTINUE	If you should die, would your (husband/wife/partner) continue to receive the same benefit, get a reduced benefit, or would the benefits end? 1 SAME BENEFIT 2 REDUCED BENEFIT 3 NO BENEFIT 4 (VOL) GUARANTEED FOR SOME NUMBER OF YEARS

END EXPECTING BLOCK

*****END OF J2 PENSION FOLLOWUP LOOP: BASED ON THE STATUS OF EACH VERIFIED AND ADDED PENSION, R WILL RECEIVE APPLICABLE FOLLOW UP QUESTIONS FOR EACH PENSION*****

J2 ASSIST

HRS 2016 — SECTION J2: PENSIONS

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IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION J2 — PENSIONS?

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 K