

Well Being 404

survey_intro survey intro

The following survey will ask you questions about retirement. OMB control number (1210-0151)

Q01 survey eligibility intro

Do you have money invested in a defined-contribution retirement plan, such as a 401(k) or 403(b) plan, offered through your current employer? This is a type of retirement plan provided by an employer in which money accumulates in an account for your retirement.

1 Yes

2 No

IF survey eligibility intro = Yes THEN

|

| **Q01_continue** continue in survey

| You can answer additional questions about your retirement plan to earn an additional \$[] Would you like to take the rest of this survey?

| 1 Yes

| 2 No

|

ENDIF

IF survey eligibility intro = Yes AND continue in survey = Yes THEN

|

| **Q02** How do you currently contribute money to this plan

| How do you currently contribute money to this plan?

| 1 As a percentage (%) of your paycheck?

| 2 As a set amount of money per paycheck, week, month, or year?

| 3 I don't currently contribute money to this plan

|

| IF How do you currently contribute money to this plan != I don't currently contribute money to this plan THEN

|

|| [The following questions are displayed as a table]

|

|| **Q03** How much money do you contribute

|| How much money is contributed to your defined-contribution plan(s)? Please include money that you contribute as well as money that your employer may contribute. You may not be certain, but please give us your best guess.

|| Integer

||

|| **Q03_time** Q03_time

|| 1 Year

|| 2 Week

|| 3 Every 2 weeks

|| 4 Month

|| 5 Other (please specify): \$Answer3\$

||

|| **Q03_other** D03_other

|| String

||

|| [End of table display]

```

|| IF Q03_time = Other (please specify): $Answer3$ AND D03_other = empty THEN
||
|| error_other error_other
|| You answered "other", but did not specify. Your answers are important to us. Please go back
|| and check your answer.
||
|| ENDIF
||
| ENDIF
|
| Q04 total sum of all account balances
| What is the total sum of all your current defined-contribution retirement account balances? Again,
| you may not be certain, but please give us your best guess.
| Integer
|
| IF total sum of all account balances != THEN
|
| IF total sum of all account balances < THEN
|
| error_Q04 error negative number
| Your account balance cannot be negative, please go back and change your answer.
|
| ENDIF
|
| [The following questions are displayed as a table]
|
| Q05_intro current allocation of the investments
| Now please think about the current allocation of the investments in your defined-contribution
| account(s). Please tell us the percentage that you have in each type of investment. You may not
| be certain but please give us your best guess. If you are invested in a mutual fund that holds
| both stocks and bonds, please divide that investment according to what you think is the asset
| breakdown for that fund. What percentage is in each asset class?
|
| Q05_stocks Q05_stocks
| % in Stocks
| Real
|
| Q05_bonds Q05_bonds
| % in Bonds
| Real
|
| Q05_Money_Market Q05_Money_Market
| % in Money Market
| Real
|
| Q05_Other Q05_Money_Market
| % in Other
| Real
|
| [End of table display]
| IF ( Q05_stocks + Q05_bonds + Q05_Money_Market + Q05_Money_Market ) != 100 THEN
||

```

||| **error_not_100** Your contributions total should add up to 100. Please use the back button below to adjust your values.

||| Your contributions' total should add up to 100. Please use the back button below to adjust your values.

|||
|| ENDIF

||
| ENDIF

| [The following questions are displayed as a table]

| **Q06** chances_to_retire

| What are the chances that you will retire from working full-time in your lifetime? Please use the scale below where 0 indicates you are absolutely sure that you will never retire and 100 indicates that you are absolutely sure that you will retire.

| Range: 0..100

| [End of table display]

| IF chances_to_retire > 0 THEN

|| **Q07** oldest_age_to_retire

|| If you were to retire, what is the oldest age at which you would possibly retire?

|| Integer

|| **Q08** youngest_age_to_retire

|| If you were to retire, what is the youngest age at which you would possibly retire?

|| Integer

|| **Q09** most_likely_age_to_retire

|| What is the most likely age that you would retire?

|| Integer

|| IF (youngest_age_to_retire > most_likely_age_to_retire OR most_likely_age_to_retire > oldest_age_to_retire) THEN

||| **error_invalid_age** error_invalid_age

||| Your oldest age that you would possibly retire must be greater than the youngest age that you would possibly retire. Furthermore, the most likely age that you would retire should be between those two ages. Please use the back button below to adjust your values.

|||
|| ENDIF

||
| ENDIF

| [The following questions are displayed as a table]

| **Q10** commonly_goals

| When you think about retirement, how do you most commonly think about your goals? Do you think about (please check all that apply):

| 1 A target sum of money that you want to save

| 2 A target monthly retirement income that you want to have in retirement

| 3 A target annual retirement income that you want to have in retirement

- | 4 A certain standard of living that you want to achieve
- | 5 Specific activities that you would like to be able to afford (e.g. vacation, spending time with family)
- | 6 Other (please specify): \$Answer2\$
- | 7 I don't have any retirement goals

| **Q10_other** Q10_other
 | Other
 | String

| [End of table display]

| IF cardinal(commonly_goals)> A target sum of money that you want to save and I don't have any retirement goals in commonly_goals THEN

| | **error_one_and_none** error one and none

| | You selected an answer in the previous question, and also selected "I don't have any retirement goals". Your answers are important to us. Please go back and check your answer.

| ENDIF

| IF Other (please specify): \$Answer2\$ IN commonly_goals AND Q10_other = empty THEN

| | **error_other** error_other

| | You answered "other", but did not specify. Your answers are important to us. Please go back and check your answer.

| ENDIF

| [The following questions are displayed as a table]

| **Q11** other_sources_of_money_or_income

| Do you have other sources of money or income, beyond your employer-sponsored retirement plan, that you will rely on for your retirement? Please check all that apply.

- | 1 Other retirement accounts such as an IRA
- | 2 Social security benefits
- | 3 Income from another job
- | 4 Business income
- | 5 Income from a pension, such as an employer-sponsored defined benefit plan
- | 6 Money from a family member
- | 7 Other (please specify): \$Answer2\$
- | 8 No, I do not have other sources of money or income for retirement

| **Q11_other** Q11_other
 | Other
 | String

| [End of table display]

| IF cardinal(other_sources_of_money_or_income)> Other retirement accounts such as an IRA and No, I do not have other sources of money or income for retirement in other_sources_of_money_or_income THEN

| | **error_one_and_no_sources** error_one_and_no_sources

|| You selected an answer in the previous question, and also selected "No, I do not have other sources of money or income for retirement ". Your answers are important to us. Please go back and check your answer.

||
|ENDIF

| IF Other (please specify): \$Answer2\$ IN
| other_sources_of_money_or_income AND Q11_other = empty THEN

|| **error_other** error_other
|| You answered "other", but did not specify. Your answers are important to us. Please go back and check your answer.

||
|ENDIF

| **Q12** last_time_reviewd_account

| When was the last time you reviewed your account statements from your employer-sponsored retirement plan? These are the paper statements that you may receive in the mail, or the statements that you can access through your retirement plan provider's website. They describe the activity of your employer-sponsored retirement saving account, such as a 401(k) or 403(b), including information on your account balance and contributions.

- | 1 In the past week
- | 2 In the past month
- | 3 In the past six months
- | 4 In the past year
- | 5 I can't remember
- | 6 Never

| IF last_time_reviewd_account != Never THEN

|| **Q13** statement_review_frequency

|| How often do you review your statements from your employer-sponsored retirement plan?

- || 1 Every quarter
- || 2 Every year
- || 3 Rarely

|| **Q14** information do you specifically look for

|| When you review your statement, what information do you specifically look for? Please check all that apply.

- || 1 Account balance
- || 2 Your rate of return
- || 3 Your portfolio allocation
- || 4 Projected account balance
- || 5 Projected monthly income during retirement

|| [The following questions are displayed as a table]

|| **Q15** helpful_information

|| When you review your retirement account statement, what information helps you determine if your savings and investments are on track with your retirement goals? (check all that apply)

- || 1 The size of your account balance
- || 2 The rate of return on your account

|| 3 My portfolio allocation
|| 4 projected account balance
|| 5 projected monthly income during retirement
|| 6 Other: \$Answer2\$
|| 7 I don't know

|| **Q15_other** Q15_other
|| Other
|| String

|| [End of table display]

|| IF cardinal(helpful_information) > The size of your account balance and (I don't know in
|| helpful_information) THEN

|| **error_one_and_DK** error_one_and_DK

|| You selected an answer in the previous question, and also selected "I don't know". Your
|| answers are important to us. Please go back and check your answer.

|| ENDIF

|| IF Other: \$Answer2\$ IN helpful_information AND Q15_other = empty
|| THEN

|| **error_other** error_other

|| You answered "other", but did not specify. Your answers are important to us. Please go back
|| and check your answer.

|| ENDIF

|| ENDIF

|| **Q16** retireing_in_27

|| Suppose someone has \$100,000 in his retirement account today and contributes \$100 to his plan
|| every month, and plans to retire in 27 years. Suppose also that his plan returns 7% a year over
|| that period. About how much would he expect to have at retirement? You may not be certain, but
|| please give us your best guess.

|| Integer

|| **Q17** retiring_at_65

|| Suppose someone retires with \$150,000 saved at age 65 and plans to draw on this for 25 years in
|| retirement, about how much monthly income do you think his retirement savings would generate? You
|| may not be certain, but please give us your best guess.

|| Integer

|| IF (Random letter group = empty) THEN

|| ENDIF

|| IF (Random letter group = 1) THEN

|| ENDIF

| IF (Random letter group = 2) THEN

||

| ENDIF

| IF (Random letter group = 3) THEN

||

| ENDIF

| IF (Random number group = empty) THEN

||

| ENDIF

| IF Random number group = 1 THEN

||

| ENDIF

| IF Random number group = 2 THEN

||

| ENDIF

| **Q18_intro** Introduction screen

| On the next screens, you'll see a sample retirement statement for John Doe. John Doe is 40
| years old and married and plans to retire at age 65. He earns approximately \$48,000 a year, at
| his job and doesn't expect to receive any more raises. In retirement, he would like to maintain
| his current standard of living. He expects that his expenses and taxes in retirement will be
| about the same that they are today. John Doe does not have any other sources of retirement
| savings or income. He currently contributes [q18 fill1] per month and has a current retirement
| account balance of [] Note: This sample statement is not like the actual statements you may
| currently receive in that it is much shorter. It is shorter because we would like to focus your
| attention on specific parts of the statement for this survey. Please read through the statement
| thoroughly. Following the statement, we will ask you a few questions. Remember that you can
| always press the Back button to see the statement again.

| IF Random letter group = 'A' AND Random number group = 1 THEN

||

|| **sample_statement_A1a** sample_statement_A1a

|| Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan

|| Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555

|| Account Information Account Balances Explanation

|| End of statement period \$78,706.79 This is the total amount of

|| money in your account on 6/30/2014 Beginning of statement period

|| \$74,974.35 This is the total amount of money in your account on 4/1/2014

|| Vested account value \$66,251.74 This is the amount of money in your account that

|| you currently own (you do not own all money that your employer contributes to your account

|| right away, you earn it over time) Projected account value at retirement1

|| \$378,520.00 This is the amount of money that is projected to be in your account

|| when you retire. The projection shown is given in today's dollars, which account for

|| inflation2. Caution: projected values at retirement are only estimates. The

|| projection above was calculated using: Your current age is 40 Your account balance as

|| of June 30, 2014 Retirement at age 65 An inflation rate of 3% An expected rate of

|| return on your investments of 7%, which after inflation would be 4%

|| Investment Allocation Beginning of period (4/1/14) End of

period (6/30/14) Percentage of account (6/30/14)
| | XYX Institutional Fund (Large cap stock fund) \$31,710.11 \$33,190.64
| | 42.2% ABCD Management Fund (Mixed Stock Bond fund) \$43,264.24
| | \$45,546.12 57.8% To help achieve long-term retirement security, you
| | should give careful consideration to the benefits of a well-balanced and diversified investment
| | portfolio. Spreading your assets among different types of investments can help you achieve a
| | favorable rate of return, while minimizing your overall risk of losing money. You may not be
| | adequately diversified if you hold more than 20 percent of your portfolio in the security of
| | one entity (such as employer securities) or industry. Although diversification is not a
| | guarantee against loss, it is an effective strategy to help you manage investment risk.
| | 1This projection assumes that your current employer contributions and your personal
| | monthly contributions shown on page 1 increase annually at the same rate as inflation
| | 2Inflation changes the purchasing power of money. Presenting your projections in today's
| | dollars will give you an idea of how much you could buy with your retirement account when you
| | retire.

sample_statement_A1b sample_statement_A1b
| | Activity This section shows the activity in your account in the period of time shown
| | Activity Last Period (since 4/1/14) Year to Date (since
| | 1/1/14) Explanation 1. Contributions / withdrawals
| | Your contributions \$654.19 \$1308.38 This is the total
| | contribution you made Your employer's contributions \$288.01 \$576.02
| | This is the total contribution your employer made Withdrawals (\$0)
| | (\$0) This is the sum of your withdrawals SUBTOTAL \$942.20 \$1884.40
| | This is the sum of contributions and withdrawals. 2. Investment changes
| | Investment gains and losses \$2883.51
| | \$5,120.78 This is the total amount your account gained or lost due to changes in the
| | value of your investments. General plan administrative service fees (\$93.27)
| | (\$181.53) These include fees to legal, accounting and recordkeeping that are
| | actually charged to your account during the preceding quarter for such services..
| | Individual fees and expenses (\$0) (\$0) These include fees for processing plan
| | loans or qualified domestic relations orders, investment advice, brokerage windows,
| | commissions, front- or back-end loads or sales charges, redemption, transfer and optional
| | rider charges in annuity contracts that are actually charged to your account during the
| | preceding quarter for such services. SUBTOTAL \$2790.24 \$4,939.25
| | This is the sum of investment gains, losses and fees. Change in account value
| | \$3,732.44 \$6823.64 This is the total increase or decrease in your account value in the
| | period of time shown. It is the sum of 1 and 2. For more information about your
| | plan, contact (XXX) 555-5555

ENDIF

IF Random letter group = 'A' AND Random number group = 2 THEN

sample_statement_A2a sample_statement_A2a
| | Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan
| | Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555
| | Account Information Account Balances Explanation
| | End of statement period \$202,107.86 This is the total amount of
| | money in your account on 6/30/2014 Beginning of statement period
| | \$192,476.05 This is the total amount of money in your account on 4/1/2014
| | Vested account value \$170,125.06 This is the amount of money in your account

that you currently own (you do not own all money that your employer contributes to your account right away, you earn it over time) Projected account value at retirement1 \$980,678.00 This is the amount of money that is projected to be in your account when you retire. The projection shown is given in today's dollars, which account for inflation2. Caution: projected values at retirement are only estimates. The projection above was calculated using:
Your current age is 40 Your account balance as of June 30, 2014 Retirement at age 65 An inflation rate of 3% An expected rate of return on your investments of 7%, which after inflation would be 4% Investment Allocation
Beginning of period (4/1/14) End of period (6/30/14)
Percentage of account (6/30/14)

XYX Institutional Fund (Large cap stock fund)	\$81,167.12	\$85,228.85	42.2%
ABCD Management Fund (Mixed Stock Bond fund)	\$111,308.93	\$116,879.01	57.8%

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. You may not be adequately diversified if you hold more than 20 percent of your portfolio in the security of one entity (such as employer securities) or industry. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.
1This projection assumes that your current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation
2Inflation changes the purchasing power of money. Presenting your projections in today's dollars will give you an idea of how much you could buy with your retirement account when you retire.

sample_statement_A2b sample_statement_A2b

Activity This section shows the activity in your account in the period of time shown Activity Last Period (since 4/1/14) Year to Date (since 1/1/14) Explanation 1. Contributions / withdrawals
Your contributions \$2,180.63 \$4,361.25
This is the total contribution you made Your employer's contributions \$288.01 \$576.02 This is the total contribution your employer made
Withdrawals (\$0) (\$0) This is the sum of your withdrawals SUBTOTAL \$2,468.64 \$4,937.27 This is the sum of contributions and withdrawals.
2. Investment changes Investment gains and losses \$7,402.63 \$13,139.67 This is the total amount your account gained or lost due to changes in the value of your investments. General plan administrative service fees (\$239.45) (\$465.97) These include fees to legal, accounting and recordkeeping that are actually charged to your account during the preceding quarter for such services.. Individual fees and expenses (\$0) (\$0) These include fees for processing plan loans or qualified domestic relations orders, investment advice, brokerage windows, commissions, front- or back-end loads or sales charges, redemption, transfer and optional rider charges in annuity contracts that are actually charged to your account during the preceding quarter for such services. SUBTOTAL \$7,163.18 \$12,673.69
This is the sum of investment gains, losses and fees. Change in account value \$9,631.82 \$17,610.96 This is the total increase or decrease in your account value in the period of time shown. It is the sum of 1 and 2. For more information about your plan, contact (XXX) 555-5555

ENDIF

IF Random letter group = 'B' AND Random number group = 1 THEN

sample_statement_B1a sample_statement_B1a

Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan

Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555

Account Information Account Balances Explanation

End of statement period \$78,706.79 This is the total amount of money in

your account on 6/30/2014 Beginning of statement period \$74,974.35

This is the total amount of money in your account on 4/1/2014 Vested

account value \$66,251.74 This is the amount of money in your account that you

currently own (you do not own all money that your employer contributes to your account right

away, you earn it over time) Investment Allocation

Beginning of period (4/1/14) End of period (6/30/14)

Percentage of account (6/30/14) XYX Institutional Fund (Large

cap stock fund) \$31,710.11 \$33,190.64 42.2% ABCD

Management Fund (Mixed Stock Bond fund) \$43,264.24 \$45,546.12 57.8%

To help achieve long-term retirement security, you should give careful consideration

to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets

among different types of investments can help you achieve a favorable rate of return, while

minimizing your overall risk of losing money. You may not be adequately diversified if you hold

more than 20 percent of your portfolio in the security of one entity (such as employer

securities) or industry. Although diversification is not a guarantee against loss, it is an

effective strategy to help you manage investment risk. Activity This section

shows the activity in your account in the period of time shown Activity Last

Period (since 4/1/14) Year to Date (since 1/1/14) Explanation

1. Contributions / withdrawals Your contributions

\$654.19 \$1308.38 This is the total contribution you made Your employer's

contributions \$288.01 \$576.02 This is the total contribution your employer made

Withdrawals (\$0) (\$0) This is the sum of your withdrawals

SUBTOTAL \$942.20 \$1884.40 This is the sum of contributions and withdrawals.

2. Investment changes Investment gains and losses

\$2883.51 \$5,120.78 This is the total amount your account gained or lost due to

changes in the value of your investments. General plan administrative service fees

(\$93.27) (\$181.53) These include fees to legal, accounting and recordkeeping that

are actually charged to your account during the preceding quarter for such services..

Individual fees and expenses (\$0) (\$0) These include fees for processing plan

loans or qualified domestic relations orders, investment advice, brokerage windows, commissions,

front- or back-end loads or sales charges, redemption, transfer and optional rider charges in

annuity contracts that are actually charged to your account during the preceding quarter for

such services. SUBTOTAL \$2790.24 \$4,939.25 This is the sum of

investment gains, losses and fees. Change in account value \$3,732.44

\$6823.64 This is the total increase or decrease in your account value in the period of

time shown. It is the sum of 1 and 2. For more information about your plan,

contact (XXX) 555-5555

sample_statement_B1b sample_statement_B1b

Projections This section shows (1) total account values, (2) the monthly income

that these total account values could generate for you after you retire, and (3) the monthly

income these total account value could generate after you retire for a spouse who survives you.

Future projections presented account for inflation. Inflation will change the purchasing

power of your money in the future. \$1 when you retire will buy less than \$1 today. Presenting

your account value in this way will give you an idea of how much you could buy with your

retirement account when you retire. Caution: projected values at retirement are only estimates. If you have to retire early, or spend money on a health condition, or the market performs poorly, the estimate could be high. It is good for people to leave a buffer zone in their retirement savings so they can be ready for unusual circumstances that could change their financial picture. Is the monthly income projection enough money for you to live on during retirement? To figure this out, you could compare it to your current monthly income. You can also estimate your monthly expenses when you retire to see if this projected monthly income will cover them.

	1. Account Value	2. Monthly Income	3. Survivor Monthly Income Estimated for
Current Account Value	\$78,706.79	\$391.00	\$196.00
Projected at Retirement	\$378,441.00	\$1,881.00	\$940.00

All calculations on this page use the following information and assumptions: Your current age is 40 Your account balance as of June 30, 2014 An average life expectancy of 83 years Retirement at age 65 Calculations in Row A use: An inflation rate equal to the expect rate of return on your investment, with no further account contributions Projections in Row B use: An inflation rate of 3% An expected rate of return on your investments of 7%, which after inflation would be 4% The account balances were converted into an annuity that pays out lifetime income streams by using the following assumptions: A rate of interest equal to the 10-year constant maturity Treasury securities rate for the first business day of the last month of the period to which the statement relates (equal to 1.63% as of December 3, 2012 for statement periods ending December 31, 2012). The applicable mortality table under section 417(e)(3)(B) of the Internal Revenue Code in effect on the first day of the last month of the period to which the statement relates. This is a unisex table (i.e., the annuity values are the same for males and females). No insurance company load for expenses, profit, reserves, etc.

1 This projection assumes that your current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation

ENDIF

IF Random letter group = 'B' AND Random number group = 2 THEN

sample_statement_B2a sample_statement_B2a
Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555

Account Information	Account Balances	Explanation
End of statement period	\$202,107.86	This is the total amount of money in your account on 6/30/2014
Beginning of statement period	\$192,476.05	This is the total amount of money in your account on 4/1/2014
Vested account value	\$170,125.06	This is the amount of money in your account that you currently own (you do not own all money that your employer contributes to your account right away, you earn it over time)
Investment Allocation	Beginning of period (4/1/14)	End of period (6/30/14)
Percentage of account	(6/30/14)	XYX Institutional Fund (Large cap stock fund)
	\$81,167.12	\$85,228.85 42.2%
	ABCD Management Fund (Mixed Stock Bond fund)	\$111,308.93 \$116,879.01
	57.8%	To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. You may not be adequately diversified if you hold more than 20 percent of your portfolio in the security of one entity

|| (such as employer securities) or industry. Although diversification is not a guarantee against
|| loss, it is an effective strategy to help you manage investment risk. Activity

|| This section shows the activity in your account in the period of time shown
|| Activity Last Period (since 4/1/14) Year to Date (since 1/1/14)

|| Explanation 1. Contributions / withdrawals

|| Your contributions \$2,180.63 \$4,361.25 This is the total contribution
|| you made Your employer's contributions \$288.01 \$576.02 This is
|| the total contribution your employer made Withdrawals (\$0) (\$0)

|| This is the sum of your withdrawals SUBTOTAL \$2,468.64 \$4,937.27

|| This is the sum of contributions and withdrawals. 2. Investment changes

|| Investment gains and losses \$7,402.63 \$13,139.67

|| This is the total amount your account gained or lost due to changes in the value of your
|| investments. General plan administrative service fees (\$239.45) (\$465.97)

|| These include fees to legal, accounting and recordkeeping that are actually charged to
|| your account during the preceding quarter for such services.. Individual fees

|| and expenses (\$0) (\$0) These include fees for processing plan loans or qualified

|| domestic relations orders, investment advice, brokerage windows, commissions, front- or
|| back-end loads or sales charges, redemption, transfer and optional rider charges in annuity

|| contracts that are actually charged to your account during the preceding quarter for such
|| services. SUBTOTAL \$7,163.18 \$12,673.69 This is the sum of

|| investment gains, losses and fees. Change in account value \$9,631.82

|| \$17,610.96 This is the total increase or decrease in your account value in the period of
|| time shown. It is the sum of 1 and 2. For more information about your plan,

|| contact (XXX) 555-5555

|| **sample_statement_B2b** sample_statement_B2b

|| Projections This section shows (1) total account values, (2) the
|| monthly income that these total account values could generate for you after you retire, and (3)

|| the monthly income these total account value could generate after you retire for a spouse who
|| survives you. Future projections presented account for inflation. Inflation will change

|| the purchasing power of your money in the future. \$1 when you retire will buy less than \$1
|| today. Presenting your account value in this way will give you an idea of how much you could

|| buy with your retirement account when you retire. Caution: projected values at retirement
|| are only estimates. If you have to retire early, or spend money on a health condition, or the

|| market performs poorly, the estimate could be high. It is good for people to leave a buffer
|| zone in their retirement savings so they can be ready for unusual circumstances that could

|| change their financial picture. Is the monthly income projection enough money for you to
|| live on during retirement? To figure this out, you could compare it to your current monthly

|| income. You can also estimate your monthly expenses when you retire to see if this projected
|| monthly income will cover them. 1. Account Value 2.

|| Monthly Income after Retirement 3. Survivor Monthly Income

|| Estimated for Current Account Value \$202,107.86

|| \$1,004.00 \$502.00 Projected at Retirement1

|| \$980,678.00 \$4,874.00 \$2,437.00 All calculations on this

|| page use the following information and assumptions: Your current age is 40 Your

|| account balance as of June 30, 2014 An average life expectancy of 83 years Retirement at
|| age 65 Calculations in Row A use: An inflation rate equal to the expect rate of

|| return on your investment, with no further account contributions Projections in Row B
|| use: An inflation rate of 3% An expected rate of return on your investments of

|| 7%, which after inflation would be 4% The account balances were converted into an
|| annuity that pays out lifetime income streams by using the following assumptions: A

|| rate of interest equal to the 10-year constant maturity Treasury securities rate for the first

business day of the last month of the period to which the statement relates (equal to 1.63% as of December 3, 2012 for statement periods ending December 31, 2012). The applicable mortality table under section 417(e)(3)(B) of the Internal Revenue Code in effect on the first day of the last month of the period to which the statement relates. This is a unisex table (i.e., the annuity values are the same for males and females). No insurance company load for expenses, profit, reserves, etc. 1 This projection assumes that your current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation

ENDIF

IF Random letter group = 'C' AND Random number group = 1 THEN

sample_statement_C1a sample_statement_C1a

Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555

Account Information Account Balances Explanation

End of statement period \$78,706.79 This is the total amount of

money in your account on 6/30/2014 Beginning of statement period

\$74,974.35 This is the total amount of money in your account on 4/1/2014

Vested account value \$66,251.74 This is the amount of money in your account that

you currently own (you do not own all money that your employer contributes to your account right away, you earn it over time) Investment

Allocation Beginning of period (4/1/14) End of period (6

30/14) Percentage of account (6/30/14) XYX Institutional

Fund (Large cap stock fund) \$31,710.11 \$33,190.64 42.2%

ABCD Management Fund (Mixed Stock Bond fund) \$43,264.24 \$45,546.12

57.8% To help achieve long-term retirement security, you should give careful

consideration to the benefits of a well-balanced and diversified investment portfolio.

Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. You may not be adequately

diversified if you hold more than 20 percent of your portfolio in the security of one entity

(such as employer securities) or industry. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Activity

This section shows the activity in your account in the period of time shown

Activity Last Period (since 4/1/14) Year to Date (since 1/1/14)

Explanation 1. Contributions / withdrawals

Your contributions \$654.19 \$1308.38 This is the total contribution you

made Your employer's contributions \$288.01 \$576.02 This is the

total contribution your employer made Withdrawals (\$0) (\$0) This is

the sum of your withdrawals SUBTOTAL \$942.20 \$1884.40 This is the

sum of contributions and withdrawals. 2. Investment changes

Investment gains and losses \$2883.51 \$5,120.78 This is

the total amount your account gained or lost due to changes in the value of your investments.

General plan administrative service fees (\$93.27) (\$181.53) These

include fees to legal, accounting and recordkeeping that are actually charged to your account during the preceding quarter for such services.. Individual fees and expenses

(\$0) (\$0) These include fees for processing plan loans or qualified domestic

relations orders, investment advice, brokerage windows, commissions, front- or back-end loads or sales charges, redemption, transfer and optional rider charges in annuity contracts that

are actually charged to your account during the preceding quarter for such services.

SUBTOTAL \$2790.24 \$4,939.25 This is the sum of investment gains, losses and

fees. Change in account value \$3,732.44 \$6823.64 This is the total increase or decrease in your account value in the period of time shown. It is the sum of 1 and 2. For more information about your plan, contact (XXX) 555-5555

sample_statement_C1b sample_statement_C1b

Projections This section shows (1) total account values, (2) the monthly income that these total account values could generate for you after you retire, and (3) the monthly income these total account value could generate after you retire for a spouse who survives you. Future projections presented account for inflation. Inflation will change the purchasing power of your money in the future. \$1 when you retire will buy less than \$1 today. Presenting your account value in this way will give you an idea of how much you could buy with your retirement account when you retire. Caution: projected values at retirement are only estimates. If you have to retire early, or spend money on a health condition, or the market performs poorly, the estimate could be high. It is good for people to leave a buffer zone in their retirement savings so they can be ready for unusual circumstances that could change their financial picture. Is the monthly income projection enough money for you to live on during retirement? To figure this out, you could compare it to your current monthly income. You can also estimate your monthly expenses when you retire to see if this projected monthly income will cover them. 1. Account Value 2.

Monthly Income after Retirement 3. Survivor Monthly Income
Estimated for Current Account Value \$78,706.79

\$391.00 \$196.00 Projected at Retirement1

\$378,441.00 \$1,881.00 \$940.00 All calculations on this page

use the following information and assumptions: Your current age is 40 Your account balance as of June 30, 2014 An average life expectancy of 83 years Retirement at age 65

Calculations in Row A use: An inflation rate equal to the expect rate of return on your investment, with no further account contributions Projections in Row B use:

An inflation rate of 3% An expected rate of return on your investments of 7%, which after inflation would be 4% The account balances were converted into an annuity that pays out lifetime income streams by using the following assumptions: A rate of

interest equal to the 10-year constant maturity Treasury securities rate for the first business day of the last month of the period to which the statement relates (equal to 1.63% as of

December 3, 2012 for statement periods ending December 31, 2012). The applicable mortality table under section 417(e)(3)(B) of the Internal Revenue Code in effect on the first

day of the last month of the period to which the statement relates. This is a unisex table (i.e., the annuity values are the same for males and females). No insurance company load

for expenses, profit, reserves, etc. 1 This projection assumes that

your current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation

sample_statement_C1c sample_statement_C1c

Factors that could change monthly income at retirement Suppose that you continue making contributions to your plan until you retire. How much can I gain if I make additional contributions? This graph shows your expected monthly income at retirement if you decide to increase current contributions to your retirement account. The graph shows this expected monthly income if you contributed \$100, \$200 and \$300 more each month until you retire. The more you contribute, the more you save and the more you can expect to withdraw in the future. For example, if you make \$100 more each month in contributions starting today, then you can expect to get approximately \$270 more each month when you retire (\$2151 versus \$1881). For \$200 more in contribution each month now, you could expect to get approximately \$539 more each month when you retire (\$2420 versus \$1881). How much can I gain from working longer? This graph shows your expected monthly income at retirement if

you decide to change the age when you retire. The longer you work, the more you save and the more you can expect to withdraw in the future. For example, if you retire in 27 years, then you can expect to get approximately \$165 more each month when you retire (\$2047 versus \$1881) than you would if you retired in 25 years. If you retire in 22 years, then you can expect to get \$207 less each month when you retire (\$1674 versus \$1881). How much could I expect to gain or lose depending on the performance of my investments? This graph shows your expected monthly income at retirement and how it depends on the rate of return on your investment portfolio from now until you retire. The better your investments perform, the more valuable your savings will be, and the more you can withdraw in the future. On the other hand, if your investments do not perform well, you will accumulate less. For example, if your average return is 10%, then you could get approximately \$1529 more each month when you retire (\$3410 vs. \$1881) than you would if your average return is 7%. If your average return is 3%, then you could get approximately \$998 less each month when you retire (\$883 vs. \$1881). Caution: expected values at retirement are only guesses. Expected values shown on this page account for inflation. Unless otherwise noted, all projections on this page were calculated using the following information and assumptions: You are currently age 40. Your account balance as of June 30, 2014 A joint-survivorship annuity, with level payments, assuming the person and his/her spouse are the same age, and survivor benefits are equal to 50% of the monthly payment with no other additional features An annuity interest rate of 1.63% An inflation rate of 3% An expected rate of return on your investments of 7%, which after inflation would be 4%

ENDIF

IF Random letter group = 'C' AND Random number group = 2 THEN

sample_statement_C2a sample_statement_C2a
Sample 401(k) Plan Statement for John Doe Plan Name XXXX Quarterly Retirement Plan Statement, 6/30/14 For more information about your plan, contact (XXX) 555-5555
Account Information Account Balances Explanation
End of statement period \$202,107.86 This is the total amount of money in your account on 6/30/2014 Beginning of statement period \$192,476.05 This is the total amount of money in your account on 4/1/2014
Vested account value \$170,125.06 This is the amount of money in your account that you currently own (you do not own all money that your employer contributes to your account right away, you earn it over time) Investment Allocation Beginning of period (4/1/14) End of period (6/30/14) Percentage of account (6/30/14) XYX Institutional Fund (Large cap stock fund) \$81,167.12 \$85,228.85 42.2% ABCD Management Fund (Mixed Stock Bond fund) \$111,308.93 \$116,879.01 57.8% To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. You may not be adequately diversified if you hold more than 20 percent of your portfolio in the security of one entity (such as employer securities) or industry. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Activity This section shows the activity in your account in the period of time shown
Activity Last Period (since 4/1/14) Year to Date (since 1/1/14)
Explanation 1. Contributions / withdrawals
Your contributions \$2,180.63 \$4,361.25 This is the total contribution

you made Your employer's contributions \$288.01 \$576.02 This is
the total contribution your employer made Withdrawals (\$0) (\$0)
This is the sum of your withdrawals SUBTOTAL \$2,468.64 \$4,937.27
This is the sum of contributions and withdrawals. 2. Investment changes
Investment gains and losses \$7,402.63 \$13,139.67
This is the total amount your account gained or lost due to changes in the value of your
investments. General plan administrative service fees (\$239.45) (\$465.97)
These include fees to legal, accounting and recordkeeping that are actually charged to
your account during the preceding quarter for such services.. Individual fees
and expenses (\$0) (\$0) These include fees for processing plan loans or qualified
domestic relations orders, investment advice, brokerage windows, commissions, front- or
back-end loads or sales charges, redemption, transfer and optional rider charges in annuity
contracts that are actually charged to your account during the preceding quarter for such
services. SUBTOTAL \$7,163.18 \$12,673.69 This is the sum of
investment gains, losses and fees. Change in account value \$9,631.82
\$17,610.96 This is the total increase or decrease in your account value in the period of
time shown. It is the sum of 1 and 2. For more information about your plan,
contact (XXX) 555-5555

sample_statement_C2b sample_statement_C2b

Projections This section shows (1) total account values, (2) the monthly
income that these total account values could generate for you after you retire, and (3) the
monthly income these total account value could generate after you retire for a spouse who
survives you. Future projections presented account for inflation. Inflation will change
the purchasing power of your money in the future. \$1 when you retire will buy less than \$1
today. Presenting your account value in this way will give you an idea of how much you could
buy with your retirement account when you retire. Caution: projected values at retirement
are only estimates. If you have to retire early, or spend money on a health condition, or the
market performs poorly, the estimate could be high. It is good for people to leave a buffer
zone in their retirement savings so they can be ready for unusual circumstances that could
change their financial picture. Is the monthly income projection enough money for you to
live on during retirement? To figure this out, you could compare it to your current monthly
income. You can also estimate your monthly expenses when you retire to see if this projected
monthly income will cover them. 1. Account Value 2.

Monthly Income after Retirement 3. Survivor Monthly Income

Estimated for Current Account Value \$202,107.86

\$1,004.00 \$502.00 Projected at Retirement1

\$980,678.00 \$4,874.00 \$2,437.00 All calculations on this

page use the following information and assumptions: Your current age is 40 Your
account balance as of June 30, 2014 An average life expectancy of 83 years Retirement at
age 65 Calculations in Row A use: An inflation rate equal to the expect rate of
return on your investment, with no further account contributions Projections in Row B
use: An inflation rate of 3% An expected rate of return on your investments of
7%, which after inflation would be 4% The account balances were converted into an
annuity that pays out lifetime income streams by using the following assumptions: A
rate of interest equal to the 10-year constant maturity Treasury securities rate for the first
business day of the last month of the period to which the statement relates (equal to 1.63% as
of December 3, 2012 for statement periods ending December 31, 2012). The applicable
mortality table under section 417(e)(3)(B) of the Internal Revenue Code in effect on the first
day of the last month of the period to which the statement relates. This is a unisex table
(i.e., the annuity values are the same for males and females). No insurance company load
for expenses, profit, reserves, etc. 1 This projection assumes that your

current employer contributions and your personal monthly contributions shown on page 1 increase annually at the same rate as inflation

sample_statement_C2c sample_statement_C2c

Factors that could change monthly income at retirement Suppose that you continue making contributions to your plan until you retire. How much can I gain if I make additional contributions? This graph shows your expected monthly income at retirement if you decide to increase current contributions to your retirement account. The graph shows this expected monthly income if you contributed \$100, \$200 and \$300 more each month until you retire. The more you contribute, the more you save and the more you can expect to withdraw in the future. For example, if you make \$100 more each month in contributions starting today, then you can expect to get approximately \$270 more each month when you retire (\$5144 versus \$4874). For \$200 more in contribution each month now, you could expect to get approximately \$540 more each month when you retire (\$5414 versus \$4874). How much can I gain from working longer? This graph shows your expected monthly income at retirement if you decide to change the age when you retire. The longer you work, the more you save and the more you can expect to withdraw in the future. For example, if you retire in 27 years, then you can expect to get approximately \$493 more each month when you retire (\$5367 versus \$4874) than you would if you retired in 25 years. If you retire in 22 years, then you can expect to get \$673 less each month when you retire (\$4201 versus \$4874). How much could I expect to gain or lose depending on the performance of my investments? This graph shows your expected monthly income at retirement and how it depends on the rate of return on your investment portfolio from now until you retire. The better your investments perform, the more valuable your savings will be, and the more you can withdraw in the future. On the other hand, if your investments do not perform well, you will accumulate less. For example, if your average return is 10%, then you could get approximately \$3951 more each month when you retire (\$8825 vs. \$4874) than you would if your average return is 7%. If your average return is 3%, then you could get approximately \$2580 less each month when you retire (\$2293 vs. \$4874). Caution: expected values at retirement are only guesses. Expected values shown on this page account for inflation. Unless otherwise noted, all projections on this page were calculated using the following information and assumptions: You are currently age 40. Your account balance as of June 30, 2014 A joint-survivorship annuity, with level payments, assuming the person and his/her spouse are the same age, and survivor benefits are equal to 50% of the monthly payment with no other additional features An annuity interest rate of 1.63% An inflation rate of 3% An expected rate of return on your investments of 7%, which after inflation would be 4%

ENDIF

Q18 adequately_prepared

How likely would you say this person is adequately prepared for retirement, based on this retirement account statement alone? (To view the sample statement again, click here)

- 1 Very likely
- 2 Somewhat likely
- 3 Somewhat unlikely
- 4 Not at all likely
- 5 I don't know

Q19 recommend_monthly_contribution

Based on what you have seen on the sample statement, would you recommend that John Doe: (To view

| the sample statement again, click here)

- | 1 Increase his monthly contribution
- | 2 Decrease his monthly contribution
- | 3 Keep his contribution the same

| **Q20** recommend_retiring_age

| Based on what you have seen on the sample statement, would you recommend that John Doe: (To view the sample statement again, click here)

- | 1 Consider retiring later than age 65
- | 2 Consider retiring earlier than age 65
- | 3 Retire at age 65

| **Q21** recommend_investment_allocation

| Based on what you have seen on the sample statement, would you recommend that John Doe: (To view the sample statement again, click here)

- | 1 Consider changing his investment allocation so that **more** of his portfolio is held in higher potential return (and higher potential risk) investments?
- | 2 Consider changing his investment allocation so that **less** of his portfolio is held in higher potential return (and higher potential risk) investments?
- | 3 Keep his investment allocation as it is.

| [The following questions are displayed as a table]

| **Q22_scale_intro** find_info_intro

| We would like to ask you more about the retirement account statement that you have been examining. (To view the sample statement again, click here) Based on this sample retirement account statement, how easy is it to find the following information:

| **Q22_a** account_ballace

| Account balance

| **Q22_b** projected_account_balance

| Projected account balance

| IF (Random letter group != 'A') THEN

| | **Q22_c** projected_monthly_income

| | Projected monthly income during retirement

| ENDIF

| [End of table display]

| [The following questions are displayed as a table]

| **Q23_intro** retirement_effect_intro

| Based on this retirement account statement, how easy is it to understand how John Doe's retirement would be affected if he: (To view the sample statement again, click here)

| **Q23_a** different_rate

| Received a different rate of return on his investments

| **Q23_b** retirement_age

| Changed his retirement age

| **Q23_c** monthly contribution
| Changed his monthly contribution

| [End of table display]
| IF (Random letter group != 'A') THEN

| **Q24** projection_guess
| Would you say that you feel the projections of monthly income are more, less or about what you
| might have guessed on your own? (To view the sample statement again, click here)
| 1 Very much more
| 2 Somewhat more
| 3 About the same
| 4 Somewhat less
| 5 Very much less

| ENDIF

| **Q25** prepared_for_retirement
| In terms of understanding whether or not this person is prepared for retirement, does this
| statement provide: (To view the sample statement again, click here)
| 1 Too much information
| 2 Enough information
| 3 Too little information

| [The following questions are displayed as a table]

| **Q26_intro** agree_projections
| Do you agree or disagree with the following statements: (To view the sample statement again,
| click here)

| **Q26_a** projection_inflation
| The future projections take inflation into account

| **Q26_b** projection_guaranteed
| The projections are guaranteed

| **Q26_c** projection_age_67
| The projections assume retirement age of 67

| **Q26_d** projection_increase
| The projections assume that contributions will increase at 3% per year

| [End of table display]
| [The following questions are displayed as a table]

| **Q28_intro** reasonable_assumptions_intro
| In this retirement account statement, some assumptions are made in order to calculate projections.
| Do you think the following assumptions are reasonable for your situation: (To view the sample
| statement again, click here)

| **Q28_a** reasonable_assumptions_a
| 7% rate of return on retirement investments

| **Q28_b** reasonable_assumptions_b
| 3% inflation rate

| IF (Random letter group != 'A') THEN

| | **Q28_c** reasonable_assumptions_c
| | Life expectancy of 85

| | **Q28_d** reasonable_assumptions_d
| | Survivor benefits of 50%

| ENDIF

| [End of table display]

| **Q27** reach_retirement

| Now thinking back to your own situation for retirement, do you think you will continue to
| contribute the same amount to your retirement account until you reach retirement? (To view the
| sample statement again, [click here](#))

- | 1 I plan to increase my contributions by a lot as I get closer to retirement
- | 2 I plan to increase my contributions a little as I get closer to retirement
- | 3 I plan to keep my contributions at the same level until retirement
- | 4 I plan to decrease my contributions a little as I get closer to retirement
- | 5 I plan to decrease my contributions by a lot as I get closer to retirement

| **Q29** visited_website

| Now we would like to ask you about your experiences with accessing your retirement account online.
| When was the last time you visited your retirement plan's website to find out information
| about your retirement account?

- | 1 In the past week
- | 2 In the past week
- | 3 In the past month
- | 4 In the past six months
- | 5 In the past year
- | 6 I can't remember
- | 7 Never

| IF visited_website != Never THEN

| | **Q30** opt_out_paper_statement

| | Have you opted out of the paper statements so that you only receive your account information
| | online?

- | | 1 Yes
- | | 2 No

| | **Q31** retirement_plan_site_visit_frequency

| | About how often do you visit your retirement plan's website to find out information about your
| | retirement account?

- | | 1 Every week
- | | 2 Every month

- || 3 Every quarter
- || 4 Every year
- || 5 Rarely

|| **Q32** information_look_for_on_site

|| When you look at your account online, what information do you look at? Please check all that apply.

- || 1 Account balance
- || 2 Your rate of return
- || 3 Your portfolio allocation
- || 4 Projected account balance
- || 5 Projected monthly income during retirement

|| [The following questions are displayed as a table]

|| **Q33** savings_investments_on_track

|| When you review your retirement account online, what information helps you determine if your savings and investments are on track with your retirement goals? (check all that apply)

- || 1 The size of your account balance
- || 2 The rate of return on your account
- || 3 My portfolio allocation
- || 4 Projected account balance
- || 5 Projected monthly income during retirement
- || 6 Tools, such as retirement calculators, that are available on the website
- || 7 Other: \$Answer2\$
- || 8 I don't know

|| **Q33_other** Q33_other

|| Other
|| String

|| [End of table display]

|| IF Other: \$Answer2\$ IN savings_investments_on_track AND Q33_other
|| = empty THEN

|| **error_other** error_other

|| You answered "other", but did not specify. Your answers are important to us. Please go back
|| and check your answer.

|| ENDIF

|| IF (I don't know IN savings_investments_on_track) AND cardinal(
|| savings_investments_on_track)> The size of your account balance THEN

|| **error_one_and_DK** error_one_and_DK

|| You selected an answer in the previous question, and also selected "I don't know". Your
|| answers are important to us. Please go back and check your answer.

|| ENDIF

|| **Q34** easy_access_mailed_statement

|| Is your online account easier to access than the mailed statement?

```
|| 1 Yes
|| 2 No
|| 3 I find them equally easy to access
||
|| Q35 online_statement_easier_than_mailed
|| Is your online account easier to understand than the mailed statement?
|| 1 Yes
|| 2 No
|| 3 I find them equally easy to understand
||
| ENDIF
|
| IF flag when reward paid = EMPTY THEN
||
| ENDIF
|
ENDIF
```

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting