We would like to ask you about retirement plans that you have held or are holding through your current employer. In previous surveys, some ALP respondents may already have answered similar questions about retirement planning. You may have seen some of these questions before, but we are still interested in your answers today, particularly as some circumstances may have changed.

**B01** currently retired
Are you currently retired?
1 Yes
2 No

IF currently retired = Yes THEN

**B02** pension retirement or tax-deferred savings from previous employer
Do you have any pension, retirement, or tax-deferred savings plans from a previous employer?
Please do not include Social Security or other individual retirement accounts that you may have set up on your own.
1 Yes
2 No

IF pension retirement or tax-deferred savings from previous employer = Yes THEN

**B03** defined contribution plan
Was this plan a defined-contribution plan? In a defined-contribution plan, money accumulates in an account designated for a worker, and that money may be paid out in a variety of ways depending on the plan or the worker's choice. For example, a 401(k) plan or 403(b) plan is this type of plan.
1 Yes
2 No
3 I don't know

ENDIF

ENDIF

IF currently retired = No THEN

**B04** current employer offers pension retirement or tax-deferred savings plans
Does your current employer offer any pension, retirement, or tax-deferred savings plans to their employees? We are only concerned about plans offered by your current employer. Please do not include Social Security or plans connected only with earlier jobs.
1 Yes
2 No
3 I am self-employed
4 I am not currently employed

IF current employer offers pension retirement or tax-deferred savings plans = Yes THEN

**B05** defined contribution plan
Is this plan a defined-contribution plan? In a defined-contribution plan, money accumulates
in an account designated for a worker, and that money may be paid out in a variety of ways depending on the plan or the worker's choice. For example, a 401(k) plan or 403(b) plan is this type of plan.

1 Yes
2 No
3 I don't know

IF defined contribution plan = Yes or defined contribution plan = I don't know THEN

B06 eligible to enroll in plan
Are you eligible to enroll in this plan?
1 Yes
2 No
3 I don't know

IF eligible to enroll in plan = Yes THEN

B07 employees automatically enrolled in plan
Are employees of your company automatically enrolled in this plan?
1 Yes, all eligible employees are automatically enrolled.
2 No, employees are not automatically enrolled.
3 I don't know

B08 enrolled in plan
Are you enrolled in this plan? Remember, we are only concerned about the plan offered by your current employer. Please do not include any other retirement accounts such as IRAs that you have set up on your own.
1 Yes
2 No
3 I don't know

IF enrolled in plan = Yes THEN

B08_follow year enrolled in plan
What year were you first enrolled in the plan?

behavior_intro2 behavior intro 2
Now we would like to ask some questions about your participation in this plan.

IF year enrolled in plan <= 2008 THEN

IF year enrolled in plan <= 2007 THEN

B09 contributions to account in 2007
In 2007, the year before last, did you make any contributions to your account?
1 Yes
2 No
3 I don't know

ENDIF
<table>
<thead>
<tr>
<th>B10</th>
<th>contributions to account in 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>I don't know</td>
</tr>
</tbody>
</table>

| IF contributions to account in 2008 = Yes or contributions to account in 2008 = I don't know THEN |

<table>
<thead>
<tr>
<th>B11</th>
<th>percentage withheld from your gross salary for your plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>For the past year, 2008, what was your average plan contribution rate, as a percent of your gross salary? That is, what was the percentage withheld from your gross salary for your plan?</td>
<td></td>
</tr>
<tr>
<td>Range: 0.0..100.0</td>
<td></td>
</tr>
</tbody>
</table>

| IF year enrolled in plan <= 2007 THEN |

<table>
<thead>
<tr>
<th>B12</th>
<th>2008 average contribution compared to 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>For the past year, 2008, how did your average contribution, as a percent of your gross salary, compare to your contribution in 2007?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Increased</td>
</tr>
<tr>
<td>2</td>
<td>The same</td>
</tr>
<tr>
<td>3</td>
<td>Decreased</td>
</tr>
<tr>
<td>4</td>
<td>I don't know</td>
</tr>
</tbody>
</table>

| ENDIF |

| ENDIF |

<table>
<thead>
<tr>
<th>B13</th>
<th>reduce or stop contributions economic hardship</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 2008, did you at any point reduce or stop making regular contributions to your plan due to economic hardship?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>I don't know</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B14</th>
<th>reduce or stop contributions concern about losses in the financial markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 2008, did you at any point reduce or stop making regular contributions to your plan due to concern about losses in the financial markets?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>I don't know</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B15</th>
<th>reduce or stop contributions concern about financial institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 2008, did you at any point reduce or stop making regular contributions to your plan due to concern about the security and stability of financial institutions?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>3</td>
<td>I don't know</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B16</th>
<th>total dollar contribution to your account</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 2008, what was your total dollar contribution to your account? Please do not</td>
<td></td>
</tr>
</tbody>
</table>
include any employer contributions. You may not be certain but please give your best guess.

1 $ 0 - 4999
2 $ 5000 - 9999
3 $ 10000 - 14999
4 $ 15000 - 19999
5 > $ 25000

B17 meet dollar amount of employer's matching contribution?
Some employers may make a matching contribution to their employees' defined contribution retirement accounts. The amount of the matching contribution is determined by the amount the employee contributes. If your employer offers a matching contribution, did you contribute enough to your retirement plan to receive the full match?
1 Yes
2 No
3 My employer does not offer a matching contribution
4 I don't know

B18 make maximum allowable dollar contribution for your plan?
Did you make the maximum allowable dollar contribution for your plan?
1 Yes
2 No
3 I don't know

B19 2009 average contribution compared to 2008
Looking ahead to 2009, how do you think your average contribution, as a percent of your gross salary, will compare to your contribution in 2008?
1 Likely to increase
2 The same
3 Likely to decrease
4 I don't know

IF year enrolled in plan <= 2007 THEN
B20 total dollar amount in your defined contribution plan at the end 2007
Thinking back to last year. How much was the total dollar amount in your defined contribution plan at the end 2007?
Integer

ENDIF

B21 total dollar amount in your defined contribution plan at the end of 2008
We would like to understand how much your retirement savings may have changed over the last year. How much was the total dollar amount in your defined contribution plan at the end of 2008?
Integer

ENDIF

B22 percent of total retirement savings in defined contribution plan
Now, we would like to understand how important your defined contribution plan is to
your overall retirement savings. Please think about the total amount of financial
assets that you have set aside for your retirement, or your total retirement savings.
This may include other individual retirement accounts (IRAs), other investment
accounts, real estate or money that you are holding in regular taxable savings
accounts. How much of your total retirement savings is held in your defined
contribution plan?
Range: 0.0..100.0

B23 choices about how the money in their account is invested
Does this plan offer employees any choices about how the money in their account is
invested?
1 Yes
2 No
3 I don't know

IF choices about how the money in their account is invested = Yes THEN

B24 choice of investment managers
Does your plan offer participants a choice of investment managers?
1 Yes
2 No
3 I don't know

B25 investment options
Which of the following investment options are offered by your plan?
1 Stocks or stock mutual funds
2 Bonds or bond mutual funds
3 Money-market funds, savings accounts
4 "Balanced Funds" with a mixed asset allocation, including target date funds
5 Other assets such as real estate or commodities

B26 how often check on performance of investments
Normally, how often do you check on the performance of the investments in your
account?
1 Monthly or more frequently
2 Quarterly
3 Yearly
4 Almost never

B27 how often change the allocations of investments
Normally, how often do you change the allocations of the investments in your
account?
1 Monthly or more frequently
2 Quarterly
3 Yearly
4 Almost never

[Questions B28_intro to dummytableend are displayed as a table]

B28_intro B28 intro
Now please think about the current allocation of the investments in your account.
You may not be certain but please give us your best guess. If you are holding a
If you have a fund that has an asset allocation split between stocks and bonds, please divide that investment according to what you think is the asset breakdown for that fund.

<table>
<thead>
<tr>
<th><strong>B28a</strong> stocks amount</th>
<th>Stocks or stock mutual funds</th>
<th>Integer</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>B28b</strong> bonds amount</td>
<td>Bonds or bond mutual funds</td>
<td>Integer</td>
</tr>
<tr>
<td><strong>B28c</strong> money market amount</td>
<td>Money-market funds, savings accounts</td>
<td>Integer</td>
</tr>
<tr>
<td><strong>B28d</strong> other amount</td>
<td>Other assets such as real estate or commodities</td>
<td>Integer</td>
</tr>
<tr>
<td><strong>B28_total</strong> percent total</td>
<td>% Total</td>
<td>Integer</td>
</tr>
</tbody>
</table>

**dummytableend**

If percent total = THEN

**checkAllEmpty** all empty

You did not answer the previous question. Your answers are important to us. Please go back and give an answer to the previous question.

ENDIF

If percent total > and percent total <> 100 THEN

**checkB28Total** check B28 adds up to 100

Your total adds up to [percent total]%. Please go back and change the numbers in the table so they add up to 100% or choose next to continue.

ENDIF

**B29** last 12 months changed investments

In the last twelve months since January 2008, have you changed the investments that you hold in your account?

1 Yes
2 No
3 I don't know

If last 12 months changed investments = Yes THEN

**B30** asset classes you decreased
You answered yes, that you have recently changed the investments in your account, and we would like to understand these changes. Which of the following asset classes did you decrease?

1 Stocks or stock mutual funds
2 Bonds or bond mutual funds
3 Money-market funds, savings accounts
4 Other assets such as real estate or commodities
5 Balanced funds with a mixed asset allocation, including target-date funds

B31 company stock
Do you hold any company stock in your account?
1 Yes
2 No
3 I don't know

B32 changed amount of company stock in 2008
In 2008, did you change the amount of company stock held in your account?
1 Yes, increased
2 Yes, decreased
3 No
4 I don't know

ENDIF

B33 2008 pre-retirement distributions or pre-retirement withdrawals
In 2008, did you receive any pre-retirement distributions or make any pre-retirement withdrawals from your defined contribution plan for any reason? That is, did you borrow or withdraw money from your defined contribution plan, even if you are not yet 59 1/2 years old?
1 Yes
2 No
3 I am over 59 1/2 years old
4 I don't know

IF 2008 pre-retirement distributions or pre-retirement withdrawals = Yes THEN

B34 2008 borrow against plan
In 2008, did you borrow against your plan?
1 Yes
2 No
3 I don't know

IF 2008 borrow against plan = Yes THEN

B35 how much borrowed
How much in total did you borrow?
Long

B36 2008 withdrawal directly
In 2008, did you withdraw any money from your plan directly (without borrowing)?
1 Yes
2 No
3 I don't know

IF 2008 withdrawal directly = Yes THEN

B37 how much withdrawn
How much in total did you withdraw?
Long

[Questions B38 to B38_other are displayed as a table]

B38 main reason for withdrawal
What is the main reason that you withdrew this amount?
1 Medical expenses
2 House purchase
3 Educational expenses
4 Mortgage payments
5 Paying down other debt, such as credit-card debt
6 Financial investments
7 Rollover into another retirement plan
8 Day-to-day expenses or consumption
9 Other, please specify:

B38_other other

String
ENDIF
ENDIF
ENDIF

IF 2008 pre-retirement distributions or pre-retirement withdrawals <> Yes or 2008 borrow against plan <> Yes or 2008 withdrawal directly = Yes THEN

B39 2008 consult a financial advisor
In 2008, did you consult a financial advisor for individual recommendations regarding your defined contribution plan?
1 Yes
2 No

IF 2008 consult a financial advisor = No THEN

B40 why not
Why not?
1 I am able to make decisions on my own based on my previous financial experience.
2 I am able to get advice I need from my friends and family.
3 I am able to get all the information I need from sources like the Internet.
4 I am not able to afford a financial advisor.
IF 2008 withdrawal directly <> Yes or 2008 consult a financial advisor = No THEN

<table>
<thead>
<tr>
<th>B41</th>
<th>2009 consult a financial advisor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In 2009, are you likely to consult a financial advisor for individual recommendations regarding your defined contribution plan?</td>
</tr>
<tr>
<td></td>
<td>1 Yes</td>
</tr>
<tr>
<td></td>
<td>2 No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B42</th>
<th>consult a financial advisor if your employer provided this as a benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Would you consult a financial advisor made available through your employer if your employer provided this as a benefit?</td>
</tr>
<tr>
<td></td>
<td>1 Yes</td>
</tr>
<tr>
<td></td>
<td>2 No</td>
</tr>
</tbody>
</table>

[Questions B43_intro to B43e are displayed as a table]

<table>
<thead>
<tr>
<th>B43_intro</th>
<th>value receiving advice intro</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>On a scale of 1-5, where 5 is most valuable, how much would you value receiving advice in the following areas?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B43a</th>
<th>Setting overall contribution goals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Setting overall contribution goals</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B43b</th>
<th>Understanding the types of investments that are offered</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Understanding the types of investments that are offered</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B43c</th>
<th>Allocating my investments to get the best return</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Allocating my investments to get the best return</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B43d</th>
<th>Tax and estate planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tax and estate planning</td>
</tr>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
</tbody>
</table>
Determining how to use the assets in the plan after retirement

1
2
3
4
5

ENDIF

IF currently retired = Yes THEN

approximate balance of DC plan at retirement
At retirement, what was the approximate balance of your DC plan?
Long

[Questions do_ERetired.B45_intro to dummytableend are displayed as a table]

Upon retirement did with those funds intro
Upon retirement, what did you do with those funds?

Took a lump sum payment
Taking a lump sum payment
Integer

Bought an annuity or other guaranteed income product
Bought an annuity or other guaranteed income product
Integer

Rolled over into an IRA
Rolled over into an IRA
Integer

Left funds in the DC plan account
Left funds in the DC plan account
Integer

Other
Other
Integer

percent total
% Total
Integer

dummytableend
IF percent total = THEN

checkAllEmpty all empty
You did not answer the previous question. Your answers are important to us.
Please go back and give an answer to the previous question.
ENDIF

IF percent total > and percent total <> 100 THEN

checkB45Total check B45 adds up to 100
Your total adds up to [percent total]% Please go back and change the numbers in
the table so they add up to 100% or choose next to continue.
ENDIF

B46 before retiring figure out how much household withdraw from savings
Before retiring, did you ever try to figure out how much your household would be
able to withdraw from your savings every year?
1 Yes
2 No

IF before retiring figure out how much household withdraw from savings = Yes THEN

B47 before retiring plan for systematically spending down savings during retirement
Before retiring, did you have a plan for systematically spending down your
savings during retirement?
1 Yes
2 No

IF before retiring plan for systematically spending down savings during retirement = Yes THEN

B48 stick to plan during retirement
Have you been able to stick to your plan during retirement?
1 Yes
2 No

B49 retirement spending plan meets needs in future
Are you confident that your retirement spending plan will be sufficient to
ensure that your needs are met in the future?
1 Yes
2 No

ENDIF

ENDIF

ELSE

Questions B50_introduction to dummytableend are displayed as a table]
Upon retirement do with those funds

Upon retirement, what do you plan to do with your DC plan funds?

- **B50a** Take a lump sum payment
  - Take a lump sum payment
  - Integer

- **B50b** Buy an annuity or other guaranteed income product
  - Buy an annuity or other guaranteed income product
  - Integer

- **B50c** Roll over into an IRA
  - Roll over into an IRA
  - Integer

- **B50d** Leave funds in the DC plan account
  - Leave funds in the DC plan account
  - Integer

- **B50e** Other
  - Other
  - Integer

**B50 total** percent total

% Total

Integer

dummytableend

IF percent total = THEN

**checkAllEmpty** all empty

You did not answer the previous question. Your answers are important to us.

Please go back and give an answer to the previous question.

ENDIF

IF percent total > and percent total <> 100 THEN

**checkB50Total** check B50 adds up to 100

Your total adds up to [percent total]% Please go back and change the numbers in the table so they add up to 100% or choose next to continue.

ENDIF

**B51** ever tried to figure out how much household withdraw from savings

Have you ever tried to figure out how much your household would be able to withdraw from your savings every year in retirement?

1 Yes

2 No
IF ever tried to figure out how much household withdraw from savings = Yes THEN

B52 made plan for systematically spending down savings during retirement

Have you made a plan for systematically spending down your savings during retirement?

1 Yes
2 No

IF made plan for systematically spending down savings during retirement = Yes THEN

B53 retirement spending plan meets needs in future

Are you confident that your retirement spending plan will be sufficient to ensure that your needs are met in the future?

1 Yes
2 No

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

B44 approximate balance of DC plan at retirement

At retirement, what was the approximate balance of your DC plan?

Long

[Questions do_ERetired.B45_intro to dummytableend are displayed as a table]

B45_intro Upon retirement did with those funds intro

Upon retirement, what did you do with those funds?

B45a Took a lump sum payment

Took a lump sum payment

Integer

B45b Bought an annuity or other guaranteed income product

Bought an annuity or other guaranteed income product

Integer

B45c Rolled over into an IRA

Rolled over into an IRA
B45d  Left funds in the DC plan account
Left funds in the DC plan account
Integer

B45e  Other
Other
Integer

B45_total  percent total
% Total
Integer
dummytableend

IF percent total = THEN

checkAllEmpty  all empty
You did not answer the previous question. Your answers are important to us. Please go back and give an answer to the previous question.

ENDIF

IF percent total > and percent total <> 100 THEN

checkB45Total  check B45 adds up to 100
Your total adds up to [percent total]%. Please go back and change the numbers in the table so they add up to 100% or choose next to continue.

ENDIF

B46  before retiring figure out how much household withdraw from savings
Before retiring, did you ever try to figure out how much your household would be able to withdraw from your savings every year?
1 Yes
2 No

IF before retiring figure out how much household withdraw from savings = Yes THEN

B47  before retiring plan for systematically spending down savings during retirement
Before retiring, did you have a plan for systematically spending down your savings during retirement?
1 Yes
2 No

IF before retiring plan for systematically spending down savings during retirement = Yes THEN

B48  stick to plan during retirement
Have you been able to stick to your plan during retirement?
Are you confident that your retirement spending plan will be sufficient to ensure that your needs are met in the future?

1 Yes
2 No

IF No/Yes = 'No' THEN

[Questions do_experiment.experiment_intro to do_experiment.NoAdvice are displayed as a table]

experiment_intro experiment intro
In this section, we have some questions for you about possible investments in mutual funds. A mutual fund is a form of investment that pools money from many investors and invests their money in stocks, bonds, and/or other securities. Suppose you were offered the following selection of mutual funds for investing your money in a retirement savings account(s). Below is a table that provides a brief description of the mutual funds, showing the annual fee charged by each fund and the annual rate of return on each fund over the past 5 years. Suppose you have six options in which to invest.

NoAdvice no advice
On the next screen, we'll ask you what percentage of your money you would like to allocate to each fund.

ELSE

[Questions do_experiment.experiment_intro to do_experiment.Advice are displayed as a table]

experiment_intro experiment intro
In this section, we have some questions for you about possible investments in mutual funds. A mutual fund is a form of investment that pools money from many investors and invests their money in stocks, bonds, and/or other securities. Suppose you were offered the following selection of mutual funds for investing your money in a retirement savings account(s). Below is a table that provides a brief description of the mutual funds, showing the annual fee charged by each fund and the annual rate of return on each fund over the past 5 years. Suppose you have six options in which to invest.

Advice advice
On the next screen, we'll ask you what percentage of your money you would like to allocate to each fund. Would you like to get some general advice while making these choices?
1 Yes
2 No
ENDIF
IF (No/Yes = 'Yes' and advice = Yes and Rules/PortfolioMeter/None = 'Rules') or (No/Yes = 'No' and Rules/PortfolioMeter/None = 'Rules') THEN

[Questions do_experiment.experiment_intro2 to do_experiment.dummytableend are displayed as a table]

experiment_intro2  experiment intro 2
Please indicate the percentage of your portfolio that you would like to hold in each of the following funds.

experiment_a  Money Market Fund
Money Market Fund
Integer

experiment_b  Total Bond Market Index Fund
Total Bond Market Index Fund
Integer

experiment_c  S&P 500 Index Fund
S&P 500 Index Fund
Integer

experiment_d  Small Cap Value Index Fund
Small Cap Value Index Fund
Integer

experiment_e  REIT Index Fund
REIT Index Fund
Integer

experiment_f  Global Equity Index Fund
Global Equity Index Fund
Integer

experiment_total  percent total
% Total
Integer

dummytableend

[Questions do_experiment.experiment_intro3 to do_experiment.dummytableend are displayed as a table]

experiment_intro3  experiment intro 3
Please indicate the percentage of your portfolio that you would like to hold in each of the following funds. Then click the "Evaluate my portfolio allocation" button and we'll then give you some feedback on your choices based on standard financial advice.

experiment_a  Money Market Fund
Money Market Fund
<table>
<thead>
<tr>
<th>Integer</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>experiment_b</strong>  Total Bond Market Index Fund</td>
</tr>
<tr>
<td><strong>experiment_e</strong>  S&amp;P 500 Index Fund</td>
</tr>
<tr>
<td><strong>experiment_d</strong>  Small Cap Value Index Fund</td>
</tr>
<tr>
<td><strong>experiment_e</strong>  REIT Index Fund</td>
</tr>
<tr>
<td><strong>dummytableend</strong></td>
</tr>
</tbody>
</table>

ELSE

[Questions do_experiment.experiment_intro2 to do_experiment.dummytableend are displayed as a table]

<table>
<thead>
<tr>
<th>Integer</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>experiment_intro2</strong>  experiment intro 2</td>
</tr>
<tr>
<td>Please indicate the percentage of your portfolio that you would like to hold in each of the following funds.</td>
</tr>
<tr>
<td><strong>experiment_a</strong>  Money Market Fund</td>
</tr>
<tr>
<td><strong>experiment_b</strong>  Total Bond Market Index Fund</td>
</tr>
<tr>
<td><strong>experiment_c</strong>  S&amp;P 500 Index Fund</td>
</tr>
<tr>
<td><strong>experiment_d</strong>  Small Cap Value Index Fund</td>
</tr>
<tr>
<td><strong>experiment_e</strong>  REIT Index Fund</td>
</tr>
<tr>
<td><strong>experiment_f</strong>  Global Equity Index Fund</td>
</tr>
</tbody>
</table>
experiment_total percent total
% Total
Integer
dummytableend
ENDIF

IF percent total = THEN
checkAllEmpty all empty
You did not answer the previous question. Your answers are important to us. Please go back and give an answer to the previous question.
ENDIF

IF percent total > and percent total <> 100 THEN
checkExperimentTotal check experiment total
Your total adds up to [percent total]%%. Please go back and change the numbers in the table so they add up to 100% or choose next to continue.
ENDIF

current_marital_situation current marital situation
What is your current marital situation?
1 Married
2 Not married but cohabitating with your partner
3 Separated
4 Divorced
5 Widowed
6 Never married

IF current marital situation = Married THEN
remarriage first marriage
Is this your first marriage?
1 Yes
2 No
ENDIF

IF current marital situation = Married or current marital situation = Not married but cohabitating with your partner THEN
calcage_partner respondent spouse/partner age
What is the age of your spouse/partner?
Range: 0..120
education_partner respondent spouse/partner highest education level
What is the highest level of school your spouse/partner has completed or the highest degree he/she has received?
1 High school dropout
2 High school graduate or equivalent
3 Some college or two-year college graduate
4 Four-year college graduate
5 Master's, professional degree (e.g., MD, JD) or doctorate

How many years have you been married or living together with your current partner?
Range: 0..120

ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed THEN

How many years were you living together with your former husband/wife before becoming separated, divorced or widowed?
Range: 0..120

ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed or ( current marital situation = Married and remarried = Not married but cohabitating with your partner ) THEN

How many years have passed since you became separated/divorced/widowed?
Range: 0..120

ENDIF

[Questions time_intro to time5 are displayed as a table]

time_intro time intro
The next part of the questionnaire includes questions about how people make important financial decisions such as buying a car or a home (including financing). How much time/effort did you spend researching options, etc. when you last...

time1 Purchased a car
Purchased a car
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

time2 Purchased a home
Purchased a home
1 Not applicable
| time3  Chose your health insurance plan |
|---|---|
| 1 Not applicable |
| 2 A little or none |
| 3 A fair amount |
| 4 A lot |
| 5 A substantial amount |

| time4  Chose your retirement plan (e.g., 401K) |
|---|---|
| 1 Not applicable |
| 2 A little or none |
| 3 A fair amount |
| 4 A lot |
| 5 A substantial amount |

| time5  Generally when you make financial decisions |
|---|---|
| 1 Not applicable |
| 2 A little or none |
| 3 A fair amount |
| 4 A lot |
| 5 A substantial amount |

IF current marital situation = Married or current marital situation = Not married but cohabitating with your partner THEN

| Questions ptime_intro to ptime5 are displayed as a table |
|---|---|

| ptime_intro  ptime intro |
|---|---|
| How much time/effort did your spouse or partner spend researching options, etc. when you last... |

| ptime1  Purchased a car |
|---|---|
| 1 Not applicable |
| 2 A little or none |
| 3 A fair amount |
| 4 A lot |
| 5 A substantial amount |

| ptime2  Purchased a home |
|---|---|
| 1 Not applicable |
| 2 A little or none |
| 3 A fair amount |
| 4 A lot |
Questions otime_intro to otime5 are displayed as a table

otime_intro  otime intro
How much time/effort did others, such as your family or friends, spend researching options, etc. when you last...

otime1  Purchased a car
Purchased a car
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

otime2  Purchased a home
Purchased a home
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

otime3  Chose your health insurance plan
Chose your health insurance plan
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

otime4  Chose your retirement plan (e.g., 401K)
Chose your retirement plan (e.g., 401K)
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

otime5  Generally when you make financial decisions
Generally when you make financial decisions
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

ENDIF
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

**otime4** Chose your retirement plan (e.g., 401K)
Chose your retirement plan (e.g., 401K)
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

**otime5** Generally when you make financial decisions
Generally when you make financial decisions
1 Not applicable
2 A little or none
3 A fair amount
4 A lot
5 A substantial amount

IF current marital situation = Married or current marital situation = Not married but cohabitating with your partner THEN

[Questions responsible_intro to responsible5 are displayed as a table]

| **responsible_intro** responsible intro |
| We would like to understand how financial responsibilities are divided in your household. |
| Who is primarily responsible for the following activities: |

| **responsible1** Paying the bills |
| Paying the bills |
| 1 Mostly me |
| 2 Both equally |
| 3 Mostly my partner/spouse |

| **responsible2** Preparing taxes |
| Preparing taxes |
| 1 Mostly me |
| 2 Both equally |
| 3 Mostly my partner/spouse |

| **responsible3** Tracking investments and insurance coverage |
| Tracking investments and insurance coverage |
| 1 Mostly me |
| 2 Both equally |
| 3 Mostly my partner/spouse |

| **responsible4** Making short-term spending/saving plans |
| Making short-term spending/saving plans (e.g., monthly budget) |
| 1 Mostly me |
2 Both equally
3 Mostly my partner/spouse

**responsible1change** Paying the bills

Has the responsibility for these financial tasks changed since the start of your marriage?

Paying the bills

1 [fills for categories in change 1]
2 [fills for categories in change 1]
3 [fills for categories in change 1]

**responsible2change** Preparing taxes

Preparing taxes

1 [fills for categories in change 2]
2 [fills for categories in change 2]
3 [fills for categories in change 2]

**responsible3change** Tracking investments and insurance coverage

Tracking investments and insurance coverage

1 [fills for categories in change 3]
2 [fills for categories in change 3]
3 [fills for categories in change 3]

**responsible4change** Making short-term spending/saving plans

Making short-term spending/saving plans (e.g., monthly budget)

1 [fills for categories in change 4]
2 [fills for categories in change 4]
3 [fills for categories in change 4]

**responsible5change** Making long-term spending/saving plans

Making long-term spending/saving plans (e.g., planning for retirement)

1 [fills for categories in change 5]
2 [fills for categories in change 5]
3 [fills for categories in change 5]

ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed or ( current marital situation = Married and remarried = Not married but cohabitating with your partner ) THEN

[Questions responsibleprior_intro to responsible5prior are displayed as a table]

**responsibleprior_intro** responsible prior intro

We would like to understand how financial responsibilities were divided in your household in your prior marriage. Who was primarily responsible for the following activities:

**responsible1prior** Paying the bills

Paying the bills

1 Mostly me
2 Both equally
3 Mostly my partner/spouse
responsible2prior  Preparing taxes
Preparing taxes
1 Mostly me
2 Both equally
3 Mostly my partner/spouse

responsible3prior  Tracking investments and insurance coverage
Tracking investments and insurance coverage
1 Mostly me
2 Both equally
3 Mostly my partner/spouse

responsible4prior  Making short-term spending/saving plans
Making short-term spending/saving plans (e.g., monthly budget)
1 Mostly me
2 Both equally
3 Mostly my partner/spouse

responsible5prior  Making long-term spending/saving plans
Making long-term spending/saving plans (e.g., planning for retirement)
1 Mostly me
2 Both equally
3 Mostly my partner/spouse

ENDIF

C1 happy
How happy are you?
1 Very happy
2 Happy
3 Neither happy nor unhappy
4 Unhappy
5 Very unhappy

C2 total income of your household
How satisfied are you with the total income of your household?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

C3 family life
How satisfied are you with your family life?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

C4 friends
How satisfied are you with how many friends you have?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

C5 job or other daily activities
How satisfied are you with your job or other daily activities?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

C6 health
How satisfied are you with your health?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

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

CS_003 comments
Do you have any other comments on the interview? Please type these in the box below.
Memo