

EMPLOYERS PENSION PROVISION 2003
Main Questionnaire
FINAL DRAFT

Notes on conventions:

- Question names in bold italic.
 - Questions in italic.
 - Answers that should be read out are in quotation marks.

 - Questions asked to sub-groups are indented and filter instructions should be present.
-

Overall contents

<i>SECTION A:</i>	<i>ABOUT THE ORGANISATION</i>	<i>2</i>
<i>SECTION B:</i>	<i>SELECTION OF SCHEMES</i>	<i>5</i>
<i>SECTION C</i>	<i>STAKEHOLDER PENSION SCHEMES 1-4</i>	<i>10</i>
<i>SECTION D</i>	<i>EMPLOYER CONTRIBUTIONS TO PRIVATE STAKEHOLDER PENSIONS.....</i>	<i>14</i>
<i>SECTION E:</i>	<i>OCCUPATIONAL SCHEMES 1 - 3.....</i>	<i>18</i>
<i>SECTION E:</i>	<i>OCCUPATIONAL SCHEMES 4 – 10.....</i>	<i>38</i>
<i>SECTION F:</i>	<i>GROUP PERSONAL PENSIONS – SCHEMES 1 - 3.....</i>	<i>40</i>
<i>SECTION F:</i>	<i>GROUP PERSONAL PENSIONS – SCHEMES 4-10.....</i>	<i>43</i>
<i>SECTION G:</i>	<i>PERSONAL PENSION ARRANGEMENTS.....</i>	<i>45</i>
<i>SECTION H:</i>	<i>RECENT AND PLANNED CHANGES</i>	<i>48</i>

SECTION A: ABOUT THE ORGANISATION

INTRODUCTION

My name is . . . and I am calling from BMRB, an independent research company. I am calling on behalf of the Department for Work and Pensions who are conducting research about pension provision and non-provision by private sector organisations. The Department recently wrote to you asking for your help with this research.

Check that respondent has completed datasheet and has it ready for the interview. Proceed if they have.

IF THEY DO NOT HAVE THE DATASHEET TO HAND, ASK IF THEY CAN GET HOLD OF IT TO GO AHEAD WITH THE INTERVIEW NOW. IF THEY HAVE LOST THEIR DATASHEET, OFFER TO SEND A NEW ONE. TAKE THEIR NAME AND ADDRESS AND PASS TO THE SUPERVISOR FOR MAILING.

SHOW THIS INSTRUCTION TO ALL INTERVIEWERS

ExtRef

INTERVIEWER :

If you have been referred to an external organisation, explain to the respondent that we are unable to do this. We have to take the information from the organisation sampled. Ask the respondent to complete the datasheet by checking any answers they are not sure about with any external organisations who may be involved with their pension arrangements. Then make an appointment to call back in a couple of days when they have done this.

READ OUT TO ALL

LegStat

What is the nature of the business? Is it . . . ? READ OUT.

- 1 *A private limited company*
- 2 *A public limited company*
- 3 *A sole proprietor*
- 4 *A partnership*
- 5 *Public corporation or nationalised industry*
- 6 *Central government*
- 7 *Local authority*
- 8 *Non-profit making organisation*
- 9 *Other (Specify)*
- 10 *Don't know (THIS IS A NEW CODE)*

IF CODE 5,6 or 7, END INTERVIEW.

The first few questions are referred to on your data sheet.

IF (LegStat = 3 OR 4) THEN:

Numempee1

*How many employees **APART** from yourself / the partners work in your organisation in England, Wales and Scotland (that is your whole organisation, not just your present location)?*

IF UNSURE, ASK FOR BEST ESTIMATE

INTERVIEWER, EXPLAIN IF NECESSARY: By employee we mean someone with a contract of employment, including outworkers, but excluding any employees of other organisations working at your premises. Include part-timers.) For sole proprietors and sole traders, we mean employees APART from the proprietor or the partners.

[Data sheet Q.1]

TYPE IN EXACT NUMBER AND CODE – WE WILL NEED RAW DATA – CODE IS FOR CHECKING ONLY:

- 1 to 9
- 10 to 19
- 20 to 49
- 50 to 99
- 100 to 199
- 200 to 499
- 500 to 999
- 1,000 to 4,999
- 5,000 to 9,999
- 10,000 to 14,999
- 15,000 to 24,999
- 25,000+
- Don't Know

IF Numempee1 = None then terminate interview.

IF LegStat = 1,2,8,9,10 THEN:

NumEmpee2

How many employees, including yourself, work in your organisation in England, Wales and Scotland (that is your whole organisation, not just your present location)? IF UNSURE, ASK FOR BEST ESTIMATE

(INTERVIEWER, EXPLAIN IF NECESSARY: By employee we mean someone with a contract of employment, including outworkers, but excluding any employees of other organisations working at your premises. Include part-timers.)

[Data sheet Q.1]

TYPE IN EXACT NUMBER AND CODE – WE WILL NEED RAW DATA – CODE IS FOR CHECKING ONLY:

- 1 to 9
- 10 to 19
- 20 to 49
- 50 to 99
- 100 to 199
- 200 to 499
- 500 to 999
- 1,000 to 4,999
- 5,000 to 9,999
- 10,000 to 14,999
- 15,000 to 24,999
- 25,000+
- Don't know

FullNum

How many of the employees are employed full-time, that is working 30 hours per week or more? IF UNSURE, ASK FOR BEST ESTIMATE

[Data sheet Q.2]

[Variable **PartTime** is derived from this for SPSS data and tables].

Don't Know

BUILD IN CATI CHECK FULLNUM IS <= NumEmpee.

FemleNum

And how many employees are female? IF UNSURE, ASK FOR BEST ESTIMATE

INTERVIEWER NOTE: WE ARE REFERRING TO ALL FEMALE EMPLOYEES (FULL AND PART TIME).

[Data sheet Q.3]

[Variable **MaleNum** is derived from this]

Don't Know

BUILD IN CATI CHECK FULLNUM IS <= NumEmpee.

YearCom

In what year did this organisation commence its operations in Britain? IF UNSURE, ASK FOR BEST ESTIMATE. TYPE IN 4 DIGITS

INTERVIEWER NOTE: Take earliest date that organisation commenced if mergers/takeovers etc.

INTERVIEWER: Enter Pre-1901 as 1900. (Range 1900 - 2003).

[Data sheet Q.4]

Don't Know

SECTION B: SELECTION OF SCHEMES

READ OUT TO ALL

Disp

Firstly, I'd like to ask you about Stakeholder Pensions.

HasSHP

A stakeholder pension is a new type of pension launched in April 2001. Stakeholder pensions are a form of personal pension arranged between an individual and a pension provider such as an insurance company or a bank .

Apart from other types of personal pensions or group personal pension arrangements to which the organisation may or may not contribute, does your organisation offer access to a Stakeholder pension scheme for any employees?

INTERVIEWER NOTE: IF UNSURE, REPEAT INTRO.

- 1 Yes
- 2 No

If (HasSHP =1) THEN:

NumSHP

Does your organisation offer access to one or more than one Stakeholder pension scheme?

1. One
2. More than one
3. Don't Know

IF (NumSHP = 2) THEN:

NumSHP2

How many stakeholder schemes does the organisation offer employees access to?

RECORD NUMBER
SET CATI TO BE >1

I'm now going to move on and ask you about other pension schemes your company may have in place. The first two questions ask about group personal pensions and other personal pensions. I will then ask you about occupational pension schemes.

HasGpp

*Group personal pensions are personal pension plans that an employer has organised with an insurance company, building society or bank for a group of employees. Apart from any contributions to employees' own personal pensions has your organisation set up or arranged a **group personal pension plan** for any employees?*

IF (HasSHP = 1) READ OUT: Please do not include the stakeholder pension plans we have just talked about.

READ OUT IF NECESSARY: Group personal pensions are not private personal pensions, stakeholder pensions or occupational schemes. They are Group personal pensions arranged for a group of employees

- 1 Yes
- 2 No

IF (HasGPP=1) THEN

GPPPlans

Do your organisation's **group personal pensions** involve ... READ OUT ..SINGLECODE ONLY

- 1 "a single plan for a group of employees with an insurance company, bank or building society,"
- 2 "or more than one plan?"

IF (GPPPlans=2) THEN

NumPlans

How many plans are there? WRITE IN NUMBER – 2 DIGITS MAX

HasApp

Some of your employees may have their own personal pension in place. Personal pensions are a form of private pension arrangement between an individual and a pension provider. These are personal pensions that are NOT a stakeholder or part of a group personal pension. Does your organisation contribute to the personal pension plans of any employees?

IF (HasSHP = 1) AND (HasGpp = 2 OR DK) READ OUT: Please do not include the stakeholder pension plans we have just talked about.

IF (HasSHP = 1 AND HasGpp = 1) READ OUT: Please do not include the stakeholder pension plans and Group Personal pension plans we have just talked about.

IF (HasSHP = 2 OR DK) AND (HasGpp = 1) READ OUT: Please do not include the Group Personal pension plans we have just talked about.

- 1 Yes
- 2 No

ASK ALL

READ OUT

"Now I would like to ask about any **occupational pension** provision that your organisation makes for its employees, including senior managers and directors. Please include all occupational schemes, whether or not the company contributes. **Please include all open, closed and frozen schemes.**"

OccSchme

Apart from any personal pensions, group personal pension or stakeholder pension arrangements to which the organisation may or may not contribute, has your organisation set up or arranged an **occupational pension** scheme for any employees?

- 1 Yes
- 2 No

IF (OccSchme=1) THEN

TopHat

Were any of these schemes established solely for senior managers or directors? Such schemes are commonly known as top hat schemes

IF UNSURE: THESE ARE SCHEMES SET UP SEPARATELY FOR SENIOR MANAGERS OR DIRECTORS AND NO OTHER STAFF.

- 1 Yes
- 2 No

ASK ALL

NoNewOcc

Apart from wound up schemes, does your organisation have any closed or frozen occupational pension schemes?

IF UNSURE READ OUT:

CLOSED SCHEMES: Occupational pension schemes where no new members are allowed to join but contributions may still be made by existing members and/or their employer.

FROZEN SCHEMES: Occupational pension schemes where no new members are allowed to join and generally, no contributions are being or will ever be made by members and/or the employer.

WOUND UP SCHEMES: Have no members and the assets of the scheme have been used towards meeting the scheme's liabilities.

- 1 Yes
- 2 No

NumOccs

Can I just check, how many occupational pension schemes are there in total, that is excluding Group Personal Pensions, personal pensions or stakeholder pensions? Please include ALL occupational schemes, including closed or frozen schemes. WRITE IN EXACT NUMBER (2 DIGITS MAX)

BUILD IN CHECK: IF NumOccs=0 You mentioned that your organisation has not set up or arranged an occupational scheme for any employees, including any closed or frozen occupational pension schemes. Can I just re-check this with you again.

ASK OccSchme - NoNewOcc AGAIN

(IF HasSHP = 1 OR HasGpp = 1 OR HasApp = 1 OR NumOccs = 1 OR NoNewOcc = 1)

CHECK

CHECK SCREEN: *May I just check, you said you have the following schemes is that correct?*

XX Stakeholder schemes

XX Group Personal Pension plans

(No) Contributions to employees private personal pensions

XX Occupational schemes

- 1 Yes – All correct
- 2 Change stakeholder schemes
- 3 Change Group Personal Pension Plan(s)
- 4 Change contributions to private personal pensions
- 5 Change occupational schemes

IF (HasSHP = 2 OR DK) AND (OccSchme=2 OR DK) AND (HasAPP=2 OR DK) AND (HasGPP=2 OR DK) AND (NoNewOCS = 2 OR DK) THEN:

ChkProv

Can I confirm there is no pension provision of any kind for any employees of your organisation in Great Britain, including any frozen or closed schemes, or pension provision that is restricted to the most senior directors or to employees at a particular location or a subsidiary company. Is this correct?

- 1 Yes
- 2 No, not sure GO TO (MakeApp – interview will start again at Legstat)

IF (ChkProv=1) THEN**WhyNoPen1**

*What would you say is the **main** reason why your organisation does not contribute to employees' pensions? DO NOT PROMPT*

SINGLECODE ONLY

1. Organisation is too small
2. Employees earnings below National Insurance lower earnings limit
3. Too costly to provide pensions / cannot afford at moment
4. Organisation has only recently been established / organisation is too new
5. Mainly part-time or temporary staff
6. Staff don't want pensions / have never asked for a pension scheme
7. Staff turnover is too high / employees don't stay long enough to make it worthwhile
8. Only a family business
9. It is the responsibility of employees, not the employer
10. Pensions are too complicated / too much administration or legislation involved
11. It is not company policy to provide pensions
12. Other answers (Specify)
13. Don't Know

MASK ANSWER AT WHYNOOPEN1**WhyNoPen2**

Are there any other reasons why your organisation does not contribute to employees' pensions?

CODE UP TO 4 RESPONSES. SET CATI

1. Organisation is too small
2. Employees earnings below National Insurance lower earnings limit
3. Too costly to provide pensions / cannot afford at moment
4. Organisation has only recently been established / organisation is too new
5. Mainly part-time or temporary staff
6. Staff don't want pensions / have never asked for a pension scheme
7. Staff turnover is too high / employees don't stay long enough to make it worthwhile
8. Only a family business
9. It is the responsibility of employees, not the employer
10. Pensions are too complicated / too much administration or legislation involved
11. It is not company policy to provide pensions
12. Other answers (Specify)
13. Don't Know

IF (ChkProv=1) THEN**NonChnge**

To your knowledge, has this organisation seriously considered introducing some form of pension provision for its employees?

- 1 Yes
- 2 No
- 3 Don't know

IF (NonChnge=1) THEN**NonFive**

Do you think such a move will occur in the next five years,?

- 1 Yes
- 2 No
- 3 Don't know

INTERVIEWER :

If you have been referred to an external organisation, explain to the respondent that we are unable to do this. We have to take the information from the organisation sampled. Ask the respondent to complete the datasheet by checking any answers they are not sure about with any external organisations who may be involved with their pension arrangements. Then make an appointment to call back in a couple of days when they have done this.

(Section C is repeated once for each stakeholder scheme up to a maximum of 4 schemes. The intention is that the schemes are covered in descending order of size in terms of current active scheme members. Only the first four schemes are covered.) Note only – does not appear on screen.

SECTION C STAKEHOLDER PENSION SCHEMES 1-4

ASK If hasshp=1

NUMBER OF TIMES THEY GO THROUGH THIS LOOP WILL BE DETERMINED BY RESPONSE AT NUMSHP, BUT MAX OF 4 TIMES. NumSHP2 >0

READ OUT

I'd like to ask you some more questions about the stakeholder pension scheme(s) your company offers access to. I just need to ask about Stakeholder schemes for the moment and NOT other types of personal pensions or group personal pensions.

SHPPROV

IF NumSHP = 1 THEN:

You said that the organisation offers access to onestakeholder pension scheme. What is the stakeholder scheme called? WRITE IN

INTERVIEWER NOTE: MOST STAKEHOLDER PENSION SCHEMES HAVE A NAME. IF RESPONDENT DOESN'T KNOW THIS ASK THEM HOW THEY IDENTIFY SCHEMES AND ENTER THIS. NEED TO ADD A NAME OR UNIQUE IDENTIFIER SO THAT WE KNOW WHICH SCHEME WE ARE REFERRING TO IN LATER SECTIONS.

(Text =100 characters)

Don't know

IF NumSHP = >2 THEN:

You said that the organisation s offers access to (\$NUMSHP2) stakeholder pension schemes. What is the largest (/2nd largest/3rd largest/4th largest) stakeholder scheme called? WRITE IN

INTERVIEWER: "largest" in terms of the number of current scheme members

(Text =100 characters)

Don't Know

IF NumSHP = 2 THEN:

READ OUT: I'd like to ask you some questions about (enter name of largest SHP at SHPPROV)

ASK If hasshp=1

SHPYR

In which year did the organisation first offer access to this stakeholder pension scheme?

READ OUT IF NECESSARY: Stakeholder schemes were introduced in 2001.

IF UNSURE, GET BEST ESTIMATE

INTERVIEWER: ENTER YEAR.

Enter Full year: e.g. 2001. Set CATI to 4 digits. CATI set to range 2001 - 2003

MEMSHP

How many **CURRENT** employees participate in this stakeholder pension scheme? Please do not include **other types of** personal pensions or group personal pension arrangements or **occupational** schemes.

[IF UNSURE, GET BEST ESTIMATE]

ENTER NUMBER: Range 0 - 999999

ADD IN CHECK SO THAT ANSWER IS <= Numempee1 or Numempee.

IF MEMSHP = 0 THEN GO TO SHPPre

IF MEMSHP > 0 OR MEMSHP = DK

CONSHP1

May I check, does your organisation contribute to this stakeholder pension scheme for any employees?

- 1 Yes
- 2 No
- 3 Don't Know

IF (CONSHP1 = 1) THEN

SHPCont

For how many employees does the organisation contribute to this stakeholder pension plan? Please do not include **other types of** personal pensions or group personal pension arrangements [IF UNSURE, GET BEST ESTIMATE]

ENTER NUMBER: 0 - 999999

[Data Sheet Q5]

SHPMIN1

What is the minimum rate at which the organisation contributes to this stakeholder pension plan? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

INTERVIEWER NOTE: IF CODE 1 OR 2, CHECK IF THERE IS A MINIMUM OR MAXIMUM OR WHETHER THERE IS A FIXED PAYMENT. IF NO MINIMUM OR MAXIMUM, CODE EITHER 3 OR 4 DEPENDING ON WHETHER A % OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.
- 5 Don't Know

SHPMIn2

ENTER ANSWER.

IF (SHPMIn1=2 or SHPMIn1=4) THEN

SHPMIn3

What period does this payment cover? SINGLECODE

DO NOT READ OUT. INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week

- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 6 Other (Specify)
- 7 Don't Know

IF (SHPMIn1=1 OR SHPMIn1=2) THEN

SHPMMax

What is the maximum rate at which the organisation contributes to this stakeholder pension plan?

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Don't Know

SHPMMax2

ENTER ANSWER.

IF (SHPMMax1=2) THEN

SHPMMax3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 4 Other (Specify)
- 5 Don't Know

ASK ALL IF CONShp = 1:

SHPAve

What is the average rate your organisation has contributed to this stakeholder pension plan since the scheme was set up? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Don't Know

SHPAve2

ENTER ANSWER.

IF (SHPAve1=2) THEN

SHPAve3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)
- 6 Don't Know

IF (HasSHP = 1) THEN;
Ask ONCE ONLY if NUMSHP2>1

SHPPre

Before introducing access for employees to a stakeholder pension scheme, did the organisation make any other form of pension provision for the employees concerned?

- 1 Yes
- 2 No
- 3 Don't know

IF (SHPPre=1) THEN

SHPCIo

Was this ... READ OUT ... MULTICODE

READ OUT ALL OPTIONS AT ONCE AND THEN CODE ALL THAT APPLY.

IF NONE OF THESE CODE NULL

- 1 *"via an occupational scheme that still admits new members?"*
- 2 *"via an occupational scheme that is now closed to new members,"*
- 3 *or via a group personal pension scheme that is still open to new members?"*
- 4 Other (please specify)
- 5 NULL –
- 6 Don't Know

SECTION D – EMPLOYER CONTRIBUTIONS TO PRIVATE STAKEHOLDER PENSIONS

(NOT SPECIFIC TO COMPANY SCHEME)

(This section is not specific to any stakeholder scheme that the company may provide access to. Therefore the next section of questions on contributions will be asked OUTSIDE of the loop of questions above that relate to specific shp's the company may provide.)

If (hasshp=1) THEN:

Ppayroll

Some of your employees may have joined a stakeholder scheme privately – that is separately from the scheme your organisation provides access to. Do you currently arrange payroll deductions on behalf of employees where they have arranged their own stakeholder pensionscheme?

- 1 Yes
- 2 No
- 3 Don't know

If (hasshp=1) AND (Ppayroll=1) THEN:

Conshp2

As well as making payroll deductions for employees who have joined a stakeholder scheme privately - that is separate from the scheme you provide access to, does your organisation make contributions towards the stakeholder pension plans for any these employees?

- 1 Yes
- 2 No
- 3 Don't know

IF (Conshp2 = 1) THEN:

Promin1

What is the minimum rate at which the organisation contributes to these stakeholder pension plans? IF UNSURE , GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

IF CODE 1 OR 2 CHECK IF THERE IS A MINIMUM OR MAXIMUM OR WHETHER THERE IS A FIXED PAYMENT. IF NO MINIMUM OR MAXIMUM, CODE EITHER 3 OR 4 DEPENDING ON WHETHER A % OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.
- 5 Don't Know

Promin2

ENTER ANSWER.

IF (Promin1=2 or Promin1 =4) THEN

Promin3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week

- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (Promin1=1 OR Promin1=2) THEN

ProMax1

What is the maximum rate at which the organisation contributes to these stakeholder pension plans?

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Don't Know

ProMax2

ENTER ANSWER.

IF (Promax1=2) THEN

Promax3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 4 Other (Specify)
- 5 Don't Know

IF (IF (Conshp2 = 1) THEN:

ProAve1

What is the average rate your organisation has contributed to these stakeholder pension plans since you started contributing to them? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Don't Know

ProAve2

ENTER ANSWER.

IF (ProAve1=2) THEN

ProAve3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)
- 6 Don't Know

If (hasshp=2) THEN:

Nppayrol

Although your organisation does not offer access to a stakeholder pension scheme, some of your employees may have joined a stakeholder pension scheme privately. Do you currently arrange payroll deductions on behalf of employees where they have arranged their own stakeholder pension schemes?

- 1 Yes
- 2 No
- 3 Don't know

(if hasshp=2 and Nppayrol=1):

CONSHP3

As well as making payroll deductions for employees who have joined a stakeholder scheme privately, does your organisation make contributions towards these stakeholder pension plans for any of these employees?

- 1 Yes
- 2 No
- 3 Don't know

IF (CONSHP3 = 1) THEN:

Npmin1

What is the minimum rate at which the organisation contributes to these stakeholder pension plans? IF UNSURE , GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.

Npmin2

ENTER ANSWER.

IF (Npmin1=2 or Npmin1 =4) THEN

Npmin3

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (Npmin1=1 OR Npmin1=2) THEN

NpMax1

What is the maximum rate at which the organisation contributes to these stakeholder pension plans?

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

NpMax2

ENTER ANSWER.

IF (Npmax1=2) THEN

Npmax3

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (CONSHP3 = 1) THEN THEN:**NPave**

What is the average rate your organisation has contributed to these stakeholder pension plans since you started contributing to them (since the scheme was set up)? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

NPave2

ENTER ANSWER.

IF (SHPAve1=2) THEN**NPave3**

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

(Section E is repeated once for each occupational scheme up to a maximum of 10 schemes. The intention is that the schemes are covered in descending order of size in terms of current active scheme members. Only the first three schemes are covered in full. A 'cut down' set of questions is used for the fourth and any subsequent schemes.) **NOTE ONLY**

SECTION E: OCCUPATIONAL SCHEMES 1 - 3

ASK IF *NumOccs*>0.

NUMBER OF TIMES THEY GO THROUGH THIS LOOP IS DETERMINED BY RESPONSE AT (**NumOccs**), BUT MAX OF 3 TIMES)

READ OUT

The next series of questions is about your organisation's occupational pension scheme(s). That is, EXCLUDING any stakeholder pensions, personal pensions and group personal pensions you provide.

OcName

What is the largest (/2nd largest/3rd largest) scheme called? WRITE IN

IF NUMOCS >1

READ OUT:

I'd now like to ask you about the scheme known as (name of scheme at Ocname2)....

OccYr

When was the scheme established? IF UNSURE, GET BEST ESTIMATE. TYPE IN 4 DIGITS

INTERVIEWER : Enter year. Code pre-1901 as 1900. (Range 1900 - 2003).

[Data sheet Q.8]

NewMem

Can I check, is THIS scheme currently open to new members to join?

- 1 Yes
- 2 No

IF (NewMem=2) THEN

HowCld

Is this scheme ... READ OUT ... SINGLECODE

(READ OUT IF NECESSARY : By contributions I mean contributions made by employee or employer)

- 1 "one into which any contributions are still being paid,"
- 2 "one into which no contributions are paid at present, but might be in the future,"
- 3 "or, a scheme into which no further contributions are being paid now or at any time in the future?"

IF CLOSED BEFORE 1999 CODE "DK EXACTLY BUT OVER 4 YEARS AGO"

YrClos

When was this scheme closed to new members?

- 1 1999
- 2 2000
- 3 2001
- 4 2002
- 5 2003
- 6 Don't know exactly, but within last 4 years
- 7 Don't Know exactly but over 4 years ago
- 8 Don't Know

IF (YrClos=>1 AND YrClos<=5) THEN

WhyClo

Why was the scheme closed to new members? Prompt: Anything else?

CODE UP TO 5 ANSWERS. SET CATI

- 1 Scheme too expensive to run
- 2 Not enough money to meet liabilities
- 3 Wanted to switch to Group Personal Pension or personal pensions
- 4 Wanted to switch to defined contribution (or money purchase) scheme
- 5 Wanted to switch to a Stakeholder pension scheme
- 6 Set up new or other scheme (unspecified)
- 7 Recent/anticipated changes to pension legislation or tax arrangements
- 8 Recent changes to accounting practices (E.G. FRS 17 or FRS19)
- 9 Change of ownership of organisation - organisation merged or was taken over
- 10 Previous scheme was not attractive – wanted to provide better benefits
- 11 Too much administration involved / make administration easier
- 12 Not enough members / reduction in workforce
- 13 High staff turnover
- 14 Other answers (Specify)

IF (OccYr IN [1996..2003]) AND (NewMem=1) THEN

RepSch

Did it replace, or add to, an earlier scheme?

- 1 Replaced an earlier scheme
- 2 Add to an earlier scheme

ASK ALL IN OCCUPATIONAL LOOP

Insured

Is this occupational scheme insured, that is where the retirement benefits are secured solely by insurance policies or annuity contracts, and which is also managed by the insurance company?

- 1 Yes
- 2 No

SchMem

Now thinking about the membership of this scheme.

*How many **current** employees, including senior managers and directors, are **active** members of the scheme? Please do not include deferred & retired pensioners. IF UNSURE, GET BEST ESTIMATE*

READ OUT IF NECESSARY: Active members are current employees who belong to the scheme.

Deferred pensioners (or deferred members) are people who were members of an occupational pension scheme and who have now left it, usually because they have joined a new employer.

Contributions are no longer being made into the scheme either by the member or the employer. The rights are frozen or retained in the scheme until they are drawn as a pension or transferred to a new pension scheme.

[Data sheet Q.9]

ADD IN CHECK SO THAT NUMBER <= NumEmpee or Numempee1

IF (SchMem <> 0) THEN

MemFul

Of these, how many are full-time employees? IF UNSURE, GET BEST ESTIMATE

[Hidden derived variable: **NumPrt** (number of part-time employees)]

[Data sheet Q.10]

ADD IN CHECK SO THAT NUMBER <= Fullnum

NumWmn

How many active members are women? IF UNSURE, GET BEST ESTIMATE

[Hidden derived variable: **NumMen** (number of male employees)]

[Data sheet Q.11]

ADD IN CHECK SO THAT NUMBER <= FemaleNum.

DefPen

How many deferred pensioners are there in the scheme? IF UNSURE GET BEST ESTIMATE

READ OUT : Deferred pensioners (or deferred members) are people who were members of an occupational pension scheme and who have now left it, usually because they have joined a new employer. Contributions are no longer being made into the scheme either by the member or the employer. The rights are frozen or retained in the scheme until they are drawn as a pension or transferred to a new pension scheme.

[Data sheet Q.12]

CurPen

How many current pensioners, that is pensions in payment, are there in the scheme?

INCLUDE BENEFITS PAID TO SURVIVORS (e.g. WIDOW(ER)S AND DEPENDANTS)

READ OUT IF NECESSARY : Current pensioners are people who are currently receiving a pension.

[Data sheet Q.13]

IF (NewMem=1) THEN

SchOpn

Is the scheme open to all employees, or can only certain types of employee join?

INTERVIEWER NOTE : Code in priority order, 1 is highest **Single code only.**

- 1 All employees in organisation,
- 2 Senior management only,
- 3 White collar /staff employees only,
- 4 Blue collar / works employees only,
- 5 All employees in a particular subsidiaries of the organisation,
- 6 Only those invited to join
- 7 All in particular business group/activity (e.g. employees in our insurance firms)
- 8 Hourly or weekly paid employees (not white collar staff)
- 9 All employees under a certain age
- 10 All employees over a certain age
- 11 All employees up to senior management level/all employees except for senior managers or directors
- 12 All employees with a minimum length of service
- 13 Some other group of employees (Specify)

ASK ALL

TaxApp

Is the scheme tax-approved?

READ OUT: Schemes that are not tax-approved provide benefits for employees in excess of the tax limit for earnings. These schemes are also unlikely to have trustees (however, they may do so).

- 1 Yes
- 2 No
- 3 Don't know

IF (TaxApp = 1) THEN:

OCCLPI

Each year, occupational pension schemes are required to increase pensions in payment that were accrued since 1997. The minimum increase must be the rate of inflation or 5%, whichever is the lower.

Does this scheme increase such pensions by more than the required minimum?

1. Yes
2. No
3. Don't Know

IF TAXAPP = 1**IndCorp**

Is there a board of individual trustees or a sole corporate trustee? SINGLECODE
 READ OUT IF NECESSARY: A sole corporate trustee is a company with directors who act in the same way as trustees. In some cases a board of individual trustees may include a corporate trustee. (INTERVIEWER NOTE These should be coded as a board of individual trustees)

- 1 Board of individual trustees
- 2 Sole corporate trustee
- 3 Neither - scheme has no trustees or directors

IF (TaxApp=1) AND (IndCorp=1 OR IndCorp=2) THEN**Truste**

Now regarding trustees or directors.

How many trustees or directors does the scheme have? IF UNSURE GET ESTIMATE

[Data sheet Q.20/Q.21]

IF (Truste > 0

TruCur

How many of these trustees or directors, if any, are current employees who are active members of the scheme? IF UNSURE, GET ESTIMATE

[Data sheet Q.16a]

ADD IN CHECK SO THAT NUMBER IS <= Truste

TruPen1

How many trustees or directors are pensioners of the scheme, that is people currently receiving a pension from the scheme? IF UNSURE, GET ESTIMATE

[Data sheet Q.16b]

ADD IN CHECK SO THAT NUMBER IS <= Truste

TruApp

And how many trustees or directors, if any, are nominated by members of the scheme? IF UNSURE, GET ESTIMATE

[Data sheet Q.16c]

ADD IN CHECK SO THAT NUMBER IS <= Truste

IF (TruApp > 0) THEN

TruPen2

How many trustees or directors who are nominated by scheme members are also pensioners? IF UNSURE, GET ESTIMATE

IF (Truste > 0) THEN

MNTRte

Members of occupational pension schemes must now be allowed to choose at least one-third of the scheme's trustees or directors, or to approve alternative arrangements.

Has any action been taken to enable this scheme to meet the member-nominated trustee or director requirements?

- 1 Yes
- 2 No
- 3 Don't know

IF (MNTRte=2) THEN

MNTNo

Why is this? SINGLECODE

- 1 Exempt No action because scheme exempt
- 2 Unawa No action because unaware of regulations

3 Other Other answer (Specify)

ASK ALL IN OCCUPATIONAL LOOP

SERPS

Is the scheme contracted out of SERPS (now known as second state pension) or not contracted out?

... READ OUT ... SINGLECODE

- 1 "contracted out of SERPS or , now known as second state pension,"
- 2 "or, not contracted out? ('contracted in')"
- 3 (Part contracted-in, part contracted-out) – DO NOT READ OUT

IF UNSURE:

CONTRACTED IN: *Employer and employee pay full national insurance contributions because members accumulate rights to the state earnings related pension scheme (SERPS, the top up to the basic state pension, now known as second state pension.*

CONTRACTED OUT: *Employer and employee pay lower national insurance rates because members are NOT accumulating rights to the state earnings related pension scheme (SERPS, the top up to the basic state pension, , now known as second state pension.*

ASK ALL

SchTyp

And is the scheme ... READ OUT ...

- 1 "a salary-related scheme" (Defined Benefit)
- 2 "a money-purchase scheme" (Defined contribution)
- 3 "or, a scheme where benefits are calculated using both methods?"
- 4 Other (Specify)
- 5 Don't know

INTERVIEWER: Definitions in box on page 2 of datasheet. EXPLAIN IF NECESSARY: In salary-related (or defined benefit) schemes, benefits are based on length of service and final salary. In money-purchase (or defined contribution) schemes, benefits are based on contributions made and investment returns during membership.

[Datasheet Q.18

IF (SchTyp=2) THEN

NewQ6a

This is a money-purchase scheme. Can I just check, does the scheme provide any benefits on a salary-related basis?

- 1 Yes
- 2 No

IF (SchTyp=1) THEN

NewQ6b

This is a salary-related scheme. Can I just check, does the scheme provide any benefits on a money-purchase basis?

- 1 Yes
- 2 No

IF (SchTyp=3 OR SchTyp=4) THEN

BenBas

Can I just check, are benefits calculated...READ OUT...SINGLECODE

- 1 "...on a salary-related basis"
- 2 "...on a money purchase basis?"
- 3 Or Both
- 4 Other (Specify)

IF (SERPS=1 OR SERPS=3) AND (SchTyp=3 OR SchTyp=4) THEN

ConBas

Can I just check, is the scheme contracted out on...SINGLECODE

READ OUT...

- 1 "...a money purchase basis"
- 2 "...or a salary-related basis?"

**IF (SERPS=1 OR SERPS=3) THEN
EXPLAIN ONCE ONLY – FIRST TIME ASKED.**

From 1997 schemes have been able to contract out on a mixed benefit basis, which means that some members can be in a contracted-out salary-related section and others in a contracted-out money-purchase section of the same scheme. Members are able to transfer between the two sections of the scheme.

END OF ONCE-ONLY LOOP.

COMBS

Is the scheme contracted-out on a mixed benefit basis?

- 1 Yes
- 2 No

IF (COMBS=1) THEN

WhnCMBS

When did the scheme start to contract out on a mixed benefit basis?

INTERVIEWER: If before "1997", then code "5"

- 1 1997
- 2 1998
- 3 1999
- 4 2000
- 5 2001
- 6 2002
- 7 2003
- 8 Don't know exactly, but within 3 years

WhyCMBS

Why has the scheme chosen to do this? Prompt: Anything else?

CODE UP TO 5 ANSWERS – SET CATI

- 1 Actuarial advice
- 2 Scheme members choice
- 3 Financially advantageous for employees
- 4 Financially advantageous for employer
- 5 Other answer (Specify)

IF (SERPS=1 OR SERPS=3) THEN:

SurBen

As you may know, on the death of a member, contracted-out occupational pension schemes are required to provide benefits for surviving spouses to ensure adequate levels of income. These are known as survivor's benefits. Apart from providing survivors benefits for legal spouses, does this pension scheme provide benefits for....

READ OUT, (EXCEPT NONE OF THESE AND DECIDED ON AN INDIVIDUAL BASIS / DEPENDS ON CIRCUMSTANCES). CODE ALL THAT APPLY

1. Unmarried partners of the opposite sex
2. Unmarried partners of the same sex
3. Children
4. Decided on an individual basis / depends on circumstances (DO NOT READ OUT)
5. None of these (**DO NOT READ OUT**)
6. Don't know

IF (SERPS = 2) THEN:

SurBenIn

*As you may know, on the death of a member, contracted-out occupational pension schemes are required to provide benefits for surviving spouses to ensure adequate levels of income. As a **contracted-in scheme**, does this pension scheme provide benefits for....*

READ OUT, (EXCEPT NONE OF THESE AND DECIDED ON AN INDIVIDUAL BASIS / DEPENDS ON CIRCUMSTANCES). CODE ALL THAT APPLY.

1. A legal (married) spouse
2. Unmarried partners of the opposite sex
3. Unmarried partners of the same sex
4. Children
5. Or are no survivors benefits provided?
7. Decided on an individual basis / depends on circumstances (DO NOT READ OUT)
6. Don't know

IF (NewMem=1 OR (NewMem=2 AND (HowCld=1 OR HowCld=2)) THEN

ContRB

Is the scheme ... READ OUT ... SINGLECODE

READ OUT IF NECESSARY: By contributory we mean that members pay contributions into the scheme, other than for additional voluntary contributions (AVC's) or optional benefits.

- 1 "contributory, that is do its members normally pay contributions,"
- 2 "or, is the scheme normally non-contributory?"

IF (ContRB=1) THEN

DBBase

Are employees' contributions ... READ OUT ...SINGLECODE

- 1 "...a fixed percentage of pay (or pensionable pay) which is the same for all members,"
- 2 "...a percentage of pay (or pensionable pay) which varies between different categories of employees (e.g. by job, salary),"
- 3 "...a percentage of pay (or pensionable pay) which individuals themselves can choose to vary"
- 4 "...or, a flat rate payment?"
- 5 Other (Specify)

IF (DBBase=2) THEN

NumGrps

How many different contribution rates are there?

ENTER NUMBER

(RANGE: 2-10)

[* - loop through on NumGrps to a max of 3]

ConGrp1

Thinking first about the largest category of employees, what is the contribution rate for this group? IF UNSURE GET BEST ESTIMATE
INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q.15]

- 1 Proportion of pay (%)
- 2 Amount of money

ConGrp2

ENTER ANSWER.

If (ConGrp1=2) THEN

ConGrp3

What period does this payment cover?

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

[END OF *NumGrps* LOOP – REPEAT UP TO 3 TIMES IN TOTAL DEPENDING ON RESPONSE AT “**NumGrps**” ABOVE]

IF (DBBase=3 OR DBBase=5) THEN

ConMin1

Now I would like to ask some more questions about scheme members' contributions as a percentage of pay (or pensionable pay). I'm interested in ACTUAL contributions made, rather than POSSIBLE contributions.

What is the minimum rate at which scheme members contribute? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

IF CODE 1 OR 2 CHECK WHETHER THERE IS A MINIMUM OR MAXIMUM OR WHETHER THERE IS A FIXED PAYMENT. IF NO MIN / MAX, CODE EITHER 3 OR 4 DEPENDING ON WHETHER A % OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.

ConMin2

ENTER ANSWER.

IF (ConMin1=2 or ConMin1=4) THEN

ConMin3

What period does this payment cover?

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (ConMin1=1 OR ConMin1=2) THEN

ConMax1

What is the maximum rate at which scheme members contribute? IF NECESSARY: Again, I'm interested in ACTUAL contributions made, rather than POSSIBLE contributions.

IF UNSURE GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q.15]

- 1 Proportion of pay (%)
- 2 Amount of money

ConMax2

ENTER ANSWER.

IF (ConMax1=2) THEN**ConMax3**

What period does this payment cover?

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

ConAve1

And what is the average rate at which scheme members contributed in the last 3 years/since the scheme was set up? IF UNSURE GET BEST ESTIMATE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q.15]

- 1 Proportion of pay (%)
- 2 Amount of money

ConAve2

ENTER ANSWER

IF (ConAve1=2) THEN**ConAve3**

What period does this payment cover?

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (DBBase=1) THEN**ConFix1**

What is the scheme members' contribution as a percentage of earnings (the contribution rate)? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q 19]

- 1 Proportion of pay (%)
- 2 Amount of money

ConFix2

ENTER ANSWER

IF (ConFix1=2) THEN**ConFix3**

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (DBBase=4) THEN**FltRte1**

What is the scheme members' contribution as a flat rate payment? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER NOTE : if varies, ask: What is the flat rate among the main groups of members?

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY, AND WHETHER THIS VARIES.

[Data sheet Q.15]

- 1 Proportion of pay (%) – does not vary
- 2 Proportion of pay (%) – varies
- 3 Amount of money – does not vary
- 4 Amount of money – varies

FltRte2

ENTER ANSWER.

IF (FltRte1=3 or FltRte1=4) THEN**FltPer**

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF ContrRB = 1 AND ((SERPS=1 OR SERPS=3) AND ((SchTyp=2) OR (ConBas=1)) THEN NIMemb

Is members' share of the National Insurance rebate, that is the flat rate rebate, payable in addition to these contributions, or have you included it? SINGLECODE

READ OUT IF NECESSARY: This question does not apply to the age-related payment made separately by the DSS to the scheme after the end of the tax year. It applies only to the flat-rate percentage rebates to employers' and employees' National Insurance contributions.

- 1 Payable in addition
- 2 Included
- 3 Not applicable

Now moving on to talk about contributions made by the organisation to this occupational pension scheme.

IF (HowCld <> 3) AND (COMBS<>1) AND ((SchTyp=1) OR (BenBas=1)) THEN**LstCon**

May I just check, in the last financial year did the organisation...READ OUT SINGLECODE

- 1 "contribute at its normal rate to the scheme,"
- 2 "increase the amount contributed,"
- 3 "reduce the amount contributed,"
- 4 "or, did the organisation have a contributions holiday?"

IF (LstCon=2 or LstCon=3 or LstCon=4) THEN**HolRte1**

What would be the organisation's normal contribution rate as a percentage of the payroll costs of an active member? IF UNSURE, GET BEST ESTIMATE.

SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q.16]

- 1 Proportion of pay (%)
- 2 Amount of money

HolRte2

ENTER ANSWER.

If (HoIRte1=2) THEN

HoIRte3

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (LstCon=1) THEN

Rte1

What was the organisation's contribution rate in the last financial year as a percentage of the payroll costs of an active member? IF UNSURE GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

[Data sheet Q.16]

- 1 Proportion of pay (%)
- 2 Amount of money

Rte2

ENTER ANSWER

If (Rte1=2) THEN

Rte3

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF NEWMEM = 1 OR ((NEWMEM = 2) AND (HOWCLD = 1 OR HOWCLD = 2))

Min1

What is the minimum rate at which the organisation contributes to the scheme as a percentage of the payroll costs of an active member? IF UNSURE, GET BEST ESTIMATE. INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

[Data sheet Q.16]

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.

Min2

ENTER ANSWER

IF (Min1=2 or Min1=4) THEN

Min3

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (Min1=1 OR Min1=2) THEN**Max1**

What is the maximum rate at which the organisation contributes to the scheme? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

[Data sheet Q.16]

- 1 Proportion of pay (%)
- 2 Amount of money

Max2

ENTER ANSWER.

IF (Max1=2) THEN**Max3**

What period does this payment cover? SINGLECODE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

Ave1

And what is the average rate your organisation has contributed to the scheme in the last 3 years/(since the scheme was set up)?

READ OUT IF NECESSARY: We are referring to the contributions made in the last 3 years from this date and NOT the last 3 financial years.

IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

[Data sheet Q.16]

- 1 Proportion of pay (%)
- 2 Amount of money

Ave2

ENTER ANSWER.

IF (Ave1=2 OR Ave1=4) THEN**Ave3**

What period does this payment cover?

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF ((SERPS =1 OR SERPS=3) AND ((SchTyp=2) OR (ConBas=1))) THEN**NIEmp**

Is your organisation's share of the NI rebate, that is the flat rate rebate, payable in addition to these contributions or have you included it? SINGLECODE

READ OUT IF NECESSARY: This question does not apply to the age- related payment made separately by the DSS to the scheme after the end of the tax year. It applies only to the flat-rate percentage rebates to employers' and employees' NI contributions.

- 1 Payable in addition
- 2 Included
- 3 Not applicable

1.

IF (SchTyp=1) OR (BenBas=1) THEN

The next few questions ask about the value of your scheme's assets.

MinFund

As you may know, a minimum funding requirement is a valuation to ensure that contributions will meet pension payments. Has the scheme had a Minimum Funding Requirement (MFR) valuation?

- 1 Yes
- 2 No
- 3 Don't know

IF (MinFund=1) THEN**MFRDate**

When was the last Minimum Funding Requirement valuation conducted?

INTERVIEWER: If prior to 1997, code "9"

1. 1997
2. 1998
3. 1999
4. 2000
5. 2001
6. 2002
7. 2003
8. Don't know exactly, but within last 6 years
9. Don't know exactly but over 6 years ago
10. Don't know

AsstVal

At the last Minimum Funding Requirement valuation, what was the value of the scheme's assets as a percentage of its liabilities? IF UNSURE GET ESTIMATE

DO NOT READ OUT

- 1 Less than 70 per cent
- 2 70 - 89 per cent
- 3 90 - 99 per cent
- 4 100- 119 per cent
- 5 120 per cent or more
- 6 Don't know

IF (AsstVal=1 or AsstVal=2 or AsstVal=3) THEN**Undchk**

So can I just check, was the scheme found to be under 100 per cent of the minimum funding requirement at its last MFR valuation?

- 1 Yes
- 2 No
- 3 Don't know

UndAct

Has any action been taken, or is any planned because of this underfunding?

CODE UP TO 5 ANSWERS – SET CATI

- 1 No, no action taken nor planned (THIS MUST BE SINGLECODE)
- 2 Cash injection
- 3 Employer's contributions increased
- 4 Members' contributions increased
- 5 Other (Specify)

ASK ALL WHERE (SchTyp=1) OR (BenBas=1)**Surchk**

Now moving away from the MFR, I'd like to ask you to think about the scheme's own on-going funding valuation. Can I just check, at its most recent valuation, was the scheme found to be in surplus?

INTERVIEWER NOTE: This question is asking about a different type of valuation from the previous questions. It is possible for the scheme to be in surplus based on one type of valuation but not in surplus by another valuation.

- 1 Yes
- 2 No
- 3 Don't know

IF (Surchk = 1) THEN**SurpAct**

Has any action been taken because of this surplus?

CODE UP TO 5 ANSWERS – SET CATI

- 1 No, no action (THIS MUST BE SINGLECODE)
- 2 Employer's contributions stopped
- 3 Employer's contributions reduced
- 4 Members' contributions stopped
- 5 Members' contributions reduced
- 6 Money withdrawn by organisation
- 7 Excess retained in fund
- 8 Benefits enhanced
- 9 Other (Specify)

ASK ON LOOPS 1 – 3 ONLY**Divintro**

The next few questions I'd like to ask you are on pension rights and divorce. We would like to establish how many earmarking, attachment and pension sharing orders you have made in relation to divorce among scheme members SINCE December 2000.

Earatt

For pension purposes, has the scheme received any earmarking orders from the courts since December 2000?

READ OUT IF NECESSARY: Earmarking orders: when a court makes an order for a pension scheme member to pay part of their pension to their former spouse. **The money belongs to the member until they retire and draw the pension at which time they will make payments direct to their former spouse from their pension payments.**

- 1 Yes
- 2 No
- 3 Don't know

IF (EarAtt=1) THEN:

AttNum

How many earmarking orders has the scheme received from the courts since December 2000?

INTERVIEWER: IF UNSURE, TRY TO GET BEST ESTIMATE.

ENTER NUMBER.....
Don't know

ImpAtt

For pension purposes, has the scheme been asked by the courts to implement an attachment order since December 2000?

READ OUT IF NECESSARY: If the courts doubt the scheme member can be relied upon to make the payments, they can order **the pension scheme** to make payments direct to the former spouse from the member's pension when it becomes payable. .

- 1 Yes
- 2 No
- 3 Don't know

IF (ImpAtt=1) THEN:

AttNum

How many Attachment orders has the scheme received since December 2000

[Data sheet Q.28]

INTERVIEWER: IF UNSURE, TRY TO GET BEST ESTIMATE.

ENTER NUMBER.....
Don't know

Impshare

Has the scheme received any pension sharing orders since December 2000?

READ OUT IF NECESSARY: Pension sharing orders are different from earmarking and attachment orders because an **amount of money is transferred out of the divorcing scheme member's fund at the time of the divorce and used to buy a pension in the name of the former spouse which will be payable when he/she retires.**

- 1 yes
- 2 No
- 3 Don't know

IF (Impshare = 1) THEN :

SHARENUM

How many pension sharing orders has the scheme received since December 2000?
INTERVIEWER: IF UNSURE, TRY TO GET BEST ESTIMATE.

ENTER NUMBER.....
 Don't know

ASK ALL**ASK NEXT QUESTIONS ON EACH OF THE FIRST 3 LOOPS**

ASK ALL

PenAgm

The next few questions concern the normal age at which a member can draw an **unreduced** pension. First, can I ask what is the normal pension age for men? By this I mean the age when a scheme member can draw his/her pension.

READ OUT IF NECESSARY : This excludes cases of disability or ill health. By unreduced we mean that no penalty is incurred by early retirement
 [Data sheet Q. 25]

PenAgw

And what is the normal pension age for women? Again by this I mean the age when a scheme member can draw her **UNREDUCED** pension

READ OUT IF NECESSARY : This excludes cases of disability or ill health. By UNREDUCED we mean that no penalty is incurred by early retirement.
 [Data sheet Q.26]

IF (PenAgM=PenAgw) THEN**YreQa1**

From what year have pension ages been equal?

INTERVIEWER : Code pre-1901 as 1900. Code "always been equal" as 2001. (Range 1900 – 2003 FOR YEAR GIVEN)

[Data sheet Q.19]

IF (PenAgM=PenAgw) THEN**AgeFlexM1**

*You mentioned that the normal retirement age for men and women in your organisation is (age@ PenAgm). Does your organisation allow men and women to retire **before this age** on the grounds of ill health AND STILL DRAW THEIR UNREDUCED PENSION?*

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexM2

*Apart from ill health, does your organisation allow men and women to retire **before the age of** (age@ PenAgm) for other reasons AND STILL DRAW THEIR UNREDUCED PENSION?*

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexM3

*And does your organisation allow men and women to retire **after** the age of (age@ PenAgm)?*

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

IF (AgeFlexM3 = 1) THEN:**AgeFlexM4**

If a man or a woman chooses to work beyond the age of (age@ PenAgm), does your organisation continue to contribute to his or her chosen pension plan?

IF YES, check if this is at the same rate as before or at a lower rate.

1. Yes – at the same rate as before
2. Yes – but at a lower rate than before
3. Yes – at a higher rate than before
4. No
5. Don't know

IF (PenAgM DOES NOT =PenAgw) THEN**AgeFlexM1**

You mentioned that the normal retirement age for men in your organisation is (age@ PenAgm). Does your organisation allow men to retire **before this age** on the grounds of ill health AND STILL DRAW THEIR UNREDUCED PENSION?

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexM2

Apart from ill health, does your organisation allow men to retire **before the age of** (age@ PenAgm) for other reasons AND STILL DRAW THEIR UNREDUCED PENSION?

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexM3

And does your organisation allow men to retire **after** the age of (age@ PenAgm)?

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

IF (AgeFlexM3 = 1) THEN:**AgeFlexM4**

If a man chooses to work beyond the age of (age@ PenAgm), does your organisation continue to contribute to his chosen pension plan?

IF YES, check if this is at the same rate as before at a lower rate or at a higher rate.

1. Yes – at the same rate as before
2. Yes – but at a lower rate than before
3. Yes – at a higher rate than before
4. No
5. Don't know

IF (PenAgM DOES NOT =PenAgw) THEN**AgeFlexF1**

You mentioned that the normal retirement age for women in your organisation is (age@ PenAgm). Does your organisation allow women to retire **before this age** on the grounds of ill health AND STILL DRAW THEIR UNREDUCED PENSION?

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexF2

*Apart from ill health, does your organisation allow women to retire **before the age of (age@ PenAgm)** for other reasons AND STILL DRAW THEIR UNREDUCED PENSION?*

READ OUT IF NECESSARY: By UNREDUCED we mean that no penalty is incurred by early retirement

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexF3

*And does your organisation allow women to retire **after the age of (age@ PenAgm)**?*

1. Yes
2. No
3. Depends on circumstances (please specify)
4. Don't know

AgeFlexF4

If a woman chooses to work beyond the age of (age@ PenAgm), does your organisation continue to contribute to her chosen pension plan?

IF YES, check if this is at the same rate as before or at a reduced rate.

1. Yes – at the same rate as before
2. Yes – but at a lower rate than before
3. Yes – at a higher rate than before
4. No
5. Don't know

ASK ALL IN OCCUPATIONAL LOOP**AgeFlexM5**

Thinking about MOST men who have retired from your organisation in the last five years, have they retired at age (age@ PenAgm), or before or after age (age@ PenAgm)?

1. Most men retire at (age@ PenAgm)
2. Most men retire before (age@ PenAgm)
3. Most men retire after (age@ PenAgm)
4. Varies too much to say
5. No men have retired in the last five years
6. Don't know

AgeFlexF5

Thinking about MOST women who have retired from your organisation in the last five years, have they retired at age (age@ PenAgm), or before or after age (age@ PenAgm)?

2. Most women retire at (age@ PenAgm)
3. Most women retire before (age@ PenAgm)
4. Most women retire after (age@ PenAgm)
5. Varies too much to say

6. No women have retired in the last five years
Don't know

THIS IS THE END OF THE FIRST LOOP FOR THE EXTENDED VERSION OF SECTION C. THEY WILL NEED TO GO THROUGH THIS LOOP AGAIN – UP TO MAX OF 3 TIMES IN TOTAL – DEPENDING ON THEIR RESPONSE AT (NumOccs)

SECTION E: OCCUPATIONAL SCHEMES 4 – 10

ASK THIS SECTION IF “NumOccs” >3. OTHERS GO TO FILTER AT START OF SECTION D

Repeat this for scheme 4-10 - depending on response at “NumOccs”

Ocname

That’s all I need to know about the three largest occupational schemes your company has in place. You said that the organisation offers access to (\$NUMOCCS) occupational pension schemes in total. I’d now like to ask you some questions about the other occupational schemes you have in place.

What is the largest (/4th largest/5th largest/6th largest etc) scheme called? WRITE IN
INTERVIEWER: “largest” in terms of the number of current scheme members
 (Text =100 characters)

ASK ALL

OcName

What is the 4th largest/5th largest/etc scheme called?
 (Text=100 characters)

OccYr

When was the scheme established? IF UNSURE, GET ESTIMATE
INTERVIEWER : Enter year. Code pre-1901 as 1900. (Range 1900 – 2000).

NewMem

Can I check, is the scheme currently open to new members?

- 1 Yes
- 2 No

IF (NewMem=2) THEN

HowCId

Is this scheme ... READ OUT ... SINGLECODE

(READ OUT IF NECESSARY: By contributions, I mean contributions made by employee or employer)

- 1 "one into which any contributions are still being paid,"
- 2 "one into which no contributions are paid at present, but might be in the future,"
- 3 "or, a scheme into which no further contributions are being paid now or at any time in the future?"

SchMem

Now concerning scheme membership.

*How many **current** employees, including senior managers and directors, are active members of the scheme? IF UNSURE, GET BEST ESTIMATE*

IF (SchMem <> 0) THEN

MemFul

Of these, how many are full-time employees? IF UNSURE, GET BEST ESTIMATE

[Hidden derived variable: **NumPrt** (number of part-time employees)]

IF (NewMem=1) THEN

SchOpn

Is the scheme open to all employees, or can only certain types of employee join?

INTERVIEWER NOTE : Code in priority order, 1 is highest Single code only.

- 1 All employees in organisation,
- 2 Senior management only,
- 3 White collar /staff employees only,
- 4 Blue collar / works employees only,

- 5 All employees in a particular subsidiaries of the organisation,
- 6 Only those invited to join
- 7 All in particular business group/activity (e.g. employees in our insurance firms)
- 8 Hourly or weekly paid employees (not white collar staff)
- 9 All employees under a certain age
- 10 All employees over a certain age
- 11 All employees up to senior management level/all employees except for senior managers or directors
- 12 Some other group of employees (Specify)

ASK ALL**TaxApp**

Is the scheme tax-approved?

READ OUT IF NECESSARY: Schemes that are not tax-approved provide benefits for employees in excess of the tax limit for earnings. These schemes are also unlikely to have trustees (however, they may do so)

- 1 Yes
- 2 No

IF (TaxApp=1) THEN

Truste

Now regarding trustees or directors.

How many trustees or directors does the scheme have?

IF (Truste IN [1..95]) THEN

TruCur

How many of these trustees or directors, if any, are active members of the scheme?

That is current employees.

ASK ALL**SERPS**

Is the scheme ... READ OUT ... SINGLECODE

- 1 *"contracted out of SERPS (the State Earnings Related Pension Scheme), now known as second state pension,"*
- 2 *"or, not contracted out? ('contracted in')"*
- 3 *(Part contracted-in, part contracted-out) – DO NOT READ OUT*

SchTyp

And is the scheme ... READ OUT ...

- 1 *"a salary-related scheme" (Defined Benefit)*
- 2 *"a money-purchase scheme" (Defined contribution)*
- 3 *"or, a scheme where benefits are calculated using both methods?"*
- 4 *Other (Specify)*

INTERVIEWER: Definitions in box on page 2 of datasheet.

IF (NewMem=1 OR (NewMem=2 AND (HowCld=1 OR HowCld=2))) THEN

ContRB

Is the scheme ... READ OUT ...

READ OUT IF NECESSARY: By contributory we mean that members pay contributions into the scheme, other than for additional voluntary contributions (AVC's) or optional benefits.

- 1 *"contributory, that is do its members pay contributions,"*
- 2 *"or, is the scheme non-contributory?"*

END OF LOOP – REPEAT LOOP AGAIN IF MENTIONED >4 AT (NumOccs)

Section F is asked for each Group Personal Pension arrangement.

The main series of questions may be repeated up to 10 times: in greater detail for schemes 1-3.

IF: "GPPPlans" = code 1 = gets asked this section once (extended version)

IF: "GPPPlans" = code 2 = gets asked up to 10 times depending on exact response given at "NumPlans". The first 3 schemes would get the extended version and the remaining schemes would get the "cut down" version

SECTION F: GROUP PERSONAL PENSIONS – SCHEMES 1 - 3

IF (HasGPP=1) THEN READ OUT

The next series of questions is about your organisation's group personal pension plans. Please do not include any Stakeholder pension plans or other personal pension plans in your answers.

IF NOT LOOP 4

You said that the organisation provides (NUMPLAN) group personal pension plan(s).

GPPPrv

IF Numplans = 1 THEN:

With which provider have you arranged the plan with? WRITE IN

INTERVIEWER:

(Text =100 characters)

IF Numplans = >1 THEN:

With which provider have you arranged the largest (/2nd largest/3rd largest) plan with? WRITE IN

INTERVIEWER: "largest" in terms of the number of current scheme members

(Text =100 characters)

GPPYr

In which year did the organisation first set up this Group Personal Pension? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : ENTER YEAR. IF BEFORE 1901 CODE 1900 (Range 1900 – 2003)

GPPEmp

How many employees participate in the Group Personal Pension Plan? IF UNSURE GET BEST ESTIMATE. TYPE IN NUMBER.

RANGE = 0 - 999999

ADD IN CHECK SO THAT ANSWER IS <= Numempee1 or Numempee.

GPPCon

May I check, does this organisation contribute to the Group Personal Pension arrangement?

1 Yes

2 No

IF (GPPCon=1) THEN

GPPNum

For how many employees does this organisation contribute? IF UNSURE, GET BEST ESTIMATE

*INTERVIEWER NOTE : If organisation has 2 or more Group Personal Pension Plans, we want to know the number for **this** specific Group Personal Pension Plan.*

-1='All of them'

GPPSERP

Of these, how many are contracted out of SERPS (or the second state pension), that is how many of these employees have Appropriate Personal Pension plans? IF UNSURE, GET BEST ESTIMATE

TYPE IN EXACT NUMBER OR IF APPLICABLE -1=ALL OF THEM

GPPMin1

What is the minimum rate at which the organisation contributes to the Group Personal Pension plan? IF UNSURE, GET BEST ESTIMATE. SINGLECODE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

IF CODE 1 OR 2 CHECK WHETHER THERE IS A MINIMUM OR MAXIMUM OR WHETHER THERE IS A FIXED PAYMENT. IF NO MIN / MAX, CODE EITHER 3 OR 4 DEPENDING ON WHETHER A % OR AN AMOUNT OF MONEY

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.

GPPMin2

ENTER ANSWER.

IF (GPPMin1=2 or GPPMin1=4) THEN

GPPMin3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (GPPMin1=1 OR GPPMin1=2) THEN

GPPMax

What is the maximum rate at which the organisation contributes to the Group Personal Pension Plan?

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

GPPMax2

ENTER ANSWER.

IF (GPPMax1=2) THEN

GPPMax3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

GPPAve

What is the average rate your organisation has contributed to the Group Personal Pension plan in the last 3 years (since the scheme was set up)? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

GPPAve2

ENTER ANSWER.

IF (GPPAve1=2) THEN**GPPAve3***What period does this payment cover? SINGLECODE*

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (GPPYr IN [1996..2000]) THEN**GPPPre***Prior to starting the group personal pension, did the organisation make any other form of pension provision for the employees concerned?*

- 1 Yes
- 2 No

IF (GPPPre=1) THEN**GPPClo***Was this ... READ OUT ... SINGLECODE*

[Data sheet definitions in box on page 2]

- 1 "via an occupational scheme which still admits new members?"
- 2 "or, via a closed or frozen occupational scheme,"
- 3 (No, neither of these) – DO NOT READ OUT

IF (GPPClo=2) THEN**GPPCtyp***Was this closed scheme ... READ OUT ... SINGLECODE*

[Data sheet definitions in box on page 2]

- 1 "a salary-related (defined benefit) scheme,"
- 2 "or, a money purchase (defined contribution) scheme?"
- 3 A scheme where benefits were calculated using both methods

IF (GPPClo=1 or GPPClo =2) THEN**GPPcov***Did you include this (closed) scheme when you told me earlier in the interview that this organisation has \$NUMOCCS occupational schemes?*

INTERVIEWER NOTE : Not including wound-up schemes.

- 1 Yes
- 2 No
- 7 Not applicable, wound-up scheme

This section is repeated for schemes 4-10, and is based on response given at "NumPlans"

SECTION F: GROUP PERSONAL PENSIONS – SCHEMES 4-10

ASK THIS SECTION IF NumPlans>3

GPPPrv

That's all I need to know about the three largest group personal pension schemes your company has in place. You said that the organisation provides (\$NUMplans) group personal pension schemes in total. I'd now like to ask you some questions about the other group personal pension schemes you have in place.

*With which provider have you arranged the (/4th largest/5th largest/6th largest) plan with? WRITE IN INTERVIEWER: "largest" in terms of the number of current scheme members
(Text =100 characters)*

GPPPrv

*With which provider have you arranged the 4th largest/5th largest, etc Group Personal Pension Plan?
(Text=100 characters)*

GPPYr

*In which year did the organisation first set up this Group Personal Pension?
INTERVIEWER : ENTER YEAR. IF BEFORE 1901 CODE 1900. (Range 1900 – 2000)*

GPPEmp

How many employees participate in the Group Personal Pension Plan?

GPPCon

*May I check, does this organisation contribute to the Group Personal Pension arrangement?
1 Yes
2 No*

IF (GPPCon=1) THEN

GPPNum

For how many employees does this organisation contribute?

INTERVIEWER NOTE : We want to know the number for this specific Group Personal Pension Plan.

WRITE IN EXACT NUMBER OR IF APPLICABLE 99996='All of them'

GPPSERP

Of these, how many are contracted out of SERPS, now known as second state pension ,that is how many of these employees have Appropriate Personal Pension plans?

WRITE IN EXACT NUMBER OR IF APPLICABLE 9996='ALL OF THEM'

IF (GPPYr IN [1996..2000]) THEN

GPPPre

Prior to starting the group personal pension, did the organisation make any other form of pension provision for the employees concerned?

- 1 Yes
- 2 No

IF (GPPPre=1) THEN

GPPClo

Was this ... READ OUT ... SINGLECODE

Data sheet definitions in box on page 2

- 1 "via an occupational scheme which still admits new members?"
- 2 "or, via a closed or frozen occupational scheme,"

3 (No, neither of these) – DO NOT READ OUT

ASK THIS SECTION IF (*HasAPP=1*). This series of questions is repeated once only.

SECTION G: PERSONAL PENSION ARRANGEMENTS

IF (*HasAPP=1*) THEN READ OUT

*The next series of questions is about your organisation's contributions to any employee private personal pension arrangements. Please do not include **group** personal pensions or **stakeholder** plans.*

PPYr

In which year did the organisation first start making contributions to employees' private personal pension plans? IF UNSURE, GET BEST ESTIMATE

INTERVIEWER : ENTER YEAR. IF BEFORE 1901 CODE 1900. (Range 1900 – 2003)

PPCont

For how many employees does this organisation contribute to private personal pension plans? IF UNSURE, GET BEST ESTIMATE

[Data Sheet Q.5b]

PPSERP

Of these, how many are contracted out of SERPS, now known as second state pension, IF UNSURE, GET BEST ESTIMATE

WRITE IN EXACT NUMBER OR IF APPLICABLE -1=ALL OF THEM

PPMin1

*What is the **minimum** rate at which the organisation contributes to employees' Private Personal Pension plan? IF UNSURE, GET BEST ESTIMATE. SINGLECODE*

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY, AN AMOUNT OF MONEY, OR A FIXED RATE.

IF CODE 1 OR 2 CHECK WHETHER THERE IS A MINIMUM OR MAXIMUM OR WHETHER THERE IS A FIXED PAYMENT. IF NO MIN / MAX, CODE EITHER 3 OR 4 DEPENDING ON WHETHER A % OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money
- 3 Fixed proportion of pay (%) – no minimum or maximum
- 4 Fixed amount of money - no minimum or maximum.

PPMin2

ENTER ANSWER.

IF (*PPMin1=2* or *PPMin1=4*) THEN

PPMin3

What period does this payment cover? SINGLECODE

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (*PPMin1=1* OR *PPMin1=2*) THEN

PPMax

*What is the **maximum** rate at which the organisation contributes to employees' Private Personal Pension Plan? IF UNSURE, GET BEST ESTIMATE*

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

PPMax2

ENTER ANSWER.

IF (PPMax1=2) THEN**PPMax3***What period does this payment cover? SINGLECODE*

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

PPAve*Since the scheme was set up/in the last 3 years, what is the average rate your organisation has contributed to employees' Private Personal Pension plan? IF UNSURE, GET BEST ESTIMATE*

INTERVIEWER : FIRST CODE WHETHER YOU WILL RECORD A PROPORTION OF PAY OR AN AMOUNT OF MONEY.

- 1 Proportion of pay (%)
- 2 Amount of money

PPAve2

ENTER ANSWER.

IF (PPAve1=2) THEN**PPAve3***What period does this payment cover? SINGLECODE*

INTERVIEWER NOTE: WE ARE TRYING TO ESTABLISH HOW OFTEN THIS PAYMENT IS MADE

- 1 Per week
- 2 Per 4 weeks
- 3 Per calendar month
- 4 Per year
- 5 Other (Specify)

IF (PPYr IN [1996..2000]) THEN**PPPre***Prior to making contributions to personal pensions, did the organisation make any other form of pension provision for the employees concerned?*

- 1 Yes
- 2 No

IF (PPPre=1) THEN**PPCio***Was this ... READ OUT ...SINGLECODE*

Data sheet definitions in box on page 2

- 1 "via an occupational scheme which still admits new members?"
- 2 "or, via a closed or frozen occupational scheme,"
- 3 (No, neither of these) – DO NOT READ OUT

IF (PPCio=2) THEN**PPCtyp***Was this closed scheme ... READ OUT ... SINGLECODE*

Data sheet definitions in box on page 2

- 1 "a salary-related (defined benefit) scheme,"
- 2 "or, a money purchase (defined contribution) scheme?"

3 *A scheme where benefits were calculated using both methods*

Everybody gets asked this section BUT Non-providers (ChkProv = 1) do not go through the first part of this section – they come back at (Stakko).

SECTION H: RECENT AND PLANNED CHANGES

READ OUT

This final series of questions is about recent and expected changes to your organisation's pension provision.

IF (NumOccs>0 OR NumOccs = DK) THEN

MPtoSR

Can I just check, have any of your occupational pension schemes changed from a money purchase scheme to a salary related one

- 1 Yes
- 2 No
- 3 Don't know

SRtoMP

And can I check, have any of your occupational pension schemes changed from a salary related scheme to a money purchase one

- 1 Yes
- 2 No
- 3 Don't know

COChng1

Have any of your occupational schemes changed from being contracted-out or part-contracted out to being contracted-in?

- 1 Yes
- 2 No
- 3 Don't know

COChng2

And have any of your occupational schemes changed from being contracted-in to being contracted-out or part-contracted out?

- 1 Yes
- 2 No
- 3 Don't know

IF (HasGPP=2) AND ((HasApp=1) OR (OccSchme=1) OR (Hasshp = 1)) THEN

GPPChge

To your knowledge, has this organisation ever seriously considered moving to a group personal pension arrangement?

- 1 Yes
- 2 No
- 3 Don't know

IF (GPPChge=1) THEN

GPPFive

Do you think such a move will occur in the next five years?

- 1 Yes
- 2 No
- 3 Don't know

IF (HasSHP = 2) AND ((HasGPP=1) OR (HasApp=1) OR (OccSchme=1)) THEN:

SHPChge

To your knowledge, has this organisation ever seriously considered moving to a Stakeholder pension arrangement?

- 1 Yes

- 2 No
- 3 Don't know

IF (SHPChge=1) THEN

GPPFive

Do you think such a move will occur in the next five years?

- 1 Yes
- 2 No
- 3 Don't know

IF (HasApp <> 1) AND ((HasGPP=1) OR (OccSchme=1)OR (Hasshp = 1)) THEN

PPChge

To your knowledge, has this organisation ever seriously considered contributing to employees' personal pension plans, to replace your current pension provision? That is APART from offering access to a stakeholder pension scheme.

- 1 Yes
- 2 No
- 3 Don't know

IF (PPChge=1) THEN

PPFive

Do you think such a move will occur in the next five years?

- 1 Yes
- 2 No
- 3 Don't know

IF (HasGPP=1) OR (HasApp=1) OR (OccSchme=1) OR (HasSHP = 1) OR (NoNewOcs = 1)THEN

ExpChnge

(And) are there any changes which the organisation has seriously considered making to it's pension provision in the next two years?

- 1 Yes
- 2 No
- 3 Don't know

IF (ExpChnge=1) THEN

ExpWhat

What are these changes?

PROBE FULLY. CODE UP TO FIVE ANSWERS – SET CATI.

- 1 Improve benefits (including death (in service) benefits, ill health benefits, increased employer contributions or funding level, etc.)
- 2 Introduce / change to defined contribution (money purchase) scheme
- 3 Introduce / change to group personal pension arrangement or personal pension plans
- 4 Introduce / change to stakeholder pension
- 5 Equalisation of pension ages
- 6 Close scheme(s) and set up new provision
- 7 Set up new scheme
- 8 Rationalise/merge schemes
- 9 Contract in to SERPs
- 10 Contract out of SERPs
- 11 Open up eligibility rules to allow more employees to join
- 12 Change existing schemes to avoid need for stakeholder pension
- 13 Other (SPECIFY)

Staknxt

IF (HasGPP=1) OR (HasApp=1) OR (OccSchme=1) AND (HASSHP = 2)THEN

Stakko

Do you think that the introduction of stakeholder pensions has affected any of your company's existing pension provision?

- 1 Yes
- 2 No
- 3 Don't know

IF (Stakko=1)

Stakko1

*In what ways has stakeholder pensions affect existing provision? WRITE IN
TEXT = 120 CHARS*

THANK RESPONDENT

END OF INTERVIEW