Vanguard Research Initiative:
Survey #3

Overall notes:

- Use white background in survey program, with Vanguard logo in top right

- **Custom Bookmark/Progress Bar. 'Usual progress bar should Not be used'**

Paradata TO BE CAPTURED

- o TIME STAMPS – As long as each survey question is displayed as the only question on a screen, we will capture the amount of time a respondent stayed on each screen to allow us to see the amount of time spent on every survey question.
    - Captured in the data would be the time when they went onto the screen/question, and then again the time when they clicked 'next' to continue on to the next screen/question.
    - The data will be provided including each of those two time stamps so you can calculate the difference on the backend
    - If a respondent quits out of the survey, but then comes back to continue later – capture the log off time and restart time stamps.

        [PROG: RECORD TIME STAMP FOR ENTRY AND TIME STAMP FOR EXIT OF EVERY SCREEN, ASSOCIATING TIME STAMP CLEARLY WITH THE QUESTION THAT THE RESPONDENT IS ON.

        [PROG: RECORD THE LOG-OFF 'QUIT TIME' IF RESPONDENT STOPS THE SURVEY. RECORD THE RESTART TIME IF RESPONDENT COMES BACK IN TO COMPLETE THE SURVEY.

- o For the situations where the respondent selects that they need to go back and update a survey response to make a correction, we will provide:
    - Time stamps and original answers on the original questions before the respondent went back.
    - A marker indicating that the respondent went back to make a correction.
    - The final time stamp and revised answer (no overwritten time stamp or data).
        - The expectation is that in most cases there will only be one correction. In the case that a respondent goes back to make a correction more than once, only their final correction will be recorded (the intermediate corrections would be overwritten). Therefore, only one second set of questions will be built for every question to hold the 'new' vs. 'old' answers. This is feasible, but is a significant undertaking in terms of timing and programming

size/complexity. Programming will confirm the additional timeline for this effort and we'll be back to you on this shortly.

[PROG: RECORD TIME STAMP ENTRY AND TIME STAMP EXIT ON ALL SURVEY QUESTIONS, INCLUDING THE SECOND STORED 'CORRECTION' QUESTIONS. IF RESPONDENT REPEATS THE 'CORRECTION' QUESTIONS MULTIPLE TIMES, STORE JUST THE FINAL ENTRY/EXIT TIMES.

[PROG: CREATE MARKER IF RESPONDENT GOES BACK TO MAKE A CORRECTION, PER THE LOGIC EARLIER IN THE SURVEY AT THESE SECTIONS.]

o   Capture whether a respondent prints specific pages (the summary pages such as T3,XX,XX). Screenshots could also be a method that respondents copy then print, and we're not sure if that can be captured. Screenshot printing CANNOT be captured.

[PROG: AT SUMMARY PAGE T3,XX,XX, RECORD WHETHER RESPONDENT CLICKED THE 'PRINT' BUTTON ON THE SCREEN, PER THE LOGIC IN THAT SECTION.]

Please keep the first and last response to all questions. Thus, the first response is stored as paradata, and the final response is overwritten as the answers change. The exception to this is the BJKS question sequence, where the question storage is defined separately.

Throughout the survey, unless a question indicates the programming instruction that 'answer is mandatory', all questions are to be considered non-mandatory. As a preview, mandatory response questions include

- **Q2 – Marital status**
- **Q3 – Last 2 columns of table**
- **Q5 – Number of children**
- **Q6 – Table # of Grandchildren**
- **Q8 – Number of living grandchildren associated with deceased children**
- **Q9– Number of relationships comparable to child**

Throughout survey, UNLESS OTHERWISE INDICATED, if a respondent fails to answer, display. "Your response is very valuable to us. Please attempt to provide an answer." If the respondent then clicks next a second time, allow the respondent to skip the question.

Please display both "Previous" and "Next" options for each question unless otherwise indicated. All "no previous button" screens should now be indicated.

[PROG: Define N_COMPREHENSION_TEST=2]

The following paragraph is inserted as a hover.

[REF_DESCENDANTS] [If N_Descend==1 then "refers", If N_Descend >1 then "refer"] to the [IF N_CHILD=1 "1 child", IF N_CHILD>1 & N_CHILD<=16 "N_CHILD children", IF N_CHILD=17 then "at least 16 children"] [IF N_CHILD>0 & N_GC>0 & N_CO>0 then ",", IF N_CHILD>0 & N_GC>0 & N_CO=0 then "and"] [IF N_GC=0 SKIP THIS CLAUSE, IF more than 9 is selected, for any of the "living children they have" responses in Q6 or "more than 20" is selected in Q8 display "at least [N_GC-1]", else display "N_GC"] [N_GC!=1 "grandchildren", N_GC=1 "grandchild"] [IF (N_CHILD>0 or N_GC>0) & N_CO>0 then "and"][IF N_CO=1 "1 relationship", IF N_CO>1 "N_CO relationships"] [IF N_CO>0 "entailing a profound personal or financial attachment"] that you reported earlier in the survey.

VANGUARD RESEARCH INITIAITIVE -- SURVEY 3

[DISPLAY SCREEN A. DISPLAY FULL TEXT AND QUESTION ON ONE SCREEN]

Thank you for responding to our invitation to participate in survey 3 of the Vanguard Research Initiative. The objective of this survey is to obtain greater understanding of issues related to family, spending, and long-term care.

In this survey, we will ask about expectations and preferences. We will also ask that you suppose yourself to be in hypothetical situations and make hypothetical choices. Such questions about even hypothetical late-in-life decisions may be sensitive. They have no right or wrong answers, but obtaining a response is important for research.

We recognize that your relationship with Vanguard is based on trust and that you expect us to act responsibly and in your best interests. Your responses will be included along with the thousands of other respondents participating in this survey to provide an overall picture. Please be assured that the information you provide will be kept confidential and used for research purposes only. If you have any questions about this study, please contact Vanguard Principal John Ameriks at (610) 669-5577.

Vanguard is partnering with Ipsos, a renowned, nationally-recognized survey research organization, to assist with the management and administration of this survey. Ipsos has been engaged by Vanguard for previous research initiatives during the past several years.

To indicate your informed consent to continue as a member of the Vanguard Research Initiative and to proceed to the survey, please select "I would like to continue" below.

If you do not wish to participate, please select "No thanks" below or close your browser.

Please note: You may leave the survey at any time and return at a time more convenient for you. Please wait at least 10 minutes before attempting to reenter the survey. When you return you will be taken back to the point in the survey where you left off.

Please select one.

I would like to continue.
No thanks.

[PROG: DISPLAY SCREEN A IS MANDATORY QUESTION. IF "NO THANKS", TERMINATE & DISPLAY TERMINATE TEXT; OTHERWISE,

CONTINUE TO SWEEPSTAKES SCREEN.]

[PROG: TERMINATE TEXT:
Thank you very much for your time and consideration in participating in our research. You may close your browser window.

[NOTE TO PROGRAMMING---PREVIOUS LOGIC: Previous button should be on within sections, and off at section breaks. At the end of each section there is a screen which warns that they are leaving the current section, and upon clicking next they enter the first screen of the next section. The previous button should be on at the warning screen, but there should not be a previous button on the screen at the start of the new section.

Please turn previous OFF during the verification sections/loops on the strategic survey patterns. There are two other tables where previous logic is turned off. Note that there are actually three such tables, but the last one is at the end of a section, anyway.]

[Sweepstakes Screen (second screen respondents see after entering the survey)]

Thank you for your interest in participating in Survey 3 of the Vanguard Research Initiative.

During the survey please do not use your browser's FORWARD and BACK buttons. Instead please use the button below to move through the survey. To begin, just click on the "Next" button below. This will take you right into today's survey.

Clients who complete the Vanguard Research Initiative surveys will receive:

- **A guaranteed $20 thank-you check**: If you complete all 3 surveys, you will receive $20 after completing your third survey.

- **Jackpot Sweepstakes Drawing Entries**: A larger sweepstakes drawing will be held after the conclusion of all three surveys. By completing Survey 3 before September 8, 2014 you will receive 15 entries. You will have a total of 30 chances to win if you participate in all three surveys. The Sweepstakes prizes for the Jackpot Sweepstake are:
    - 3 Grand Prizes: New HDTV & Home Theater package
    - 5 First-place Prizes: Gas grill, Apple® iPad, or Canon® 12.1 megapixel digital camera (winner chooses)
    - 15 Second-place Prizes: 16 megapixel Canon® digital camera and memory card
    - 25 Third-place Prizes: $100 Restaurant gift card, valid at restaurants such as Chili's, Maggiano's Little Italy, Outback Steakhouse, and several more
    - 50 Fourth-place Prizes: $75 cash

- **Insight into high level learning from the research as the project proceeds**

Click here if you would like to review the Sweepstakes Rules for Survey 3 and the Jackpot Sweepstakes. **[CREATE HYPERLINK TO DOCUMENT 'SURVEY #3 SWEEPSTAKES AND JACKPOT SWEEPSTAKES RULES LINK']**

Section 1 Demographics

1. Which Vanguard Research Initiative survey(s) did you **personally** complete?

   Please select one.

   a) Only the first survey (started in August 2013)'
   b) Only the second survey (started in January 2014)
   c) Both the first and second surveys
   d) Neither
   e) Do not remember

[Q2 IS MANDATORY ANSWER]
2. What is your current marital status?

   Please select one.

   Married
   Single, never married
   Widowed
   Divorced
   Separated
   Unmarried, but share a financial future with a partner

> **[PROG CREATE VARIABLE: String variable SPOUSE =** "spouse" **if Q.2 =**
> "Married"; **SPOUSE =** "partner" **if Q.2 =** "Unmarried, but share a financial future
> with a partner."
>
> **ALSO CREATE MARRIED FLAG FOR RESPONDENTS, WHICH
> DETERMINES WHETHER WE GATHER INFO ON A SPOUSE. QM = YES IF
> Q.2=** 'Married' **OR Q.2 =** 'Unmarried, but share a financial future with a partner',
> **OTHERWISE QM = NO.]**

[Q3 ANSWER IS MANDATORY]
3. Please indicate in the following table your **[IF QM=YES, DISPLAY TEXT: "**and
   your **SPOUSE**'s**"]** gender, year of birth, current health status, as well as the
   number of your living parents.

   Please select one or enter a number in each column below.

[ANSWERS ARE MANDATORY]

[PROG: GRID. ALWAYS SHOW ROW FOR 'YOU'. ONLY SHOW ROW FOR 'SPOUSE' IF QM=YES. PLEASE ENSURE THAT COLUMN WIDTHS ARE THE SAME]

	Gender	Year of birth	Current health	# of living parents
You				
Spouse				

[ANSWER IS MANDATORY]

[PROG: ANSWERS ARE ENTERED THROUGH DROP DOWN.

GENDER – DROP DOWN:
Male
Female

YEAR OF BIRTH – DROP DOWN:
Earlier than 1904
1904 – 1996 **[PROG: SHOW ALL YEARS IN THIS RANGE]**
Later than 1996

CURRENT HEALTH – DROP DOWN
Excellent
Very good
Good
Fair
Poor

 # OF LIVING PARENTS – DROP DOWN
0
1
2
3
4
[PROG: IF YEAR OF BIRTH>1964, GO TO Q3a]
[PROG: IF YEAR OF BIRTH<=1964, GO TO END_AGE_TERM]

3a. You have indicated that you are less than 50 years old. Is this correct?

[Q3a. ANSWER IS MANDATORY]

Please select one.

Yes
No

[PROG: IF YES, DISPLAY THE FOLLOWING TEXT AND EXIT.

"Thank you very much for your interest and willingness to participate in our research. Unfortunately you are not in the age range of interest for this survey.

Thank you once again for your willingness to participate; you may close your browser window."

EXIT SURVEY]

[PROG: IF NO, DISPLAY "Please correct your year of birth in the table." **AND GO TO QUESTION 3 AGAIN.]**
[PROG: If Q3 table is displayed again, please keep current answers piped-into table; so respondent will only have to change their AGE]

[BREAKPOINT END_AGE_TERM]

[PROG CREATE VARIABLE: QPN=Sum of # of living parents]

[PROG CREATE VARIABLE: UPSTREAM=NO if QPN=0, UPSTREAM=YES if QPN>0].

[PROG CREATE VARIABLE: AGE=2014-Year of Birth. AGE_SP=2014-Year of Birth of Spouse.] **[**Use variable '1903' if in Q3 **"**Earlier than 1904"; use variable '1997' if in Q3 "Later than 1996"]**

[PROG CREATE VARIABLE: YB_SELF=Year of Birth. YB_SP=Year of Birth of Spouse. If QM=Yes, YBmax = max(YB_SELF,YB_SP) If QM=No, YBmax = YB_SELF]

[PROG CREATE String variable REF_PREDECESSOR = "parent" if QPN=1, "parents" if QPN>1, undefined if QPN=0.]

[IF QM=YES, CONTINUE TO Q4. ELSE, SKIP TO Q5.]

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4. **[If SPOUSE='Spouse' DISPLAY THIS TEXT:** In what year did you and your **[SPOUSE]** get married? **[If SPOUSE='Partner' DISPLAY THIS TEXT:** In what year did you and your **[SPOUSE]** establish a committed relationship?

Please select one.

[DROP DOWN BOX STARTING WITH YBMAX, THROUGH 2014]

[QUESTION 5 ANSWER IS MANDATORY]

5. In total, how many living children do you **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE"]** have? Please include any biological, step, and adopted children **[PROG: IF QM=YES DISPLAY "**that you and/or your **SPOUSE** may have"]**, but please exclude god-children.

Please select one.

[Drop down: 0 – 16, more than 16]

[PROG CREATE VARIABLE: LOGICAL VARIABLE QD = YES if # of living children is greater or equal to 1, QD = NO if that number is 0.

[DEFINE VAR N_CHILD=Q5]

[IF QD=NO, SKIP TO Q7. IF QD=YES, CONTINUE TO Q6]

6. We would now like to collect further information about your living **["child" if QD=1, "children" if QD>1]**.

In the following table there is a column for each of the children you reported in the previous question. In this column, we ask you to fill in rows on year of birth, gender, whether the child is yours **[IF QM=YES, "and/or your SPOUSE's]**, the child's marital status, education, living situation, and a count of their living children. In addition, we are interested in the economic status of your children. In particular, we would like to know whether when they get to your age you expect them to be much better off/somewhat better off/about the same/somewhat worse off/ or much worse off financially than you are currently.

Please select one answer to each question below.

	Children	1	2	3	…	#N_CHILD
Year of birth						
Gender						
Parentage						
Current Marital Status						
Highest Completed Academic Degree						
Is living with you (Y/N)						
Expected economic status						
Number of living children they have						

[PROG: ANSWERS ARE ENTERED THROUGH DROP DOWN.

YEAR OF BIRTH – DROP DOWN:

1925-2014 **[PROG: SHOW ALL YEARS IN THIS RANGE]**

GENDER – DROP DOWN:

 Male
 Female

PARENTAGE – DROP DOWN:
[IF QM=NO SHOW 2 OPTIONS: Yours / Not Yours];
[IF QM=YES SHOW 4 OPTIONS: Both you and your **SPOUSE**'s/ Only yours/
Only your **SPOUSE**'s/ Neither your or your **SPOUSE**'s]

MARTIAL STATUS – DROP DOWN:
Married
Single

EDUCATION – DROP DOWN:
Less than 12 years
High School
College
Post-College

LIVING WITH YOU – DROP DOWN:
Yes
No

EXPECTED ECONOMIC STATUS – DROP DOWN:
Much better off
Somewhat better off
About the same
Somewhat worse off
Much worse off

NUMBER OF LIVING CHILDREN THEY HAVE – DROP DOWN:

[0 – 9, more than 9]

[THIS ANSWER IS MANDATORY. IF THE RESPONDENT LEAVES THIS COLUMN BLANK, THEN DISPLAY ERROR MESSAGE "For each child please at least list the number of their living children"**]**

7. Do you **[IF QM=YES, "**and/or your **SPOUSE"]** have any children who have passed away?

Please select one.

Yes
No

[IF NO, OR BLANK GO TO BREAKPOINT END NONLIVING CHILDREN]

[PROG: IF Q7=YES CONTINUE TO Q8. Q8 ANSWER IS MANDATORY.]

8. How many living grandchildren do you **[IF QM=YES, "**and/or your **SPOUSE"]** have associated with any children that have passed away?

Please select one.

[DROP DOWN: RANGE FROM 0 TO 20, MORE THAN 20]

[PROG CREATE VARIABLE: Numerical variable QD_G = YES if total # of living grandchildren (Sum of # of grandchildren in Q6 and Q8; set the sum for Q6 to 0 if all is blank in its last column, or the respondent skips Q6) is greater than or equal to 1, QD_G = NO if that number is 0.

[DEFINE VAR N_GC= Sum of # of grandchildren in Q6 and Q8]

[BREAKPOINT END NONLIVING CHILDREN]

[Q9 ANSWER IS MANDATORY]

9. **[IF QD = YES or QD_G=YES]** Other than your **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE's"]** **["child" if N_CHILD=1, "children" if N_CHILD>1]** **["and grandchild" if N_GC=1 and N_CHILD>1, ["grandchild" if N_GC=1 and N_CHILD=0, "and grandchildren" if N_GC>1 and N_CHILD>1, "grandchildren" if N_GC>1 and N_CHILD=0]**, are there any other individuals to whom you **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE"]** have a profound personal or financial attachment? For example, some are deeply attached to nephews and nieces, god children, friends, siblings, friend's children, or others. With how many individuals, if any, do you **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE"]** have such significant relationships?

[IF QD = NO and QD_G=NO] We are now interested in any other relationships other than children and grandchildren that you may have a profound personal or financial attachment. For example, some are deeply attached to nephews and nieces, god children, friends, siblings, friend's children, or others. With how many individuals, if any, do you **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE"]** have such significant relationships?

[IF **QPN>0, "Please do not include any [REF_PREDECESSORS] that you mentioned previously in the survey."]**

Please select one.

0
1
2
3
4
5
More than 5]

[CREATE VAR N_CO=Q9.]

[PROG CREATE VARIABLE: LOGICAL VARIABLE QC = YES VAR N_CO IS GREATER THAN OR EQUAL TO 1, QC = NO IF VAR N_CO IS 0.]

[IF QC=YES, CONTINUE TO Q10. IF QC=NO, SKIP Q10.

10.   We would now like to collect further information about **[IF N_CO=more than 5, "five of the most significant relationships", ELSE DISPLAY "the N_CO ["relationships" if N_CO>1, "relationship" if N_CO=1"]** that you reported in the previous question.

In the following table there is a row for each individual you reported a relationship with. In these rows, we ask that you fill in columns on year of birth, gender, and the nature of relationship for each individual. In describing the nature of the relationship, we would like you to briefly describe (50 characters or less) what relationship you have with this individual. Some common responses may include cousin, nephew, niece, uncle, aunt, god child, god parent, lifelong friend, sibling, or others.

Please select one in each column below.

Individual	Year of birth	Gender	Nature of relationship
1			[FREE RESPONSE BOX]
2			
3			
…			
# QCO or [5th such individual]			

[PROG: ANSWERS ARE ENTERED THROUGH DROP DOWN (EXCEPT FOR NATURE OF RELATIONSHIP)].

GENDER – DROP DOWN:
Male
Female

YEAR OF BIRTH – DROP DOWN:
Unknown
earlier than 1904
1904 – 2014 **[PROG: LIST OUT EACH YEAR]**

NATURE OF RELATIONSHIP – OPEN END BOX:
[ALLOW UP TO 50 CHARACTERS]

[CREATE VAR N_DESCEND=N_CHILD+N_CO+N_GC]

IF [N_DESCEND >1]

String REF_DESCENDANTS = "descendants" if [QD = YES or QD_G = YES] & QC = NO; REF_DESCENDANTS = "descendants and comparable others" if [QD = YES or QD_G = YES] & QC = YES; REF_DESCENDANTS = "descendants or comparable others" if QD = NO & QD_G = NO & QC = YES.]

IF [N_DESCEND =1]

String variable REF_DESCENDANTS = "child" if N_CHLD = 1 & N_GC = 0 & N_CO others = 0, REF_DESCENDANTS = 'grandchild' if N_CHLD = 0 & N_GC = 1 & N_CO others = 0. REF_DESCENDANTS = [descendant or comparable other]" if N_CHLD = 0 & N_GC = 0 & N_CO = 1.

CREATE VAR DOWNSTREAM = NO if QD = NO & QD_G = NO & QC = NO; DOWNSTREAM = YES otherwise.

CREATE VAR HORIZON=3 for all respondents, regardless of age

[NEW SCREEN] [If {N_DESCEND>0} then display below. Otherwise go to BREAKPOINT END SECTION 2]

You have reported that you have [If N_CHILD=0 "no", if 0<N_CHILD<=16, "N_CHILD", if N_CHILD=17, "at least 16"] [N_CHILD!=1 "children", N_CHILD=1 "child"], [If N_GC=0 display "no", If more than 9 is selected, for any of the "living children they have" responses in Q6 or "more than 20" is selected in Q8 display "at least [N_GC-1]", else display "N_GC"] [N_GC!=1 "grandchildren", N_GC=1 "grandchild"], and [if N_CO=0 "no", if 0<N_CO<=5, "N_CO", if N_CO=6, "at least 5"] other [N_CO!=1 "relationships", N_CO=1 "relationship"] entailing a profound personal or financial attachment.
For the remainder of this survey, we will refer to this [IF N_DESCEND>1 "set of individuals"] [IF N_DESCEND=1 "individual"] as your [IF QM=YES "and your SPOUSE's"] ++[REF_DESCENDANTS]++.

[BREAKPOINT END SECTION 2]

[DISPLAY SCREEN B. DISPLAY ON NEW SCREEN]

You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

Section 2. Major Expenses

[DISPLAY SCREEN C. DISPLAY ON NEW SCREEN]

[NO PREVIOUS BUTTON HERE]

In this section of the survey, we are interested in various categories of your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** past and anticipated future expenses. For each such category we will use precisely the same question format:

- Past expenses: This is your best estimate of total spending in this category over the past THREE YEARS.

- Possible future expenses: Here we will ask the likelihood that total spending over the course of the ++next **[HORIZON]** years++ will exceed various different levels, presuming that all prices stay as they are today and that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** live this long. We will start with lower spending levels and ask about higher levels based on your answers.

[If DOWNSTREAM =YES AND UPSTREAM =YES] We will categorize expenses into those that are for your **[REF_DESCENDANTS]**, your **[REF_PREDECESSOR]**, and directly for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]**.

[If DOWNSTREAM =NO AND UPSTREAM =YES] We will categorize expenses into those that are for your **[REF_PREDECESSOR]** and directly for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]**.

[If DOWNSTREAM =YES AND UPSTREAM =NO] We will categorize expenses into those that are for your **[REF_ DESCENDANTS]**, and directly for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]**.

{SKIP LOGICS:}

{If DOWNSTREAM =NO AND UPSTREAM = YES, go to [BREAKPOINT UPSTREAM EXPENSE]}

{If [DOWNSTREAM =NO AND UPSTREAM = NO], go to [BREAKPOINT SELF EXPENSE]}

[DISPLAY SCREEN D. DISPLAY ON NEW SCREEN]
We are now going to ask you about expenses that you have made or may face regarding your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s']** **[REF_DESCENDANTS]**.

11.   What was your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure, if any, over the **past three years** on your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"]** **[REF_DESCENDANTS]**'s **++education++**. Please include any spending towards tuition, room and board, education savings accounts, and miscellaneous educational expenses.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

12.   What was your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure, if any, over the **past three years** on your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"]** **[REF_DESCENDANTS]**'s **++healthcare++**. Please include any health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** paid for your **[REF_DESCENDANTS]**.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

13.   Aside from the education and health spending detailed above, what was your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure, if any, over the **past three years** towards **++specific expenses++** of your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"]** **[REF_DESCENDANTS]**. For instance, you may have either paid entirely for or aided in the payment of a vacation, wedding, home purchase, home repair, childcare, car purchase or repair, rent, physical gifts, as well as other expenses.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

14.   Other than all payments listed in the previous three questions, have you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** made additional wealth transfers and/or gifts to your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]** over the **past three years**?

Please select one.

Yes
No
[IF Q14=YES, CONTINUE TO Q15. IF Q14=NO OR BLANK, go to BREAK POINT ADDITIONAL_TRANSFER_PAST]

15. What is your best estimate of the amount of these wealth transfers and gifts over the **past three years**?

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

[BREAK POINT ADDITIONAL_TRANSFER_PAST]

[DISPLAY SCREEN E. BREAK SCREEN]

You have completed the questions on past expenditures for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]**. If you feel that there are still significant expenditures for your **[REF_DESCENDANTS]** that you did not report in any of the previous categories, please use the back button and place them in the most appropriate category. The next series of questions will ask you about your expected payments in the next **++[HORIZON]++** years in the same categories introduced above for expenses over the past three years.

On a scale from 0% to 100%, where "0%" means that you think the event "surely won't happen" and "100%" means that you think the event "surely will happen," we will ask you to indicate the "percent chance" an event will happen. For example, no one can ever be sure about tomorrow's weather, but if you think that rain is very unlikely tomorrow, you might say that there is a 15% chance of rain. If you think there is a very good chance that it will rain tomorrow, you might say that there is an 85% chance of rain.

In these questions, we will ask you to respond by checking a box to indicate your best estimate of the percent chance an event will happen.

[PROG: DISPLAY PROBABILTY_SCALE HERE. NO ANSWER REQUIRED (STATIC DISPLAY).]

[Scale: 0%, 5%, 10%, 15%, 25%, 35%, 45%, 55%, 65%, 75%, 85%, 90%, 95%, 100%]

Press next when you are ready to continue.

16.   We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expected expenditure over the **next [HORIZON] years** on your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]**'s **++education++**. We would like you to think about what you expect to contribute towards tuition, room and board, education savings accounts, and miscellaneous educational expenses.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END DESCENDANTS EDUCATION}. OTHERWISE, CONTINUE TO Q17]

17.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS EDUCATION}. OTHERWISE, CONTINUE TO Q18]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

18.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS EDUCATION}. OTHERWISE, CONTINUE TO Q19]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

19.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS EDUCATION}. OTHERWISE, CONTINUE TO Q20]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

20.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT {END DESCENDANTS EDUCATION}]

21.   We are now interested in your **[PROG: IF QM=YES DISPLAY "and your SPOUSE's"]** total expected expenditure over the **next [HORIZON] years** on your **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE"] [REF_DESCENDANTS]'s ++healthcare++**. We would like you to think about what you may contribute towards health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending that you may pay for your **[REF_DESCENDANTS]**.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END DESCENDANTS HEALTH}. OTHERWISE, CONTINUE TO Q22]

22.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS HEALTH}. OTHERWISE CONTINUE TO Q23]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

23.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS HEALTH}. OTHERWISE CONTINUE TO Q24]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

24.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS HEALTH}. OTHERWISE CONTINUE TO Q25]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

25.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT {END DESCENDANTS HEALTH}]

26.   We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"**]** total expected expenditure over the **next [HORIZON] years** towards **++specific expenses++** that your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE's"][REF_DESCENDANTS]** may face. For instance, you may expect to pay entirely for or aid in the payment of vacations, weddings, home purchases, home repairs, childcare, car purchases or repairs, rent, physical gifts, and other miscellaneous expenses for your **[REF_DESCENDANTS]**.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END DESCENDANTS SPECIFIED}. OTHERWISE, CONTINUE TO Q27]

27.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS SPECIFIED}. OTHERWISE, CONTINUE TO Q28]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

28.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS SPECIFIED}. OTHERWISE, CONTINUE TO Q29]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

29.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS SPECIFIED}. OTHERWISE, CONTINUE TO Q30]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

30.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT {DESCENDANTS SPECIFIED}]

31.   We are now interested in additional wealth transfers and/or gifts you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** may make to your **[REF_DESCENDANTS]** over the **next [HORIZON] years.** Please do not include end of life bequests in this amount, only transfers and gifts you may make while still living.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END DESCENDANTS NONSPECIFIED}. OTHERWISE, CONTINUE TO Q32]

32.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS NONSPECIFIED}. OTHERWISE, CONTINUE TO Q33]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

33.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS NONSPECIFIED}. OTHERWISE, CONTINUE TO Q34]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

34.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END DESCENDANTS NONSPECIFIED}. OTHERWISE, CONTINUE TO Q35]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

35.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT {END DESCENDANTS NONSPECIFIED}]

[DISPLAY SCREEN F. DISPLAY TEXT AND Y TABLE TOGETHER ON ITS OWN SCREEN]
[New Screen that presents the following… Pull answers from previous part of survey]

T3. The following table summarizes your reported past and future expected spending for your **[IF QM=YES, "and your Spouse's] [REF_DESCENDENTS]** in the given categories. If any of the information is inaccurate, please use the Previous Button below to make any updates. . Feel free to print the table for your own records **[PROG: "CLICK TO PRINT" button].** Once you review the information below, and click next, you will not be able to return to this section of the survey.

[PROG: DISPLAY SUMMARY TABLE BELOW CUSTOM BUILD.]

[HEADER: PAST AND FUTURE EXPENSES OF YOUR [REF_DESCENDANTS]]

	Education Expenses	**Health Expenses**	**Specific Expenses**	**Gifts and Wealth Transfers**
Past 3 years ($)	**$[INSERT RESPONSE FROM Q11]**	**$[INSERT RESPONSE FROM Q12]**	**$[INSERT RESPONSE FROM Q13]**	**$[INSERT RESPONSE FROM Q15]**
Future : Probability expense is >$10,000	**[INSERT RESPONSE FROM Q16]%**	**[INSERT RESPONSE FROM Q21]%**	**[INSERT RESPONSE FROM Q26]%**	**[INSERT RESPONSE FROM Q31]%**
Future : Probability expense is >$50,000	**[INSERT RESPONSE FROM Q17]%**	**[INSERT RESPONSE FROM Q22]%**	**[INSERT RESPONSE FROM Q27]%**	**[INSERT RESPONSE FROM Q32]%**
Future : Probability expense is >$100,000	**[INSERT RESPONSE FROM Q18]%**	**[INSERT RESPONSE FROM Q23]%**	**[INSERT RESPONSE FROM Q28]%**	**[INSERT RESPONSE FROM Q33]%**
Future : Probability expense is >$500,000	**[INSERT RESPONSE FROM Q19]%**	**[INSERT RESPONSE FROM Q24]%**	**[INSERT RESPONSE FROM Q29]%**	**[INSERT RESPONSE FROM Q34]%**
Future : Probability expense is	**[INSERT RESPONSE**	**[INSERT RESPONSE**	**[INSERT RESPONSE**	**[INSERT RESPONSE**

>$1,000,000	**FROM Q20]%**	**FROM Q25]%**	**FROM Q30]%**	**FROM Q35]%**

[PROGRAMMING NOTE: PRE-FILL IN WITH RESPONSES FROM QUESTION NUMBERS AS WRITTEN.   IF ANY OF THE QUESTIONS NECESSARY TO FILL IN THE TABLE WERE NOT ANSWERED, PLEASE FILL IN THE MISSING CELLS WITH DASHES.

FORMATTING NOTE: TABLE WITH FULL INNER AND OUTER BORDERS. BOLD ALL THE NUMBERS. NEW REVISIONS FROM RESPONDENTS HIGHLIGHTED IN RED

LOGIC NOTE: IF REVISED Q16 > REVISED Q15 ANSWER, "Please enter a number that is less than or equal to the number directly above it in the column." SIMILAR FOR OTHER COMPARISONS (i.e., same logic holds changing QN>QN-1].

[BREAKPOINT UPSTREAM EXPENSE]

[IF UPSTREAM=NO, go to BREAKPOINT SELF EXPENSE. OTHERWISE, CONTINUE]

[PROGRAMMING---PLEASE DO NOT ALLOW PREVIOUS ON THIS QUESTION]

[DISPLAY SCREEN G. DISPLAY ON NEW SCREEN]

We are now going to ask you about expenses that you have made or may face regarding your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"**][REF_PREDECESSORs]**.

36.   What was your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"**]** total expenditure, if any, over the **past three years** on assistance with **++Activities of Daily Living (ADL)++** for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"**] [REF_PREDECESSORS]**? ADLs are defined as eating, dressing, walking across a room, or getting in or out of bed. Expenses associated with ADLs include private in home care, nursing home care, special travel arrangements, or home adaptation, but not non-ADL-related medical expenses.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

37. What was your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"**]** total expenditure, if any, over the **past three years** on your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"**] [REF_PREDECESSORS]**'s **++healthcare++**. Please include any health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending that you paid for your **[REF_PREDECESSORS]**.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS

IN ENTRY.]

38. We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure over the **past three years** on **++any other expenditures++** for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s] [REF_PREDECESSORS]**. We would like you to think of any rent, bills, travel, monetary transfers and gifts, miscellaneous needs, and other expenses of which you may have paid all or part.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

[If DOWNSTREAM =NO, go to DISPLAY SCREEN H2]

[DISPLAY SCREEN H. BREAK SCREEN]

You have completed the questions on past expenditures for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_PREDECESSORS]**. If you feel that there are still significant expenditures for your **[REF_PREDECESSORS]** that you did not report in any of the previous categories, please use the back button and place them in the most appropriate category.

The next series of questions will ask you about your expected payments in the next **++[HORIZON]++** years in the same categories of the previous questions.

[Go to Q39]

[DISPLAY SCREEN H2. BREAK SCREEN]

You have completed the questions on past expenditures for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_ PREDECESSORS]**. If you feel that there are still significant expenditures for your **[REF_ PREDECESSORS]** that you did not report in any of the previous categories, please use the back button and place them in the most appropriate category. The next series of questions will ask you about your expected payments in the next **++[HORIZON]++** years in the same categories introduced above for expenses over the past three years.

On a scale from 0% to 100%, where "0%" means that you think the event "surely won't happen" and "100%" means that you think the event "surely will happen," we will ask you to indicate the "percent chance" an event will happen. For example, no one can ever be sure about tomorrow's weather, but if you think that

rain is very unlikely tomorrow, you might say that there is a 15% chance of rain. If you think there is a very good chance that it will rain tomorrow, you might say that there is an 85% chance of rain.

In these questions, we will ask you to respond by checking a box to indicate your best estimate of the percent chance an event will happen.

[PROG: DISPLAY PROBABILTY_SCALE HERE. NO ANSWER REQUIRED (STATIC DISPLAY).]

[Scale: 0%, 5%, 10%, 15%, 25%, 35%, 45%, 55%, 65%, 75%, 85%, 90%, 95%, 100%]

Press next when you are ready to continue.

39. We are interested in your **[PROG: IF QM=YES DISPLAY "and your SPOUSE's"]** expected payments, if any, over the **++next [HORIZON] years++** on assistance with **++Activities of Daily Living (ADL)++** for your **[PROG: IF QM=YES DISPLAY "and/or your SPOUSE's"]** **[REF_PREDECESSORS]**. We ask that you think of payments for private in home care, nursing home care, special travel arrangements, and home adaptations you may make for your **[REF_PREDECESSORS]**, but not non-ADL-related medical expenses.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END PREDECESSORS ADLS}. OTHERWISE, CONTINUE TO Q40]

40. What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS ADLS}. OTHERWISE, CONTINUE TO Q41]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

41. What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS ADLS}. OTHERWISE, CONTINUE TO Q42]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

42. What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS ADLS}. OTHERWISE, CONTINUE TO Q43]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

43. What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT END PREDECESSORS ADLS]

44.   We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s**"]** total expected expenditure over the **next [HORIZON] years** on your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s] [REF_PREDECESSORS]**'s **++healthcare++**. We would like you to think about what you may contribute towards health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending that you may pay for your **[REF_PREDECESSORS]**.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END PREDECESSORS HEALTH}. OTHERWISE, CONTINUE TO Q45]

45. What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS HEALTH}. OTHERWISE, CONTINUE TO Q46]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

46.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS HEALTH}. OTHERWISE, CONTINUE TO Q47]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

47.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS HEALTH}. OTHERWISE, CONTINUE TO Q48]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

48.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[END PREDECESSORS HEALTH]

49.   We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s**"]** total expected expenditure over the **next [HORIZON] years** on **++any other expenditures++** for your **[PROG: IF QM=YES DISPLAY "**and/or your **SPOUSE**'s] [REF_PREDECESSORS]**. We would like you to think of any rent, bills, travel, monetary transfers and gifts, miscellaneous needs, and other expenses of which you may pay all or part.

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END PREDECESSORS OTHER}. OTHERWISE, CONTINUE TO Q50]

50.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS OTHER}. OTHERWISE, CONTINUE TO Q51]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

51.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS OTHER}. OTHERWISE, CONTINUE TO Q52]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

52.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END PREDECESSORS OTHER}. OTHERWISE, CONTINUE TO Q53]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

53.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

[END PREDECESSORS OTHER]

[DISPLAY SCREEN I. New Screen that presents the following… Pull answers from previous part of survey]

The following table summarizes your reported past and future expected spending for your [IF QM=YES, "and your Spouse's] [REF_PREDECESSOR's] in the given categories. If any of the information is inaccurate, please use the Previous Button below to make any updates. . Feel free to print the table for your own records **[PROG: "CLICK TO PRINT" button].** Once you review the information below, and click next, you will not be able to return to this section of the survey.

 [HEADER: PAST AND FUTURE EXPENSES OF YOUR [REF_PREDECESSORS]]

	ADL Expenses	**Health Expenses**	**Specific Expenses**
Past 3 years	$[INSERT RESPONSE FROM Q36]	$[INSERT RESPONSE FROM Q37]	$[INSERT RESPONSE FROM Q38]
Future : Probability expense is >$10,000	[INSERT RESPONSE FROM Q39]%	[INSERT RESPONSE FROM Q44]%	[INSERT RESPONSE FROM Q49]%
Future : Probability expense is >$50,000	[INSERT RESPONSE FROM Q40]%	[INSERT RESPONSE FROM Q45]%	[INSERT RESPONSE FROM Q50]%
Future : Probability expense is >$100,000	[INSERT RESPONSE FROM Q41]%	[INSERT RESPONSE FROM Q46]%	[INSERT RESPONSE FROM Q51]%
Future : Probability expense is >$500,000	[INSERT RESPONSE FROM Q42]%	[INSERT RESPONSE FROM Q47]%	[INSERT RESPONSE FROM Q52]%
Future : Probability expense is >$1,000,000	[INSERT RESPONSE FROM Q43]%	[INSERT RESPONSE FROM Q48]%	[INSERT RESPONSE FROM Q53]%

[PROGRAMMING NOTE: PRE-FILL IN WITH RESPONSES FROM QUESTION NUMBERS AS WRITTEN.   IF ANY OF THE QUESTIONS NECESSARY TO FILL IN THE TABLE WERE NOT ANSWERED, PLEASEFILL IN THE MISSING

CELLS WITH DASHES. .

FORMATTING NOTE: TABLE WITH FULL INNER AND OUTER BORDERS. BOLD ALL THE NUMBERS. NEW REVISIONS FROM RESPONDENTS HIGHLIGHTED IN RED

LOGIC NOTE: IF REVISED Q38> REVISED Q39 ANSWER, "Please enter a number that is less than or equal to the number directly above it in the column." SIMILAR FOR OTHER COMPARISONS (i.e., same logic holds changing QN>QN-1].

[BREAKPOINT SELF EXPENSE]

[PROGRAMMING – PLEASE DO NOT DISPLAY PREVIOUS FOR THE NEXT QUESTION]

[DISPLAY SCREEN J. DISPLAY ON NEW SCREEN]

We are now going to ask you about expenses that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** have made or may face regarding **[**"yourself"; IF QM=YES "**yourselves"]**.

54.   What is your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure, if any, over the **past three years** on assistance with **++Activities of Daily Living (ADL)++**? ADLs are defined as eating, dressing, walking across a room, or getting in or out of bed. Expenses associated with ADLs include private in home care, nursing home care, special travel arrangements, or home adaptation, but not non-ADL-related medical expenses.

Please include expenses you have paid only for you [and your SPOUSE].

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

55.   What is your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expenditure, if any, over the **past three years** on **++healthcare++**. Please include any health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending.

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

[If DOWNSTREAM =NO AND UPSTREAM=NO, go to DISPLAY SCREEN K2]

[DISPLAY SCREEN K. BREAK SCREEN]

You have completed the questions on past expenditures for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE]**.

The next series of questions will ask you about your expected payments in the next **++[HORIZON]++** years in the same categories of the previous questions.

[Go to Q56]

[DISPLAY SCREEN K2. BREAK SCREEN]

You have completed the questions on past expenditures for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE]**.   If you feel that there are still significant expenditures for you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE]** that you did not report in any of the previous categories, please use the back button and place them in the most appropriate category. The next series of questions will ask you about your expected payments in the next **++[HORIZON]++** years in the same categories introduced above for expenses over the past three years.

On a scale from 0% to 100%, where "0%" means that you think the event "surely won't happen" and "100%" means that you think the event "surely will happen," we will ask you to indicate the "percent chance" an event will happen. For example, no one can ever be sure about tomorrow's weather, but if you think that rain is very unlikely tomorrow, you might say that there is a 15% chance of rain. If you think there is a very good chance that it will rain tomorrow, you might say that there is an 85% chance of rain.

In these questions, we will ask you to respond by checking a box to indicate your best estimate of the percent chance an event will happen.

[PROG: DISPLAY PROBABILTY_SCALE HERE. NO ANSWER REQUIRED (STATIC DISPLAY).]

[Scale: 0%, 5%, 10%, 15%, 25%, 35%, 45%, 55%, 65%, 75%, 85%, 90%, 95%, 100%]

Press next when you are ready to continue.

56.   We are interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"**]** expected payments, if any, over the **++next [HORIZON] years++** on assistance with **++Activities of Daily Living (ADL)++.** We ask that you think of payments for private in home care, nursing home care, special travel arrangements, and home adaptations you may make, but not non-ADL-related medical expenses.

Please include expenses you may pay only for you [and your SPOUSE].

What is the percent chance that these expenses would total $10,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END SELF ADLS}. OTHERWISE, CONTINUE TO Q57]

57.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF ADLS}. OTHERWISE, CONTINUE TO Q58]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

58.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF ADLS}. OTHERWISE, CONTINUE TO Q59]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

59.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

 [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF ADLS}. OTHERWISE, CONTINUE TO Q60]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

60.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT END SELF ADLS]

61.   We are now interested in your **[PROG: IF QM=YES DISPLAY "and your SPOUSE's"]** total expected expenditure over the **next [HORIZON] years** on your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE's] ++healthcare++**. We would like you to think about health spending for any and all purposes, including medical insurance coverage, doctor's visits, hospital stays, drug purchases, surgery for any reason (including cosmetic), and any miscellaneous medical spending.

What is the percent chance that these expenses would total $10,000 or more over the **next [HORIZON] years**?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END SELF HEALTH}. OTHERWISE, CONTINUE TO Q62]

62.   What is the percent chance that these expenses would total $50,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF HEALTH}. OTHERWISE, CONTINUE TO Q63]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

63.   What is the percent chance that these expenses would total $100,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF HEALTH}. OTHERWISE, CONTINUE TO Q64]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

64.   What is the percent chance that these expenses would total $500,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END SELF HEALTH}. OTHERWISE, CONTINUE TO Q65]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

65.   What is the percent chance that these expenses would total $1,000,000 or more over the next **[HORIZON]** years?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT {END SELF HEALTH}]

[DISPLAY SCREEN L. New Screen that presents the following… Pull answers from previous part of survey]

The following table summarizes your reported past and future expected spending for you [IF QM=YES, "and your SPOUSE] in the given categories. If any of the information is inaccurate, please use the Previous Button below to make any updates. . Feel free to print the table for your own records **[PROG: "CLICK TO PRINT" button].** Once you review the information below, and click next, you will not be able to return to this section of the survey.

[HEADER: PAST AND FUTURE OWN EXPENSES]

	ADL Expenses	**Health Expenses**
Past 3 years ($)	$[INSERT RESPONSE FROM Q54]	$[INSERT RESPONSE FROM Q55]
Future : Probability expense is ≥$10,000	[INSERT RESPONSE FROM Q56]%	[INSERT RESPONSE FROM Q61]%
Future : Probability expense is ≥$50,000	[INSERT RESPONSE FROM Q57]%	[INSERT RESPONSE FROM Q62]%
Future : Probability expense is ≥$100,000	[INSERT RESPONSE FROM Q58]%	[INSERT RESPONSE FROM Q63]%
Future : Probability expense is ≥$500,000	[INSERT RESPONSE FROM Q59]%	[INSERT RESPONSE FROM Q64]%
Future : Probability expense is ≥$1,000,000	[INSERT RESPONSE FROM Q60]%	[INSERT RESPONSE FROM Q65]%

[PROGRAMMING NOTE: PRE-FILL IN WITH RESPONSES FROM QUESTION NUMBERS AS WRITTEN.   IF ANY OF THE QUESTIONS NECESSARY TO FILL IN THE TABLE WERE NOT ANSWERED, PLEASEFILL IN THE MISSING CELLS WITH DASHES. .

FORMATTING NOTE: TABLE WITH FULL INNER AND OUTER BORDERS. BOLD ALL THE NUMBERS. NEW REVISIONS FROM RESPONDENTS HIGHLIGHTED IN RED.

LOGIC NOTE: IF REVISED Q56 > REVISED Q55 ANSWER, "Please enter a number that is less than or equal to the number directly above it in the column." SIMILAR FOR OTHER COMPARISONS (i.e., same logic holds changing QN>QN-1].

[DISPLAY SCREEN M. DISPLAY ON NEW SCREEN]

You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

Section 3. Other intergenerational interactions

[NO PREVIOUS BUTTON]

66.   Have you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** in the past inherited money from your parents' or grandparents' estates?

Please select one.

Yes
No

[IF Q66=YES, CONTINUE TO Q67. IF Q66=NO OR BLANK, SKIP TO BREAKPOINT END PAST INHERITANCE]

67.   How much have you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** inherited in total?

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 1 – 100,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

 [BREAKPOINT END PAST INHERITANCE]

[IF UPSTREAM=NO, go to BREAKPOINT END UPSTREAM INHERITANCE. OTHERWISE, CONTINUE]

[DISPLAY SCREEN N. DISPLAY ON NEW SCREEN]

For the next question we would like you to think about the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit certain amounts of money from your **[REF_PREDECESSORS]**. For these questions, we are interested in the combined inheritance you may receive from all such estates in the **next [HORIZON] years**.

68.   Over the next **[HORIZON]** years, what is the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit more than $10,000 from your parents', grandparents', and any other estates?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END UPSTREAM INHERITANCE}. OTHERWISE, CONTINUE TO Q69]

69. Over the next **[HORIZON]** years, what is the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit more than $50,000 from your parents', grandparents', and any other estates?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END UPSTREAM INHERITANCE}. OTHERWISE, CONTINUE TO Q70]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

70. Over the next **[HORIZON]** years, what is the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit more than $100,000 from your parents', grandparents', and any other estates?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END UPSTREAM INHERITANCE}. OTHERWISE, CONTINUE TO Q71]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

71. Over the next **[HORIZON]** years, what is the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit more than $500,000 from your parents', grandparents', and any other estates?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END UPSTREAM INHERITANCE}. OTHERWISE, CONTINUE TO Q72]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

72.   Over the next **[HORIZON]** years, what is the percent chance that you **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE"]** will inherit more than $1,000,000 from your parents', grandparents', and any other estates?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

[BREAKPOINT END UPSTREAM INHERITANCE}

Now we would like to ask some questions about the costs and quality of long term care available to you.

73.   What do you believe a full year of care would cost in a **++typical++** private nursing home in your community?

Please enter the amount below.

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE $0 – 10,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

74.   Individuals in need of assistance with ADLs are often faced with a variety of options of differing cost and quality. What do you believe a full year of care would cost in a **++cheap++** private nursing home in your community?

Please enter the amount below.

Add [If ANSWER > Q73, "Please enter a response that is less than or equal to your estimate of ++typical++ private nursing home expense in your community."]

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE $0 – 10,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

75.   What do you believe a full year of care would cost in an **++expensive++** private nursing home in your community?

Please enter the amount below.

Add [If ANSWER < Q73, "Please enter a response that is greater than or equal to your estimate of ++typical++ private nursing home expense in your community."]

[DISPLAY BOX TO ENTER NUMERIC WITH "$" TO LEFT OF BOX. ALLOW RANGE 0 – 10,000,000. DISPLAY COMMAS AT THE THOUSAND MARKS IN ENTRY.]

76.   If you were ever to need long term care, what is the percent chance that a family member **[PROG: IF QM=YES DISPLAY** "other than your **SPOUSE"]** would be the main source of care on a daily basis?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

77. How would you evaluate the quality of public long term care relative to a typical private nursing home?

Please select one.

Much worse
Somewhat worse
About the same
Somewhat better
Much better

[DISPLAY SCREEN O. DISPLAY ON NEW SCREEN]

Now we would like to ask some questions about the stock market.

[PROG: Create EQUITY_SEQ=1,2 with 50/50 randomization]
[IF EQUITY_SEQ=1, GO TO EQUITY_SEQUENCE_1; OTHERWISE GO TO EQUITY_SEQUENCE_2]
Each respondent will only answer one of the equity sequences, with each respondent is randomly assigned to either section 1 or section 2. No respondent should ever answer both. Thus, the randomization is on the assignment is to one of the two sequences, not on the order. We need to make sure that we are saving which sequence each respondent receives however (in the survey this corresponds to saving variable EQUITY_SEQUENCE={1,2}).

[CHECKPOINT: EQUITY SEQUENCE 1]

78.   What do you think is the percent chance that the stock market will be higher in twelve months than it is today? Think of a stock market index such as the Dow Jones Industrial Average and do not adjust for inflation.

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

79.   And what do you think is the percent chance that it will be at least 20% higher in twelve months than it is today?

Add [If ANSWER > Q78, "Please enter a response that is less than or equal to you previous response or change your previous response."]

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

80.   Instead of probabilities, we are now interested in your expectation. By what percentage do you expect the stock market to increase or decrease in the next twelve months?

Please enter a positive number for increase and negative number for decrease.

[DISPLAY NUMERIC BOX WITH "%" SIGN TO THE RIGHT OF BOX. ALLOW RANGE -100 TO 100]

[IF EQUITY_SEQ=1, GO TO BREAKPOINT END EQUITY]

[CHECKPOINT EQUITY_SEQUENCE_2]

81.   By what percentage do you expect the stock market to increase or decrease in the next twelve months? Think of a stock market index such as the Dow Jones Industrial Average and do not adjust for inflation.

Please enter a positive number for increase and negative number for decrease.

[DISPLAY NUMERIC BOX WITH "%" SIGN TO THE RIGHT OF BOX. ALLOW RANGE -100 TO 100]

82.   And what do you think is the percent chance that the stock market will be higher in twelve months than it is today?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

83.   What do you think is the percent chance that it will be at least 20% higher in twelve months than it is today?

Add [If ANSWER > Q82, "Please enter a response that is less than or equal to you previous response or change your previous response."]

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[BREAKPOINT END EQUITY]

[DISPLAY SCREEN P. DISPLAY ON NEW SCREEN]

You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

[BREAKPOINT BJKS BEGIN]

Section 4. Standard BJKS

[NO PREVIOUS BUTTON]

84.   Now we would like to ask another kind of question. Suppose that you unexpectedly inherited **++one million dollars++** from a distant relative. You are immediately faced with the opportunity to take a one-time risky, but possibly rewarding investment option that has a **++50 percent++** chance of doubling the money to **++two million dollars++** within a month and a **++50 percent++** chance of reducing the money by one-third, to **++667 thousand dollars++**, within a month. Would you take the risky investment option or not?

Please select one.

Yes
No

[IF 'YES' IN Q84, CONTINUE TO BREAKPOINT BJKS 2. IF 'NO' IN Q84, SKIP TO BREAKPOINT BJKS 4. IF BLANK IN Q84, (DEFINE RA_LB=0; RA_UB=100) AND GO TO BJKS END]

[BREAKPOINT BJKS 2]
85.   Suppose that the chances were **++50 percent++** that the risky investment option would double the money to **++two million dollars++** and **++50 percent++** that it would cut it in half, to **++500 thousand dollars++**. Would you take the risky investment option or not?

Please select one.

Yes
No

[IF 'YES' IN Q85, CONTINUE TO BREAKPOINT BJKS 3. IF 'NO' IN Q85, (DEFINE RA_LB=33; RA_UB=50) AND GO TO BJKS END. IF BLANK IN Q85, (DEFINE RA_LB=33; RA_UB=100) AND GO TO BJKS END]

[BREAKPOINT BJKS 3]

86. Suppose the chances were **++50 percent++** that the risky investment option would double your money to **++two million dollars++** and **++50 percent++** that it would reduce it by seventy-five percent, to **++250 thousand dollars++**. Would you take the risky investment option or not?

Please select one.

Yes

No

[IF 'YES' IN Q86, (DEFINE RA_LB=75; RA_UB=100) AND GO TO BJKS END. IF 'NO' IN Q86, (DEFINE RA_LB=50; RA_UB=75) AND GO TO BJKS END. IF BLANK IN Q86, (DEFINE RA_LB=50; RA_UB=100) AND GO TO BJKS END]

[BREAKPOINT BJKS 4]
87. Suppose that the chances were **++50 percent++** that the risky investment option would double the money to **++two million dollars++** and **++50 percent++** that it would cut it by twenty percent, to **++800 thousand dollars++**. Would you take the risky investment option or not?

Please select one.

Yes
No

[IF 'YES' IN Q87, (DEFINE RA_LB=20; RA_UB=33) AND GO TO BJKS END. IF 'NO' IN Q87, CONTINUE TO BREAKPOINT BJKS 5. IF BLANK IN Q87, (DEFINE RA_LB=0; RA_UB=33) AND GO TO BJKS END]

[BREAKPOINT BJKS 5]
88. Suppose the chances were **++50 percent++** that the risky investment option would double your money to **++two million dollars++** and **++50 percent++** that it would reduce it by ten percent, to **++900 thousand dollars**.++ Would you take the risky investment option or not?

Please select one.

Yes
No

[IF 'YES' IN Q88, (DEFINE RA_LB=10; RA_UB=20) AND GO TO BJKS END. IF 'NO' IN Q88, (DEFINE RA_LB=0; RA_UB=10) AND GO TO BJKS END. IF BLANK IN Q88, (DEFINE RA_LB=0; RA_UB=20) AND GO TO BJKS END]

[BREAKPOINT BJKS END]

[DISPLAY SCREEN Q. DISPLAY ON NEW SCREEN]

You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

[BREAKPOINT TWO_THIRDS SURVEY]
[NO PREVIOUS BUTTON]

[DISPLAY SCREEN R. DISPLAY ON NEW SCREEN]

You have now finished roughly two-thirds of the survey.. We realize you have committed a substantial amount of time at this point, so we ask that you please take the opportunity now to take a break, to perhaps stretch/get something to drink, and return in a few moments to complete the remainder of this survey. If it is safe to do so, please leave the browser window open. If the browser is left open for too long and your survey times out, simply click on the survey link contained in the email invitation that you received to resume from this point.

Section 5: Self consumption vs. Family consumption

[IF DOWNSTREAM=NO, Go to BREAKPOINT LOSS AVERSION 1. OTHERWISE, CONTINUE TO DISPLAY SCREEN SSQ INTRO 1.]

[PROGRAMMING NOTE: IN THIS SECTION, IMPOSE MINIMUM INCREMENT IN ALL SLIDERS AS $500.]

[DISPLAY SCREEN SSQ INTRO 1]
We are now interested in the tradeoffs you **[IF QM=Yes, "and your SPOUSE"]** face between spending for you **[IF QM=Yes, "and your SPOUSE"]** and spending for or transferring money to your **[REF_DESCENDANTS]**.

We will ask you to imagine a situation and describe the rules that apply. We will ask you questions about the situation. We will then ask you about choices that you would make. Even if it is hard to imagine yourself in this situation, please try your best. Finally we will ask you how changes in the situation affect your choices.

Q_FC_1:

We are now going to ask about a situation where you must make a division between money that you will have available to spend for yourself **[IF QM=YES "and your SPOUSE]** and ++**an end of life bequest++** for your **[REF_DESCENDANTS]**.

> **DEFINE VARIABLES**
> **FC_AGE=max(85, AGE+10)**
> **FC_AGE_SP=FC_AGE+(AGE_SPOUSE-AGE)**

[PROG: IF QM = NO, DISPLAY THIS TEXT: Suppose that you are ++**[FC_AGE]++** and ++ **have exactly one year to live++**. Further suppose that during next year you will be in good health, live alone, rent your home, and pay all your own bills

[PROG: IF QM = YES, DISPLAY THIS TEXT: Suppose that you and your spouse are ++**[FC_AGE]++** and **[FC_AGE_SP]** years old respectively. Both of you ++**have exactly one year to live++**. Further suppose that during next year you will both be in good health, live together, rent your home, and pay all your own bills.

Suppose that your **[REF_DESCENDANTS]** are also [**FC_AGE-Age]** years older than they are now. Furthermore, suppose that the economic status and well-being of your **[REF_DESCENDANTS]** is just as you expect it to be [**FC_AGE-Age**] years from now. In other words, no unexpected events have affected your **[REF_DESCENDANTS]**'s health, wealth, family structure, or income.

You have ++**$500,000++** for the next year and must split the money into two plans, Plan A and Plan B. This is the only money that you **[IF QM=YES "and your SPOUSE"]** have available. You must choose between two plans, one of which permits you **[IF QM=YES "and your SPOUSE"]** to spend for **[IF QM=NO "yourself"] [IF QM=YES 'yourselves']** during the next year and the other provides a bequest for your **[REF_DESCENDANTS]**.

- Plan A is reserved for your **[IF QM=YES "and your SPOUSE's"]** spending. From Plan A, you **[IF QM=YES "and your SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan A cannot be spent for your **[IF QM=YES "and your SPOUSE's"] [REF_DESCENDANTS]**.
- Plan B is an irrevocable bequest for your **[REF_DESCENDANTS]** that becomes available to them at the end of the year.

Here are the rules for this scenario.

- You have no money other than the $500,000.
- Other than Plan A, you have no other money available to spend for you **[IF QM=YES, "**and your **SPOUSE"].**
- Other than Plan B you have no other way to bequeath or transfer money to your **[REF_DESCENDANTS]**.
- Once you make your choice of plans, you cannot change how you split the money.
- Any money in Plan A that you do not spend cannot be given away or left as a bequest.
- During the next year you are prohibited from spending any money for or giving money to your **[REF_DESCENDANTS]**.
- Any money put in Plan A cannot be spent for anyone besides you.
- Any money in Plan B cannot be accessed by anyone until your **[IF QM=YES "**and your **SPOUSE**'s**"]** death at the end of next year.
- Neither Plan A nor B is subject to income or estate tax.
- Prices are the same as they are today.
- You **[IF QM=YES "**and your **SPOUSE"]** have full insurance that covers medical expenses including hospital, doctor, and drugs.

For research purposes, it is important to verify your understanding. We will now ask you a series of questions (each question no more than **N_COMPREHENSION_TEST** times). At the end we will give you the correct information for any questions which you haven't answered correctly just to make sure that everything is clear.

[Initialize Variables
Q_FC_1a =0;
Q_FC_1b =0;
Q_FC_1c =0;
Q_FC_1d =0;
Q_FC_1e=0;

Define texts:
- **Q_FC_1a_Correct_Answer = "Only as a bequest."**
- **Q_FC_1b_Correct_Answer = "No, you will live for exactly one year. No more, no less."**
- **Q_FC_1c_Correct_Answer = "No, you do not have money aside from what is in Plan A.**
- **Q_FC_1d_Correct_Answer = "No, you will not have to spend money on medical bills next year.**
- **Q_FC_1e_Correct_Answer= "All of you will be [FC_AGE-age] years older."**

[In the below section we are asking the same questions on repeat until they get all questions right or have tried all questions N_COMPREHENSION_TEST times. We only ask questions that have not

been answered correctly. We would like to record the iteration on which they answered each question correctly. The correct answer is the unbolded text below, If they fail to answer a question correctly. Once they get to the bottom of the loop, a message is displayed and they are then re-asked the questions in sequence (if they missed one and haven't exhausted their tries), go to the next question (if they answered all correct OR have exhausted all of their tries at this question). We can work with the data whether variables are stored as dummies (i.e., a 1 in Q_FC_1a_2 if they answered Q_FC_1a right their second try) or if Q_FC_1a=1(2) (i.e., they answered Q_FC_1a right on the first (second) try). We have a preference toward the latter, but if defining variables in this way is too hard then we can deal with the other option.]

For i=1:2{
[If i>= 2, then display [DISPLAY SCREEN Q_FC_1] in its entirety as its own slide before continuing on with the loop]
[IF Q_FC_1a>0 SKIP TO LOGIC BEFORE Q_FC_1b]

Q_FC_1a
In the hypothetical scenario, money in Plan B is available

Please select one.

Only as a bequest
Only for spending in the next 12 months
Both as a bequest and to spend in the next 12 months
Neither as a bequest nor to spend in the next 12 months

[IF SELECTS "Only as a bequest." set Q_FC_1a=i]
[IF Q_FC_1b>0 SKIP TO LOGIC BEFORE Q_FC_1c]

Q_FC_1b
In the hypothetical scenario, is it possible that you will live more or less than 12 months?

Please select one.

Yes, it is possible that you will live beyond the end of this year.
Yes, you may pass away at some point during the year before 12 months are complete.
No, you will live for exactly one year. No more, no less.

[IF SELECTS "No, you will live for exactly one year. No more, no less." set Q_FC_1b=i]
[IF Q_FC_1c>0 SKIP TO LOGIC BEFORE Q_FC_1d]

Q_FC_1c
In the hypothetical scenario, if you want to buy anything during the next year, do you have money aside from what is in Plan A?

Please select one.

Yes
No

[IF SELECTS "No", set Q_FC_1c=i]
[IF Q_FC_1d>0 SKIP TO LOGIC BEFORE Q_FC_1e]

Q_FC_1d
In the hypothetical scenario, will you have to spend money on medical bills next year?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_FC_1c=i]
[IF Q_FC_1e>0 SKIP TO LOGIC BEFORE Q_FC_1f]

Q_FC_1e
In the hypothetical scenario, how old will you **[PROG: IF QM = YES DISPLAY "and your SPOUSE"]** and your [REF_DESCENDANTS] be?

Please select one.

All of you will be **[FC_AGE-age]** years older.
[PROG: Show if QM=YES]
Only you will be **[FC_AGE-age]** years older, **[PROG: IF QM = YES DISPLAY "your SPOUSE and"]** your **[REF_DESCENDANTS]** will remain at the age they are now.
Only you **[PROG: IF QM = YES DISPLAY "and your SPOUSE]** will be **[FC_AGE-age]** years older, your **[REF_DESCENDANTS]** will remain at the age they are now.

[IF SELECTS "All of you will be [FC_AGE-age] years older.", set Q_FC_1e=i]

Q_FC_1_End
• **If i< 2 and min(Q_FC_1a, Q_FC_1b, Q_FC_1c, Q_FC_1d, Q_FC_1e)>0, then**
1) **Display**

"You've correctly answered all of the questions. Thank you for verifying your understanding."
2)   Go to Q_FC_2

•   **If i< 2 and min(Q_FC_1a, Q_FC_1b, Q_FC_1c, Q_FC_1d, Q_FC_1e)==0 then**
1)   Define variable CUM_CORRECT= count((Q_FC_1a,Q_FC_1b,Q_FC_1c, Q_FC_1d, Q_FC_1e)>0)
2)   Display
"You've correctly answered **CUM_CORRECT** questions so far. Please try the remaining questions again."
3)   Go to top of loop over i - back to logic in front of Q_FC_1a

•   **If i= 2 and min(Q_FC_1a,Q_FC_1b,Q_FC_1c, Q_FC_1d, Q_FC_1e)>0, then**
1)   Display
"You've correctly answered all of the questions. Thank you for verifying your understanding."
2)   Go to Q_FC_2

•   **If i= 2 and min(Q_FC_1a,Q_FC_1b,Q_FC_1c, Q_FC_1d, Q_FC_1e)==0**
1)   Display
"You missed at least one of the questions. Please note:"
IF Q_FC_1a = 0, DISPLAY Q_FC_1a_Correct_Answer
IF Q_FC_1b = 0, DISPLAY Q_FC_1b_Correct_Answer
IF Q_FC_1c = 0, DISPLAY Q_FC_1c_Correct_Answer
IF Q_FC_1c = 0, DISPLAY Q_FC_1d_Correct_Answer
IF Q_FC_1c = 0, DISPLAY Q_FC_1e_Correct_Answer

2)   go to Q_FC_2
END LOOP]

Q_FC_2
Again, you have ++**$500,000++** to divide between the two plans.

•   Plan A is reserved for your **[IF QM=YES "and your SPOUSE's"]** spending. From Plan A, you **[IF QM=YES "and your SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan A cannot be spent for your **[IF QM=YES "and your SPOUSE's"] [REF_DESCENDANTS]**.
•   Plan B is an irrevocable bequest for your **[REF_DESCENDANTS]** that becomes available to them at the end of the year.

We now would like you to divide **$500,000** between the two plans.

Please make your decision on splitting money into Plan A and Plan B by clicking on the scale below. To put more money in Plan A, move the slider to the left. To put more money in Plan B, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for yourself and bequeath to your **[REF_DESCENDANTS]**.   When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan A \\
$**X** \\
You will have this much money to spend for **[IF QM=NO** "yourself"**]**" **[IF QM=YES** "you and your **SPOUSE**"**]**

[UNDERNEATH SLIDER on RHS DISPLAY:

"Plan B \\
$**(500,000- X)** \\
This much money will be bequeathed to your **[REF_DESCENDANTS]**."**]**

Q_FC_3

Think again about the scenario in the previous question. But suppose now you have **$800,000** to divide between the two plans.

- Plan A is reserved for your **[IF QM=YES "**and your **SPOUSE**'s"**]** spending. From Plan A, you **[IF QM=YES "**and your **SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan A cannot be spent for your **[IF QM=YES "**and your **SPOUSE**'s"**] [REF_DESCENDANTS]**.
- Plan B is an irrevocable bequest for your **[REF_DESCENDANTS]** that becomes available to them at the end of the year.

We now would like you to divide **$800,000** between the two plans.

Please make your decision on splitting money into Plan A and Plan B by clicking on the scale below. To put more money in Plan A, move the slider to the left. To put more money in Plan B, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for yourself and bequeath to your **[REF_DESCENDANTS]**. When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan A \\
$**X** \\
You will have this much money to spend for **[IF QM=NO "**yourself**"]" [IF QM=YES "**you and your **SPOUSE"]**

[UNDERNEATH SLIDER on RHS DISPLAY:

"Plan B \\
$**(800,000- X)** \\
This much money will be bequeathed to your **[REF_DESCENDANTS]**."]

Q_FC_4:

Think again about the scenario in the previous question. But suppose now, you have **$150,000** to divide between two financial plans for the next year.

- Plan A is reserved for your **[IF QM=YES "**and your **SPOUSE**'s"]** spending. From Plan A, you **[IF QM=YES "**and your **SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan A cannot be spent for your **[IF QM=YES "**and your **SPOUSE**'s"] [REF_DESCENDANTS]**.
- Plan B is an irrevocable bequest for your **[REF_DESCENDANTS]** that becomes available to them at the end of the year.

We now would like you to divide **$150,000** between the two plans.

Please make your decision on splitting money into Plan A and Plan B by clicking on the scale below. To put more money in Plan A, move the slider to the left. To put more money in Plan B, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for yourself and bequeath to your **[REF_DESCENDANTS]**. When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan A \\
$**X** \\
You will have this much money to spend for **[IF QM=NO "**yourself**"]" [IF QM=YES "**you and your **SPOUSE"]**

[UNDERNEATH SLIDER on RHS DISPLAY:

"Plan B \\
$**(150,000- X)** \\

This much money will be bequeathed to your **[REF_DESCENDANTS]**.”]
[DISPLAY SCREEN FAM_CONSUM 1]

In the previous questions we asked you about your decisions near the end of your life. In the next questions we are interested in decisions you make now.

In this situation, we will ask you to split money between spending for you **[IF QM=YES, “**and your **SPOUSE]** vs. spending for and transferring money to your **[REF_DESCENDANTS]** during the **++next year++.** This scenario will repeat year after year for the rest of your life. At the end of your life you will have a bequest opportunity of the same type as the previous scenario.

Q_FC_5:

Please consider a situation where you **[IF QM=YES, “**and your **SPOUSE,”]** are the same age as today. Suppose your **[IF QM=YES, “**and your **SPOUSE**’s,**“]** **[REF_DESCENDANTS]** are the same age as they are today and have their current economic status.

You **[PROG: IF QM = YES DISPLAY “**and your **SPOUSE”]** have **++$100,000++** for the next year and must split the money into two plans, Plan C and Plan D. This $100,000 is the only money which you **[PROG: IF QM = YES DISPLAY “**and your **SPOUSE”]** have available to you during the next year. You must finance everything during the next year from the money you put in Plan C and Plan D.

- Plan C is reserved for your **[IF QM=YES “**and your **SPOUSE**’s**”]** spending. From Plan C, you **[IF QM=YES “**and your **SPOUSE”]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan C cannot be spent for your **[IF QM=YES “**and your **SPOUSE**’s**”] [REF_DESCENDANTS]**.
- Plan D is reserved for spending for or transferring to your **[PROG: IF QM = YES DISPLAY “**and/or your **SPOUSE**’s**”] [REF_DESCENDANTS]**. From Plan D you **[PROG: IF QM = YES DISPLAY “**and your **SPOUSE”]** are free to spend for or transfer money to your **[REF_DESCENDANTS]** as you see fit, including paying education, medical, and other expenses, as well as giving gifts and transfers. Money in Plan D must be either spent for or transferred to your **[PROG: IF QM = YES DISPLAY “**and your **SPOUSE**’s**”] [REF_DESCENDANTS]** within the next year.

Over the course of the next year, you **[PROG: IF QM = YES DISPLAY “**and your **SPOUSE”]** are free to disperse the money as you see fit, and don’t have to decide now how to spend from these two plans.

Here are the rules for this scenario.

- You have no money other than the $100,000.
- Other than Plan C, you have no other money available to spend for you **[IF QM=YES, "**and your **SPOUSE"]** during the next year.
- Other than Plan D, you have no other money available to spend for or transfer to your **[REF_DESCENDANTS]** during the next year.
- Once you make your choice, you cannot change how you split the money between plans.
- Any money in Plan C that you do not spend cannot be given away or left as a future bequest.
- Any money in Plan D that you do not spend for or transfer to your **[REF_DESCENDANTS]** during the next year is lost.
- Neither Plan C nor D is subject to income, estate, or gift tax.
- You **[PROG: IF QM = YES DISPLAY "**and your **SPOUSE"]** will be in good health for the next year.
- You **[IF QM=YES "**and your **SPOUSE"]** have full insurance that covers medical expenses including hospital, doctor, and drugs.
- Your **[REF_DESCENDANTS]** are subject to whatever expenses, both ordinary and extraordinary, that they actually face this year.
- At the end of the year, you will be given a new **++$100,000++** and face the same decision again. In this new decision your **[REF_DESCENDANTS]** will face whatever expenses, both ordinary and extraordinary, that you currently anticipate for these ensuing years. This decision process will continue until the last year of your life.
- In the last year of your life, suppose you will have a similar opportunity as in the previous scenario, to make a decision of allocating **++$500,000++** between your **[PROG: IF QM = YES DISPLAY "**and your **SPOUSE's"]** expenses and a bequest to your **[REF_DESCENDANTS]**.

Again for research purposes, it is important to verify your understanding. We will now ask you a series of questions (each question no more than **N_COMPREHENSION_TEST** times). At the end we will give you the correct information for any questions that you haven't answered correctly just to make sure that everything is clear.

[Initialize Variables
Q_FC_5a =0;
Q_FC_5b =0;
Q_FC_5c =0;
Q_FC_5d =0;
Q_FC_5e =0;
Q_FC_5f =0;
Q_FC_5g =0;
Q_FC_5h =0;

Define texts:

- **Q_FC_5a_Correct_Answer = "You [PROG: IF QM = YES DISPLAY "and your SPOUSE"] can spend a spend a maximum of $100,000 for the next year."• Q_FC_5b_Correct_Answer = "If you choose $75,000 in plan C and $25,000 in plan D, your [PROG: IF QM = YES DISPLAY "and your SPOUSE's"] [REF_DESCENDANTS} will get $25,000 from you to spend for the next year.**
- **Q_FC_5c_Correct_Answer = "No, you [PROG: IF QM= YES DISPLAY "and your SPOUSE] will not have to spend money on medical expenses during the next year."**
- **Q_FC_5d_Correct_Answer = "No, money left at the end of next year in either plan C or plan D is lost."**
- **Q_FC_5e_Correct_Answer = "On education expenses, medical expenses, other expenses for special occasions such as wedding of, or gifts / transfers to [REF_DESCENDANTS].**
"
- **Q_FC_5f_Correct_Answer = "You [PROG: IF QM= YES DISPLAY "and your SPOUSE] have the right on all but the monetary transfers."**
- **Q_FC_5g_Correct_Answer = "You will receive a new $100,000 and be given the exact same choice as today."**
- **Q_FC_5h_Correct_Answer = "Yes, you will have the option of allocating $500,000 between your own expenses and a bequest to your [REF_DESCENDANTS]."**

[In the below section we are asking the same questions on repeat until they get all questions right or have tried all questions N_COMPREHENSION_TEST times. We only ask questions that have not been answered correctly. We would like to record the iteration on which they answered each question correctly. The correct answer is the un-bolded text below, If they fail to answer a question correctly. Once they get to the bottom of the loop, a message is displayed and they are then re-asked the questions in sequence (if they missed one and haven't exhausted their tries), go to the next question (if they answered all correct OR have exhausted all of their tries at this question). We can work with the data whether variables are stored as dummies (i.e., a 1 in Q_FC_5a_2 if they answered Q_FC_5a right their second try) or if Q_FC_5a=1(2) (i.e., they answered Q_FC_5a right on the first (second) try). We have a preference toward the latter, but if defining variables in this way is too hard then we can deal with the other option.]

For i=1:2{
[If i>= 2, then display [DISPLAY SCREEN Q_FC_5] in its entirety as its own slide before continuing on with the loop]
[IF Q_FC_5a>0 SKIP TO LOGIC BEFORE Q_FC_5b]

Q_FC_5a
In the hypothetical scenario, if you put $100,000 in Plan C and $0 in Plan D, how much can you **[PROG: IF QM = YES DISPLAY "and your SPOUSE"]** spend at maximum for the next year?

Please select one.

$0
$50,000
$100,000
None of above

[IF SELECTS "$100,000", set Q_FC_5a=i]
[IF Q_FC_5b>0 SKIP TO LOGIC BEFORE Q_FC_5c]

Q_FC_5b
In the hypothetical scenario, if you choose $75,000 in Plan C and $25,000 in Plan D, how much will you and your **[PROG: IF QM = YES DISPLAY "and your SPOUSE"]** have available for the next year to spend on or transfer to your **[PROG: IF QM = YES DISPLAY "and your SPOUSE's"]** [REF_DESCENDANTS]?

Please select one.

$0
$75,000
$25,000
None of above

[IF SELECTS "$25,000", set Q_FC_5b=i]
[IF Q_FC_5c>0 SKIP TO LOGIC BEFORE Q_FC_5d]

Q_FC_5c
In the hypothetical scenario, will you **[IF QM=YES "and your spouse"]** have to spend money on medical bills next year?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_FC_5c=i]
[IF Q_FC_5d>0 SKIP TO LOGIC BEFORE Q_FC_5e]

Q_FC_5d

In the hypothetical scenario, if there is money left at the end of next year in either Plan C or Plan D, will you or your **[PROG: IF QM = YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]** be able to use it after the end of next year or leave it for someone else?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_FC_5d=i]
[IF Q_FC_5e>0 SKIP TO LOGIC BEFORE Q_FC_5f]

Q_FC_5e
In the hypothetical scenario, on what things can you **[PROG: IF QM = YES DISPLAY "**and your **SPOUSE"]** spend the money in Plan D during the next year?

Please select one.

On education expenses of **[REF_DESCENDANTS]** only.
On medical expenses of **[REF_DESCENDANTS]** only.
On other expenses for special occasions such as wedding of **[REF_DESCENDANTS]** only.
Gifts or transfers only.
All of above categories.

[IF SELECTS "All of above.", set Q_FC_5e=i]
[IF Q_FC_5f>0 SKIP TO LOGIC BEFORE Q_FC_5g]

Q_FC_5f
Who has the right to decide how to spend money out of Plan D?

Please select one.

You **[PROG: IF QM = YES "**and your **SPOUSE"].**
Your **[PROG: IF QM = YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS].**
You **[PROG: IF QM= YES DISPLAY "**and your **SPOUSE]** have the right on all but the monetary transfers.
An impartial third party.
Someone else.

[IF SELECTS "You [PROG: IF QM= YES DISPLAY "and your SPOUSE] have the right on all but the monetary transfers.", set Q_FC_5f = i]

[IF Q_FC_5g>0 SKIP TO LOGIC BEFORE Q_FC_5h]

Q_FC_5g
At the end of the next year:

Please select one.

You will have whatever money you saved from before.
You will receive a new $100,000 to save in the same plan you chose before.
You will receive a new $100,000 and be given the exact same choice as today.

[IF SELECTS "You will receive a new $100,000 and be given the exact same choice as today.", set Q_FC_5g=i]
[IF Q_FC_5h>0 SKIP TO Q_FC_5_End]

Q_FC_5h
At the end of your life, do you have a chance of leaving a bequest?

Please select one.

No.
Yes, you will have the option of allocating $500,000 between your own expenses and a bequest to your **[REF_DESCENDANTS]**.
Yes, will have the option of allocating $100,000 between your own expenses and a bequest to your **[REF_DESCENDANTS]**.

[IF SELECTS "Yes, you will have the option of allocating $500,000 between your own expenses and a bequest to your [REF_DESCENDANTS]." set Q_FC_5h=i]

Q_FC_5_End

• **If i< 2 and min(Q_FC_5a, Q_FC_5b, Q_FC_5c, Q_FC_5d, Q_FC_5e,Q_FC_5d,Q_FC_5e,Q_FC_5f, Q_FC_5g, Q_FC_5h)>0, then**
1) Display
"You've correctly answered all of the questions. Thank you for verifying your understanding."
2) Go to Q_FC_5

- **If i< 2 and min(Q_FC_5a, Q_FC_5b, Q_FC_5c, Q_FC_5d, Q_FC_5e,Q_FC_5d,Q_FC_5e,Q_FC_5f, Q_FC_5g, Q_FC_5h)==0 then**
1) **Define variable CUM_CORRECT= count((Q_FC_5a,Q_FC_5b,Q_FC_5c,Q_FC_5d,Q_FC_5e,Q_FC_5f, Q_FC_5g, Q_FC_5h)>0)**
2) **Display**
"You've correctly answered **CUM_CORRECT** questions so far. Please try the remaining questions again."
3) **Go to top of loop over i - back to logic in front of Q_FC_5a**

- **If i= 2 and min(Q_FC_5a,Q_FC_5b,Q_FC_5c,Q_FC_5d,Q_FC_5e,Q_FC_5f, Q_FC_5g, Q_FC_5h)>0, then**
1) **Display**
"You've correctly answered all of the questions. Thank you for verifying your understanding."
2) **Go to Q_FC_5**

- **If i= 2 and min(Q_FC_5a,Q_FC_5b,Q_FC_5c,Q_FC_5d,Q_FC_5e,Q_FC_5f, Q_FC_1g, Q_FC_5h)==0**
1) **Display**
"You missed at least one of the questions. Please note:"
IF Q_FC_5a = 0, DISPLAY Q_FC_5a_Correct_Answer
IF Q_FC_5b = 0, DISPLAY Q_FC_5b_Correct_Answer
IF Q_FC_5c = 0, DISPLAY Q_FC_5c_Correct_Answer
IF Q_FC_5d = 0, DISPLAY Q_FC_5d_Correct_Answer
IF Q_FC_5e = 0, DISPLAY Q_FC_5e_Correct_Answer
IF Q_FC_5f = 0, DISPLAY Q_FC_5f_Correct_Answer
IF Q_FC_5g = 0, DISPLAY Q_FC_5g_Correct_Answer
IF Q_FC_5h = 0, DISPLAY Q_FC_5h_Correct_Answer

2) **go to Q_FC_6**
END LOOP]

Q_FC_6
Again, you have **$100,000** to divide between the two plans.

- Plan C is reserved for your **[IF QM=YES "and your SPOUSE's"]** spending. From Plan C, you **[IF QM=YES "and your SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan C cannot be spent for your **[IF QM=YES "and your SPOUSE's"] [REF_DESCENDANTS]**.
- Plan D is reserved for spending for or transferring to your **[PROG: IF QM = YES DISPLAY "and/or your SPOUSE's"] [REF_DESCENDANTS]**.

From Plan D you **[PROG: IF QM = YES DISPLAY "**and your **SPOUSE"]** are free to spend for or transfer money to your **[REF_DESCENDANTS]** as you see fit, including paying education, medical, and other expenses, as well as giving gifts and transfers. Money in Plan D must be either spent for or transferred to your **[REF_DESCENDANTS]** within the next year.

We now would like you to divide **$100,000** between the two plans.

Please make your decision on splitting money into Plan C and Plan D by clicking on the scale below. To put more money in Plan C, move the slider to the left. To put more money in Plan D, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for **[PROG: IF QM = NO DISPLAY "**yourself"**; IF QM = YES DISPLAY "**yourselves"]** and your **[PROG: IF QM = YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]**. When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan C \\
$**X** \\
You will have this much money to spend for you **[IF QM=YES "**and your **SPOUSE"]**

[UNDERNEATH SLIDER on RHS DISPLAY:
 "Plan D\\
$**(100,000- X)** \\
This much money will be available to spend for or transfer to your **[PROG: IF QM = YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS].")]**

Q_FC_7
Think again about the scenario in the previous question. But suppose now, you have **++$150,000++** to divide between two financial plans for the next year.

- Plan C is reserved for your **[IF QM=YES "**and your **SPOUSE**'s"]** spending. From Plan C, you **[IF QM=YES "**and your **SPOUSE"]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan C cannot be spent for your **[IF QM=YES "**and your **SPOUSE**'s"] [REF_DESCENDANTS]**.
- Plan D is reserved for spending for or transferring to your **[PROG: IF QM = YES DISPLAY "**and/or your **SPOUSE**'s"] [REF_DESCENDANTS]**. From Plan D you **[PROG: IF QM = YES DISPLAY "**and your **SPOUSE"]** are free to spend for or transfer money to your **[REF_DESCENDANTS]** as you see fit, including paying education, medical, and other expenses, as

well as giving gifts and transfers. Money in Plan D must be either spent for or transferred to your **[REF_DESCENDANTS]** within the next year.

We now would like you to divide **++$150,000++** between the two plans.

Please make your decision on splitting money into Plan C and Plan D by clicking on the scale below. To put more money in Plan C, move the slider to the left. To put more money in Plan D, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for **[PROG: IF QM = NO DISPLAY** "yourself"**; IF QM = YES DISPLAY** "yourselves"**]** and your **[PROG: IF QM = YES DISPLAY** "and/or your **SPOUSE**'s"**] [REF_DESCENDANTS]**. When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan C \\
$**X** \\
You will have this much money to spend for **[PROG: IF QM = NO DISPLAY** "yourself"**; IF QM = YES DISPLAY** "yourselves"**]."]**

[UNDERNEATH SLIDER on RHS DISPLAY:
 "Plan D\\
$**(150,000- X)** \\
This much money will be available to spend for or transfer to your **[PROG: IF QM = YES DISPLAY** "and/or your **SPOUSE**'s"**] [REF_DESCENDANTS].”]**

Q_FC_8:
Think again about the scenario in the previous question. But suppose now, you have **$75,000** to divide between two financial plans for the next year.

- Plan C is reserved for your **[IF QM=YES** "and your **SPOUSE**'s"**]** spending. From Plan C, you **[IF QM=YES** "and your **SPOUSE**"**]** will need to pay all expenses, bills, wants, needs, and discretionary purchases during the next year. Money in Plan C cannot be spent for your **[IF QM=YES** "and your **SPOUSE**'s"**] [REF_DESCENDANTS]**.
- Plan D is reserved for spending for or transferring to your **[PROG: IF QM = YES DISPLAY** "and/or your **SPOUSE**'s"**] [REF_DESCENDANTS]**. From Plan D you **[PROG: IF QM = YES DISPLAY** "and your **SPOUSE**"**]** are free to spend for or transfer money to your **[REF_DESCENDANTS]** as you see fit, including paying education, medical, and other expenses, as well as giving gifts and transfers. Money in Plan D must be either spent for or transferred to your **[REF_DESCENDANTS]** within the next year.

We now would like you to divide **$75,000** between the two plans.

Please make your decision on splitting money into Plan C and Plan D by clicking on the scale below. To put more money in Plan C, move the slider to the left. To put more money in Plan D, move the slider to the right. The numbers in the box will change as you move the slider to let you know how much you will have to spend for **[PROG: IF QM = NO DISPLAY** "yourself"**; IF QM = YES DISPLAY** "yourselves"**]** and your **[PROG: IF QM = YES DISPLAY** "and/or your **SPOUSE**'s"**] [REF_DESCENDANTS]**. When you are happy with your selection, hit next.

[UNDERNEATH SLIDER on LHS DISPLAY:
"Plan C \\
$**X** \\
You will have this much money to spend for [**PROG: IF QM = NO DISPLAY** "yourself"**; IF QM = YES DISPLAY** "yourselves"**].**"**]**

[UNDERNEATH SLIDER on RHS DISPLAY:
 "Plan D\\
$**(75,000- X)** \\
This much money will be available to spend for or transfer to your **[PROG: IF QM = YES DISPLAY** "and/or your **SPOUSE**'s"**] [REF_DESCENDANTS].**"**]**

[DISPLAY SCREEN T. DISPLAY ON NEW SCREEN]
You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

[BREAKPOINT LOSS AVERSION 1]
[NO PREVIOUS BUTTON]

We are now interested in your attitude to financial risk. As before, suppose
- You are 80 years old, live alone, rent your home, and pay all your own bills
- You are in good health and will remain in good health.
- You will have no medical bills or other unexpected expenses.
- You do not work.

You must decide between two plans for the amount you will have available to spend next year. With both plans, you will be sure to have a minimum of ++$100,000++ for spending next year. Where the plans differ is in how likely it is you will have more, and how much more you will have if you do.
- . With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$60,000++, leaving you with ++$160,000++ to spend in total.
- . With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

The plan you choose will determine how much you have to spend for the next year, and you will be free next year to spend the amount however you wish. However, this choice affects your finances next year alone. At the end of next year you will again be offered the same choice again.

The rules are as follows:
- You have no other assets or income, and so you must finance all your spending next year from either Plan E or Plan F.
- Any money that is not spent at the end of next year cannot be saved for the future.
- You cannot give any money away or leave it as a bequest.
- If you need anything next year, you have to pay for it. No one else can buy anything for you.

[DISPLAY SCREEN LOSS AVERSION 2]
Again for research purposes, it is important to verify your understanding. We will now ask you a series of questions (each question no more than two times). At the end we will give you the correct information just to make sure that everything is clear.

Q_LA_1_
[Initialize Variables
Q_LA_1_a =0;

Q_LA_1_b =0;
Q_LA_1_c =0;
Q_LA_1_d =0;
Q_LA_1_e =0;
Q_LA_1_f =0;
Define texts:
Q_LA_1_a_Correct_Answer = "In Plan E you will either have $160,000 or $100,000 with 50% chances.
Q_LA_1_b_Correct_Answer-= "In Plan F you will have $120,000 next year for sure."
Q_LA_1_c_Correct_Answer= "There is no money to spend for medical bills next year."
Q_LA_1_d_Correct_Answer= "If you have money left at the end of next year, you will not be able to use it in the following year or leave it for someone else."
Q_LA_1_e_Correct_Answer= "You do not have money aside from what is in either Plan E or Plan F."
Q_LA_1_f_Correct_Answer= "At the end of next year, you will get to again make the choice between Plan E and Plan F."
]

[In the below section we are asking the same questions on repeat until they get all questions right or have tried all questions N_COMPREHENSION_TEST times. We only ask questions that have not been answered correctly.   We would like to record the iteration on which they answered each question correctly. The correct answer is the unbolded text below, If they fail to answer a question correctly. Once they get to the bottom of the loop, a message is displayed and they are then re-asked the questions in sequence (if they missed one and haven't exhausted their tries), go to the next question (if they answered all correct OR have exhausted all of their tries at this question). We can work with the data whether variables are stored as dummies (i.e., a 1 in Q_LA_1_a_2 if they answered Q_LA_1_a right their second try) or if Q_LA_1_a=1(2) (i.e, they answered Q_LA_1_a right on the first (second) try). We have a preference toward the latter, but if defining variables in this way is too hard then we can deal with the other option.]

For i=1:2

If i>= 2 , then display [DISPLAY SCREEN LOSS AVERSION 1] in its entirety as its own slide before continuing on with the loop]
[IF Q_LA_1_a>0 SKIP TO LOGIC BEFORE Q_LA_1_b]

Q_LA_1_a
In the hypothetical scenario, if you choose Plan E, next year you will have

Please select one.

$100,000 for sure
$120,000 for sure
$160,000 for sure
Either $160,000 or $100,000 with 50% chances.

[IF SELECTS "Either $160,000 or $100,000 with 50-50 chances", set Q_LA_1_a=i]
[IF Q_LA_1>0 SKIP TO LOGIC BEFORE Q_LA_1_c]

Q_LA_1_b
In the hypothetical scenario, if you choose Plan F, next year you will have

Please select one.

$100,000 for sure
$120,000 for sure
$150,000 for sure
Either $160,000 or $100,000 with 50% chances.

[IF SELECTS "$120,000 for sure", set Q_LA_1_b=i]
[IF Q_LA_1_c>0 SKIP TO LOGIC BEFORE Q_LA_1_d]

Q_LA_1_c
In the hypothetical scenario, will you have to spend money on medical bills next year?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_LA_1_c=i]
[IF Q_LA_1_d>0 SKIP TO LOGIC BEFORE Q_LA_1_e]

Q_LA_1_d
In the hypothetical scenario, if you have money left at the end of next year, will you be able to use it after the end of next year or leave it for someone else?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_LA_1_d=i]

[IF Q_LA_1_e>0 SKIP TO LOGIC BEFORE Q_LA_1_f]

Q_LA_1_e
In the hypothetical scenario, if you want to buy anything, do you have money aside from what you have in either Plan E or Plan F?

Please select one.

Yes
No

[IF SELECTS "No ", set Q_LA_1_e=i]
[IF Q_LA_1_f>0 SKIP TO Q_LA_1__End]

Q_LA_1_f
At the end of the year:

Please select one.

You will have whatever money you saved from before
You will receive a new $100,000 to save in the same plan you chose before
You will receive a new $100,000 and be given the exact same choice as today.

[IF SELECTS "You will receive a new $100,000 and be given the exact same choice as today. ", set Q_LA_1_f=i]

Q_LA_1__End
- **If i< N_COMPREHENSION_TEST and min(Q_LA_1_a, Q_LA_1_b, Q_LA_1_c,Q_LA_1_d,Q_LA_1_e,Q_LA_1_f)>0, then**
    - **Display** "You've correctly answered all of the questions. Thank you for verifying your understanding."
    - **Go to [BREAKPOINT END LA LOOP]**

- **If i< N_COMPREHENSION_TEST and min(Q_LA_1_a, Q_LA_1_b, Q_LA_1_c,Q_LA_1_d,Q_LA_1_e,Q_LA_1_f)==0 then**
    - **Define variable CUM_CORRECT=count((Q_LA_1_a,Q_LA_1_b,Q_LA_1_c,Q_LA_1_d,Q_LA_1_e,Q_LA_1_f)>0)**
    - **Display** "You've correctly answered **CUM_CORRECT** questions so far. Please try the remaining questions again."
    - **Go to top of loop over i - back to logic in front of Q_LA_1_a**

- **If i= N_COMPREHENSION_TEST and min(Q_LA_1_a,Q_LA_1_b,Q_LA_1_c,Q_LA_1_d,Q_LA_1_e,Q_LA_1_f)>0, then**

- **Display** "You've correctly answered all of the questions. Thank you for verifying your understanding."
- **Go to [BREAKPOINT END LA LOOP]**

- **If i= N_COMPREHENSION_TEST and min(Q_LA_1_a,Q_LA_1_b,Q_LA_1_c,Q_LA_1_d,Q_LA_1_e,Q_LA_1_f)==0**
  - **Display**

    "You missed at least one of the questions. Please note:"

    IF Q_LA_1_a = 0, DISPLAY Q_LA_1_a_Correct_Answer
    IF Q_LA_1_b = 0, DISPLAY Q_LA_1_b_Correct_Answer
    IF Q_LA_1_c = 0, DISPLAY Q_LA_1_c_Correct_Answer
    IF Q_LA_1_d = 0, DISPLAY Q_LA_1_d_Correct_Answer
    IF Q_LA_1_e = 0, DISPLAY Q_LA_1_e_Correct_Answer
    IF Q_LA_1_f = 0, DISPLAY Q_LA_1_f_Correct_Answer
  - **Go to [BREAKPOINT END LA LOOP]**

END LOOP]

[BREAKPOINT END LA LOOP]

[DEFINE VARIABLE LA_LB=120000 and DEFINE VARIABLE LA_UB =500000]

Q_LA_2
Now we will ask you to choose between the two plans.
As a reminder, suppose
- You are 80 years old, live alone, rent your home, and pay all your own bills
- You are in good health and will remain in good health.
- You will have no medical bills or other unexpected expenses.
- You do not work.

You must decide between two plans for the amount you will have available to spend next year.
   .   With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$60,000++, leaving you with $160,000 to spend in total.
   .   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=120,000; LA_UB=160,000] [GO TO BREAKPOINT LOSS AVERSION 1]**
Plan F **[DEFINE LA_LB=160,000; LA_UB=500,000] [GO TO BREAKPOINT LOSS AVERSION 2]**
[If Blank, GO TO LOSS_AVER_FINAL_QUESTION]]

[BREAKPOINT LOSS AVERSION 1]
Q_LA_3
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either ++$100,000++ or an incremental ++$40,000++, leaving you with ++$140,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
   . With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$40,000++, leaving you with ++$140,000++ to spend in total.
   . With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=120,000; LA_UB=140,000] [GO TO BREAKPOINT LOSS AVERSION 11]**
Plan F **[DEFINE LA_LB=140,000; LA_UB=160,000] [GO TO BREAKPOINT LOSS AVERSION 12]**
[If Blank, GO TO LOSS_AVER_FINAL_QUESTION]

[BREAKPOINT LOSS AVERSION 11]
Q_LA_4
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either ++$100,000++ or an incremental ++$30,000++, leaving you with ++$130,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
   . With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$30,000++, leaving you with ++$130,000++ to

spend in total.
.   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=120,000; LA_UB=130,000[GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
Plan F **[DEFINE LA_LB=130,000; LA_UB=140,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
[If Blank, GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]

[BREAKPOINT LOSS AVERSION 12]
Q_LA_5
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either ++$100,000++ or an incremental ++$50,000++, leaving you with ++$150,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
.   With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$50,000++, leaving you with ++$150,000++ to spend in total.
.   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=140,000; LA_UB=150,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
Plan F **[DEFINE LA_LB=150,000; LA_UB=160,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
[If Blank, GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]

[BREAKPOINT LOSS AVERSION 2]
Q_LA_6
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either

++$100,000++ or an incremental ++$100,000++, leaving you with ++$200,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
.   With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$100,000++, leaving you with ++$200,000++ to spend in total.
.   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=160,000; LA_UB=200,000] [GO TO BREAKPOINT LOSS AVERSION 21]**
Plan F **[DEFINE LA_LB=200,000; LA_UB=500,000] [GO TO BREAKPOINT LOSS AVERSION 22]**
[If Blank, GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]

[BREAKPOINT LOSS AVERSION 21]
Q_LA_7
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either ++$100,000++ or an incremental ++$80,000++, leaving you with ++$180,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
.   With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$80,000++, leaving you with ++$180,000++ to spend in total.
.   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=160,000; LA_UB=180,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
Plan F **[DEFINE LA_LB=180,000; LA_UB=200,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**

[If Blank, GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]

[BREAKPOINT LOSS AVERSION 22]
Q_LA_8
Now we will ask you to choose between the two plans in a somewhat different scenario. Plan F is the same as before, but now Plan E will provide either ++$100,000++ or an incremental ++$150,000++, leaving you with ++$250,000++ to spend in total.

You must decide between two plans for the amount you will have available to spend next year.
  .   With Plan E there is a 50% chance that you will have exactly ++$100,000++ to spend, and an equal 50% chance that Plan E will provide an incremental ++$150,000++, leaving you with ++$250,000++ to spend in total.
  .   With Plan F there is a 100% chance that you receive an incremental ++$20,000++, leaving you with ++$120,000++ to spend in total.

Would you choose Plan E or Plan F?

Please select one.

Plan E **[DEFINE LA_LB=200,000; LA_UB=250,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
Plan F **[DEFINE LA_LB=250,000; LA_UB=500,000] [GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]**
[If Blank, GO TO BREAKPOINT LOSS_AVER_FINAL_QUESTION]

REVISIONS TO Q_LA_8_1 through Q_LA_11 (as of 5/6/2014)

[BREAKPOINT LOSS_AVER_FINAL_QUESTION]

[IF NOT TRUE THAT (LA_LB=120,000; LA_UB=500,000), go to BREAKPOINT LOSS_AVER_FINAL_QUESTION2]

Q_LA_8_1

What is the smallest incremental amount above $100,000 such that you would be willing to accept Plan E over F?

Please make your selection using the slider below. To make your selection, click on the bar below. Move the slider to the left or right before making your final choice. The text at the bottom of the screen will change as you move the slider to remind you what your choice means. When you are happy with your selection, hit next.

[DISPLAY SLIDER WITH BOUNDS (LA_LB-100000,LA_UB-100000). UNDERNEATH, WHEN THEY HAVE MADE THEIR CHOICE X DISPLAY

- With Plan E there is a half chance (50%) that you will have exactly $100,000 to spend, and an equal half chance (50%) that Plan E will provide an incremental $X dollars, leaving you with $**[100,000+X]** to spend in total.
- With Plan F there is a 100% chance that you receive an incremental $20,000, leaving you with $120,000 to spend in total.

[Go to BREAKPOINT LOSS_AVER_END]

[BREAKPOINT LOSS_AVER_FINAL_QUESTION2]

IF NOT TRUE THAT (LA_LB!=120,000; LA_UB=500,000), go to BREAKPOINT LOSS_AVER_FINAL_QUESTION3]

Q_LA_9
You have indicated that you would select plan F over plan E when plan E provided $100,000 with a half chance (50%) and provided you an incremental $**(LA_LB-100000)**, thus providing you with **LA_LB** total to spend, with an equal half chance (50%). What is the smallest incremental amount above $100,000 such that you would be willing to accept Plan E over F?

Please make your selection using the slider below. To make your selection, click

on the bar below. Move the slider to the left or right before making your final choice. The text at the bottom of the screen will change as you move the slider to remind you what your choice means. When you are happy with your selection, hit next.

[DISPLAY SLIDER WITH BOUNDS (LA_LB-100000,LA_UB-100000). UNDERNEATH, WHEN THEY HAVE MADE THEIR CHOICE X DISPLAY:]

- With Plan E there is a half chance (50%) that you will have exactly $100,000 to spend, and an equal half chance (50%) that Plan E will provide an incremental $**X**, dollars, leaving you with $**[100,000+X]** to spend in total.
- With Plan F there is a 100% chance that you receive an incremental $20,000, leaving you with $120,000 to spend in total.

[Go to BREAKPOINT LOSS_AVER_END]

[BREAKPOINT LOSS_AVER_FINAL_QUESTION3]
IF NOT TRUE THAT (LA_LB=120,000; LA_UB!=500,000), go to BREAKPOINT LOSS_AVER_FINAL_QUESTION4]

Q_LA_10
You have indicated that you would select plan E over plan F when plan E provided $100,000 with a half chance (50%) and provided you an incremental $**(LA_UB-100000)**, thus providing you with **LA_UB** total to spend, with an equal half chance (50%). What is the smallest incremental amount above $100,000 such that you would be willing to accept Plan E over F?

Please make your selection using the slider below. To make your selection, click on the bar below. Move the slider to the left or right before making your final choice. The text at the bottom of the screen will change as you move the slider to remind you what your choice means. When you are happy with your selection, hit next.

[DISPLAY SLIDER WITH BOUNDS (LA_LB-100000,LA_UB-100000). UNDERNEATH, WHEN THEY HAVE MADE THEIR CHOICE X DISPLAY:]

- With Plan E there is a half chance (50%) that you will have exactly $100,000 to spend, and an equal half chance (50%) that Plan E will provide an incremental $**X**, dollars, leaving you with $**[100,000+X]** to spend in total.
- With Plan F there is a 100% chance that you receive an incremental $20,000, leaving you with $120,000 to spend in

total.

[Go to BREAKPOINT LOSS_AVER_END]

[BREAKPOINT LOSS_AVER_FINAL_QUESTION4]

IF NOT TRUE THAT (LA_LB!=120,000; LA_UB!=500,000), go to BREAKPOINT LOSS_AVER_END]

Q_LA_11
You have indicated that you would select plan F over plan E when plan E provided $100,000 with 50% chances and provided you an incremental **$(LA_LB-100000)**, thus providing you with **LA_LB** total to spend, with 50% chances.

You have also indicated that you would select plan E over plan F when plan E provided $100,000 with an half chance (50%)and provided you an incremental **$(LA_UB-100000)**, thus providing you with **LA_UB** total to spend, with an equal half chance (50%). What is the smallest incremental amount above $100,000 such that you would be willing to accept Plan E over F?

Please make your selection using the slider below. To make your selection, click on the bar below. Move the slider to the left or right before making your final choice. The text at the bottom of the screen will change as you move the slider to remind you what your choice means. When you are happy with your selection, hit next.

[DISPLAY SLIDER WITH BOUNDS (LA_LB-100000,LA_UB-100000). UNDERNEATH, WHEN THEY HAVE MADE THEIR CHOICE X DISPLAY:]

- With Plan E there is a half chance (50%) that you will have exactly $100,000 to spend, and an equal half chance (50%) that Plan E will provide an incremental $**X**, dollars, leaving you with $**[100,000+X]** to spend in total.
- With Plan F there is a 100% chance that you receive an incremental $20,000, leaving you with $120,000 to spend in total.

[BREAKPOINT LOSS_AVER_END]

[DISPLAY SCREEN U. DISPLAY ON NEW SCREEN]
You are about to leave the current section of the survey. If you would like to revise any of the answers you submitted in this last section, please use the previous button below. Otherwise, please hit next to proceed to the next section. Once you hit next, you will not be able to return to the current section of the survey.

[NO PREVIOUS BUTTON]

89. We are now interested in your **[PROG: IF QM=YES DISPLAY "**and your **SPOUSE**'s"]** total expected expenditure over the **next [HORIZON] years** on **++ total charitable giving ++**.

    What is the percent chance that this expenditure would total $10,000 or more over the **next [HORIZON] years**?

    [DISPLAY % RADIO BUTTON ANSWER MECHANISM]

    [IF ANSWER= 0% OR BLANK SKIP TO BREAKPOINT {END_CHARITABLE}. OTHERWISE, CONTINUE TO Q90]

90. What is the percent chance that this expenditure would total $25,000 or more over the **next [HORIZON] years**?

    [DISPLAY % RADIO BUTTON ANSWER MECHANISM]

    [IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].
    [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END CHARITABLE}. OTHERWISE, CONTINUE TO Q91]**

91. What is the percent chance that this expenditure would total $50,000 or more over the **next [HORIZON] years**?

    [DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response.**"].**

    [IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END CHARITABLE}. OTHERWISE, CONTINUE TO Q92]

92. What is the percent chance that this expenditure would total $100,000 or more over the **next [HORIZON] years**?

[DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[IF (ANSWER <=5% AND PREVIOUS ANSWER <=5%) OR ANSWER= 0% OR ANSWER = BLANK SKIP TO BREAKPOINT {END CHARITABLE}. OTHERWISE, CONTINUE TO Q93]

93. What is the percent chance that this expenditure would total $500,000 or more over the **next [HORIZON] years**?

    [DISPLAY % RADIO BUTTON ANSWER MECHANISM]

[IF ANSWER > PREVIOUS ANSWER, "Please enter a response that is less than or equal to your previous response or change your previous response."**].**

[BREAKPOINT END CHARITABLE]

[PROG: "If Q89 =0% or Blank, skip to Q96".]

94. What percentage of your charitable giving do you expect will come from your assets held at Vanguard?

Please enter a number below.

[DISPLAY NUMERIC BOX WITH "%" SIGN TO THE RIGHT OF BOX. ALLOW RANGE 0 TO 100]

95. What percentage of your charitable giving do you expect will be in the form of each of the following categories:

Please enter a number for each below.

[DISPLAY NUMERIC BOX WITH "%" SIGN TO THE RIGHT OF BOX FOR EACH CATEGORY BELOW. ALLOW RANGE 0 TO 100 FOR EACH CATEGORY]
    Cash
    Mutual fund shares

Appreciated securities
Other assets
TOTAL: (add to 100%: "Your responses do not add up to 100%", but only ask once and allow them to move on at the second trial.

96. Do you have a charity listed as a beneficiary, contingent beneficiary or remainder beneficiary on any of the following types of accounts:

Please select one for each type of account.

[GRID. ACCOUNTS DOWN SIDE AND YES/NO ACROSS TOP]
Regular taxable accounts
Retirement accounts
Insurance policies

[BREAKPOINT END SURVEY]
[PROG: MARK AS A COMPLETE HERE]

[CLOSING SCREEN. MARK RESPONDENT AS COMPLETE WHEN THEY ANSWER THE QUESTION PRIOR TO REACHING THIS SCREEN.]

Thank you for completing Survey 3 of the Vanguard Research Initiative.

BEFORE EXITING THIS SURVEY, PLEASE PRESS NEXT TO VERIFY YOUR INCENTIVE INFORMATION FOR SURVEY 3.

Your participation in the surveys of Vanguard Research Initiative has provided valuable insight. Together with our academic partners at the University of Michigan and New York University, we will be preparing research papers aimed at better understanding how individuals and their families prepare for retirement and address the challenges they face as they age. This research aims to inform public policy and point toward improvements in financial options available to older Americans. .

[RESUME TEXT DISPLAY FOR ALL]
Thank you very much for your responses throughout this project.

We are considering continuation of the Vanguard Research Initiative in the coming year (2015). If we elect to do so, at that time we will provide additional information about the next round of surveys, and also offer a new incentive for your continued participation.

Thanks once again for being a part of this important project to date.

Please press next for information about the incentive for Survey 3.

[DISPLAY SCREEN - INCENTIVE]
Please be assured that we will protect the confidentiality of your answers and not link them to your name. Below we are asking for your name and email address for purposes of your entry into the sweepstakes drawing. In addition, we are asking for your preferred mailing address for purposes of sending you a $20 incentive check if you participate in all three Vanguard Research Initiative surveys. Ipsos, the survey administrator, does not have your name and information available and will utilize this information only for purposes of notifying you if you are the winner of one of the prizes

Your completion of Survey 3 has provided you with 15 additional entries into the Jackpot Sweepstakes drawing which will be conducted on September 16, 2014. Please enter your name and email address where you wish to be contacted if you are one of the winners of the Jackpot Sweepstakes prizes. This information will only be used to notify you if you are one of the winners randomly selected.

❏ Please check this box, if you wish to OPT out of the Sweepstakes Drawings.
[PROG: If box is checked do Not force First Name, Last Name or Email Address;
If box is Not checked, only force Email address]

First Name: **[DISPLAY BOX TO ACCEPT NAME TEXT]**
Last Name: **[DISPLAY BOX TO ACCEPT NAME TEXT**

Email address: **[INSERT TEXT BOX "A" FOR EMAIL ADDRESS – 40 CHARACTERS LONG] [FORMATTING SHOULD ALLOW FOR EMAIL ADDRESSES SUCH AS xxx@xxx.xxx.com TO BE ACCEPTED IN ADDITION TO THE xxx@xxx.com format]**
Please confirm your email address by entering it again: **[INSERT TEXT BOX "B"FOR EMAIL ADDRESS – 40 CHARACTERS LONG]**
[MANDATORY ENTRY OF EMAIL ADDRESS]
[DISPLAY CONFIRMATION EMAIL ADDRESS ON SAME SCREEN AS ORIGINAL EMAIL ADDRESS ENTRY]
[TEXT BOX "A" MUST EQUAL TEXT BOX "B". IF "A" DOES NOT EQUAL "B", GENERATE ERROR WITH THIS TEXT: The email addresses you entered do not match. Please reconfirm the email.**]**

If you completed all three Vanguard Research Initiative surveys, you will be eligible for the $20 guaranteed thank-you check. If you do not provide your name and mailing address, then Ipsos will not be able to send you the check. Please provide the name you wish your check to be made out to, as well as your preferred mailing address to which you'd like your check to be sent.

❏ Please check this box, if you wish to OPT out of the $20 thank-you check.
[PROG: If box is checked do Not force First Name, Last Name, Street Address, City, State, Zip;
If box is Not checked, force all of the below fields]

First Name: **[DISPLAY BOX TO ACCEPT NAME TEXT]**
Last Name: **[DISPLAY BOX TO ACCEPT NAME TEXT]**
Street Address: **[DISPLAY BOX TO ACCEPT ADDRESS TEXT]**
City: **[DISPLAY BOX TO ACCEPT CITY TEXT]**
State: **[DISPLAY DROP DOWN BOX FOR ALL 50 STATES AND INCLUDING WASHINGTON DC]**
Zip code: **[DISPLAY BOX TO ACCEPT 5-DIGIT NUMERIC ZIP CODE]**

QEND.　　　Thank you very much for completing this survey. If you have any comments related to the survey, please share them with us below. **[OPTIONAL OPEN END] [MUTUALLY EXCLUSIVE CHECK BOX FOR '**No comments'**]**

[IMODERATE CHAT INSERTION HERE DURING SOFT LAUNCH ONLY (REMOVED FOR FULL LAUNCH)]

[DISPLAY FINAL THANK YOU SCREEN]
We thank you again for your help with this important study.
You may close your browser window now.

OFFICIAL SWEEPSTAKES RULES AND REGULATIONS
WHO CAN ENTER: This Sweepstakes is open to all persons who are legal residents of the United States on 05/28/2014 00:01 EST (Eastern Standard Time). Employees of Ipsos, Inc., Sponsor, their subsidiaries and affiliated companies and each of their respective directors, officers, employees, agents, representatives, advertising or promotional agencies, and persons with whom any of the foregoing are domiciled are not eligible to participate in this Sweepstakes.
SWEEPSTAKES PROMOTER: This Sweepstakes is being promoted by Ipsos Loyalty, 1 Upper Pond Road, Parsippany, NJ 07054 ("Ipsos") and Sponsor.

SWEEPSTAKES PERIOD: The Sweepstakes starts on 05/28/2014 00:01 EST and closes on 09/09/14 00:00 EST.
HOW TO ENTER: NO PURCHASE NECESSARY. All entrants who are invited by Ipsos and/or Sponsor to participate in this Sweepstakes and who have completed the survey before the Sweepstakes close date 09/09/14 00:00 EST will be entitled to one (1) entry.
Completion of this survey is not necessary to enter and will not increase your chances of winning. To enter without completing the survey, please write your primary e-mail address (if applicable), along with your full name, mailing address, date of birth and phone number on a 3x5 index card and mail it to: Ipsos, Inc., c/o Ipsos-Reid, 222 S Riverside Plaza, Incentives Department, 12-072996-01, Suite 350, Chicago, IL 60606, USA to be received on or before the Sweepstakes close date 09/09/14 00:00 EST. Only one entry per person, regardless of entry method. All mailed entries must have a return address. Ipsos and Sponsor are not responsible for lost, late, damaged, illegible, stolen, misdirected, misidentified, postage due or incomplete entries, for any problems or technical or mechanical malfunction of any telephone systems, computer on-line systems, servers, access providers, computer equipment, software, failure of any entry to be received by Ipsos or Sponsor on account of technical problems or traffic congestion on the Internet or at any website, or inaccurate entry information, whether caused by equipment, programming used in this Sweepstakes, human processing or otherwise, or any combination thereof. Entries become the property of Ipsos and/or Sponsor and will not be returned.
RANDOM DRAW: 98 winners will be selected in a random draw from among all eligible entries received. Draw will be conducted on 09/16/14 14:00 EST at the offices of Ipsos Reid, 222 S Riverside Plaza, Incentives Department, Suite 350, Chicago, IL 60606, USA. In order to be declared a winner, selected entrants must first sign an affidavit, to be administered by e-mail or mail, and his/her entry must be verified by Ipsos and Sponsor. Ipsos and Sponsor reserve the right to require proof of age and jurisdiction of residence prior to awarding any prize. If a minor is selected, the parent or legal guardian of the selected entrant must sign an affidavit, in order for their child to be declared the winner. The prize will be issued in the parent or legal guardian's name.
PRIZE: One (1) prize will be awarded to each winner in the following order, assigned in a random draw:
- Three (3) prizes valued at approximately one-thousand dollars ($1000 USD), New HDTV + Home Theatre.
- Five (5) prizes, valued at approximately five-hundred dollars ($500 USD), to be chosen by the winner from the following options:
    o Gas grill

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- o iPad (4th gen)
- o Canon 12.1 MP digital camera
- Fifteen (15) prizes, valued at approximately one-hundred and fifty-five dollars ($155 USD), 16 megapixel Canon digital camera in 5 colors with 4 GB memory card.
- Twenty-five (25) one-hundred dollar ($100 USD) Restaurant gift cards
- Fifty (50) seventy-five dollar ($75 USD) checks

The total retail value of the prizes is approximately fourteen thousand and seventy-five dollars ($14,075.00 USD). Ipsos will not be responsible for replacing any prize that is lost, stolen or misplaced.

Prizes are non-transferable and non-assignable. No substitution of prizes are permitted except by Ipsos and Sponsor. In lieu of the prize, winner may request equivalent cash value of prize, as stated above, in the form of a check. All prizes will be awarded. The odds of winning are dependent upon the number of eligible entries received.

WINNER NOTIFICATION: Selected winners will be notified by email, mail or phone within 48 hours of the draw. Selected winners will be required to acknowledge by phone, via email or in writing his or her receipt of notification of eligibility for prize and sign an affidavit. If no response is received by Ipsos within 10 business days of notification, the prize will be forfeited and may be awarded to an alternate winner in a random draw selected by computer from the remaining eligible entries.

GENERAL: Neither Ipsos nor Sponsor are responsible for any costs associated with claiming any prize. Winners are solely responsible for the reporting and payment of any and all taxes, if any, that may result in claiming a prize in this Sweepstakes.
Entries in any way tampered with, forged, mutilated, incomplete, illegible, photocopied or mechanically reproduced, or submitted by or through fraudulent means, may be disqualified, in the sole discretion of Ipsos and Sponsor. This includes any entry that does not comply with these Sweepstakes Rules in any respect.
Decisions of Ipsos and Sponsor are final on all matters of fact, interpretation, eligibility, procedure and fulfillment in respect to this Sweepstakes. Ipsos and Sponsor reserve the right at any time to withdraw this Sweepstakes or to modify, amend, or supplement these rules, in its sole discretion, subject to applicable law.

By participating in this Sweepstakes, the winners consent to the use by Ipsos and Sponsor of their name, hometown, age, and photograph for any lawful purpose, without further permission or compensation, except where prohibited by law. The winners agree to abide by and be bound by these Official Rules.

Ipsos, Sponsor, their subsidiaries and affiliated companies and each of their respective directors, officers, employees, agents, representatives, advertising, promotion, and fulfillment agencies, and legal advisors are not responsible for and shall not be liable for: (i) telephone, electronic, hardware or software program, network, Internet, or computer malfunctions, failures, or difficulties of any kind; (ii) failed, incomplete, garbled, or delayed computer transmissions; (iii) any condition caused by events beyond the control of Ipsos and/or Sponsor

that may cause this Sweepstakes to be disrupted or corrupted; (iv) any injuries, losses, or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in this Sweepstakes; or (v) any printing or typographical errors in any materials associated with this Sweepstakes. Ipsos and Sponsor reserve the right, in their discretion, to suspend or cancel this Sweepstakes at any time if a computer virus, bug, tampering, unauthorized intervention, or other technical problem of any sort corrupts the administration, security, or proper play of this Sweepstakes. Ipsos and Sponsor also reserve the right to disqualify, in their sole discretion, any person tampering with the entry process, the operation of the Web site, or who is otherwise in violation of these Official Rules.   Any attempt to damage the Ipsos survey site or undermine the legitimate operation of the Sweepstakes is a violation of criminal and civil laws. Should such an attempt be made, Ipsos and Sponsor reserve the right to prosecute violators to the fullest extent allowable by law.

By participating in this Sweepstakes, each participant agrees to release and hold Ipsos, Sponsor, their subsidiaries and affiliated companies and each their respective directors, officers, employees, agents, representatives, advertising, promotion, and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with this Sweepstakes or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

For a list of prize winners or for a copy of these Official Sweepstakes Rules and Regulations, send a self-addressed stamped envelope to: Ipsos, 222 S Riverside Plaza, Incentives Department, Sweepstakes 12-072996-01, Suite 350, Chicago, IL 60606, USA, with a written request by Mail in for Rules by 09/09/14 00:00 EST. (VT residents may omit return postage for rule requests)

This Sweepstakes is subject to all Federal, State and local laws. Void where prohibited or restricted by law.

Custom Bookmark/Progress Bar

      EXAMPLE OF CUSTOM BOOKMARK LIKE IN SURVEY #1, MINYVAN TO BE CARRIED INTO THIS PROGRAM (THOUGH WITH DIFFERENT TEXT)

      [PROG: BEGIN DISPLAYING CUSTOM PROGRESS PART (GRAPHIC BOOKMARK) ON Q1. THIS GRAPHIC BOOKMARK SHOULD BE USED IN PLACE OF A TRADITIONAL PROGRESS BAR.]
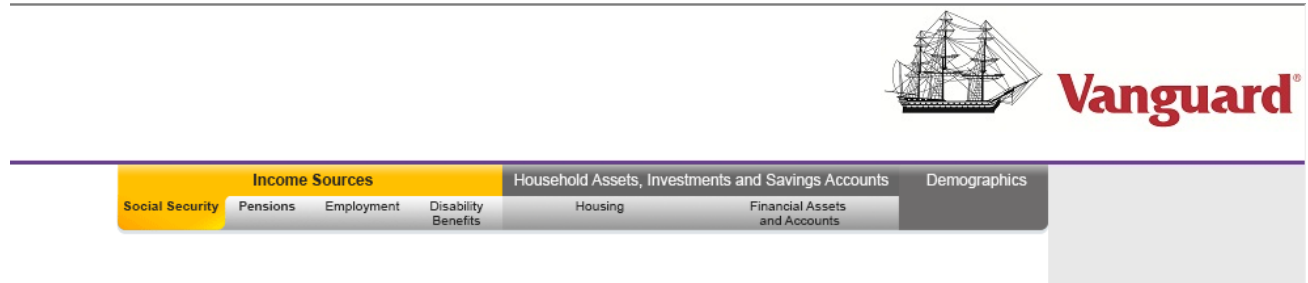
SET UP WITH THE TYPE OF DISPLAY ABOVE, USING THESE SECTIONS HEADERS:
Section 1: beginning through display screen B (before Q11)
Section 2: Display screen C through Display Screen M .
Section 3: Q66 through [BREAKPOINT TWO_THIRDS SURVEY]
Section 4: Display screen SSQ Intro 1 through [DISPLAY SCREEN T].
Section 5: (SSQ Loss Aversion): [BREAKPOINT LOSS AVERSION 1] through end