

Profile of Respondents

Total Number of Employees

Of all respondents, 41 percent have 500-999 employees, 33 percent have 1000-2499 employees, and 26 percent have 2500 or more employees.

Employees Eligible for Plan

When asked how many of their employees are eligible for their company's 401(k) plan, 14 percent of respondents indicated that fewer than 500 employees are eligible, 50 percent stated that 500-1499 employees are eligible, and 34 percent said that 1500 or more employees are eligible. Another three percent did not know how many employees are eligible for the plan.

Employees Participating in Plan

When asked how many of their employees actually participate in the 401(k) plan, 36 percent of respondents indicated that fewer than 500 employees participate, 34 percent stated that 500-1499 employees participate, and 19 percent said that 1500 or more employees participate. Approximately one in ten (11%) respondents did not know how many employees participate in the plan.

Matching Contributions

Approximately three in four (74%) respondents report that their 401(k) plan currently offers employer matching contributions.

Of the employers that are not currently offering a match, approximately half (49%) say that their plan has offered a match at some point since January 2008. Of these employers that are not currently offering a match but have offered one at some point since January 2008, the majority (72%) expect to resume the match within the next two years.

Of the employers that are not currently offering a match and have not offered a match at any point since January 2008, very few (14%) expect to start offering a match within the next two years. Responses did not vary by employer size.

Other Benefits Offered to Employees

When asked to indicate benefits that they offer to their employees other than a 401(k) plan, respondents most frequently identified medical insurance (99%), paid vacation leave (99%), and dental insurance (98%). Other benefits commonly mentioned include paid sick leave (87%) and vision insurance (84%).

Approximately three in ten (29%) respondents offer a defined benefit retirement plan, including either a traditional pension plan or a cash balance plan. Of those who offer a defined benefit retirement plan, approximately one in ten (11%) are considering making changes to their defined benefit plan within the next 12 months.

Industry

The majority (63%) of respondents are in services industries, while approximately one in three (34%) are in goods-producing industries. Healthcare (15%), retail trade (10%), leisure and hospitality (8%), and finance/insurance/real estate (8%) were the most commonly represented services industries. Manufacturing (28%) was the most commonly represented goods-producing industry.

Labor Union Membership

The majority (84%) of respondents stated that one quarter or less of their employees are members of a labor union, including 65 percent who indicated that none of their employees belong to a union. Only six percent of respondents reported that more than half of their employees belong to a union.

Workforce Ages 50 or Older

When asked roughly what percentage of their employees are ages 50 or older, one quarter (25%) of respondents indicated that they do not know or refused to answer this question. Respondents who provided an answer indicated that, on average, 27 percent of their employees are in this age group.

Annual Sales Volume

When asked to indicate their company's annual gross sales volume or revenue, more than two in five (44%) respondents said that they do not know or refused to answer. Of those who provided a response, 45 percent reported an annual sales volume of less than \$100 million, 25 percent reported a figure of at least \$100 million but less than \$500 million, and 30 percent reported a figure of \$500 million or more.

Job Title of Respondent

Approximately half (53%) of respondents were senior-level HR staff such as managers, directors, and vice presidents; about three in ten (31%) were non-senior HR staff such as specialists, generalists, and coordinators; and approximately one in seven (14%) included other senior-level staff.

Gender of Respondent

Approximately three in four (73%) respondents were women, and about one in four (27%) were men.

APPENDIX 1:
Profile of Employers That Have Automatically Enrolled All Non-Participating Employees vs. Employers That Have Automatically Enrolled Only New Hires

Employer Basic Characteristics and Basic Features of 401(k) Plan: Employers That Automatically Enrolled All Non-Participating Employees At Least Once vs. Employers That Automatically Enrolled Only New Hires*		
	Employers that Have Automatically Enrolled Only New Hires (n=173)	Employers that Have Automatically Enrolled All Non-Participating Employees (n=149)
	(A)	(B)
Employer Size		
500-999 employees	37%	45%
1000-2,499 employees	34%	33%
2,500+ employees	30%	22%
Total	100%	100%
Percentage of Workers Ages 50+		
Average %	30%	28%
Percentage of Workers in Labor Union		
Average %	7%	12%
Annual Revenue/Sales**		
Less than \$100 million	36%	46%
\$100 million to less than \$500 million	26%	19%
\$500 million or more	36%	35%
Total	100%	100%
Industry		
Services sector (net)	51%	59%
Healthcare or health services	11%	15%
Retail trade	6%	13% ^A
Leisure and hospitality	1%	4% ^A
Finance, insurance, or real estate	12%	10%
Professional and business services	8%	5%
Technology, information, and information services	6%	4%
Transportation and warehousing	2%	3%
Wholesale trade	1%	--
Utility	2%	1%
Education and educational services	1%	2%
Social assistance	1%	2%

Employer Basic Characteristics and Basic Features of 401(k) Plan: Employers That Automatically Enrolled All Non-Participating Employees At Least Once vs. Employers That Automatically Enrolled Only New Hires* (CONTINUED)		
	Employers that Have Automatically Enrolled Only New Hires (n=173)	Employers that Have Automatically Enrolled All Non-Participating Employees (n=149)
	(A)	(B)
Other services	1%	--
Goods-producing sector (net)	48%	38%
Manufacturing	41% ^B	29%
Construction	3%	7%
Oil and gas	1%	1%
Energy	1%	1%
Agricultural	1%	--
Other	1%	1%
Don't Know/Refused	1%	1%
Total	100%	100%
Benefits Offered***		
Defined benefit retirement plan, including a traditional pension plan or a cash balance plan	36%	31%
Medical insurance	100%	99%
Dental insurance	99%	99%
Vision insurance	83%	85%
Paid vacation leave	98%	99%
Paid sick leave	89%	90%
Total	100%	100%
Employees Eligible for Plan		
Less than 500	7%	16% ^A
500-1499	46%	50%
1500+	46% ^B	29%
Don't Know/Refused	1%	4%
Total	100%	100%
Employees Participating in Plan		
Less than 500	23%	33% ^A
500-1499	40%	40%
1500+	28% ^B	16%
Don't Know/Refused	10%	11%
Total	100%	100%

Employer Basic Characteristics and Basic Features of 401(k) Plan: Employers That Automatically Enrolled All Non-Participating Employees At Least Once vs. Employers That Automatically Enrolled Only New Hires* (CONTINUED)		
	Employers that Have Automatically Enrolled Only New Hires (n=173)	Employers that Have Automatically Enrolled All Non-Participating Employees (n=149)
	(A)	(B)
Automatic Escalation		
Plan Has Automatic Escalation	45%	48%
Plan Does Not Have Automatic Escalation	55%	52%
Don't Know/Refused	1%	--
Total	100%	100%
Employer Matching Contribution		
Plan Has Employer Match	78%	73%
Plan Does Not Have Employer Match	21%	27%
Don't Know/Refused	1%	1%
Total	100%	100%

*Letters are used to mark any percentages that are statistically significantly larger than corresponding percentages in other columns.

** Responses to annual gross sales volume are shown after excluding those respondents who did not answer this question as nearly half (44%) of respondents did not answer this question.

***Responses regarding benefits sum to more than 100% as most respondents offer more than one of the benefits listed.

Answers To Selected Survey Questions Related To 401(k) Plan: Employers That Automatically Enrolled All Non-Participating Employees At Least Once vs. Employers That Automatically Enrolled Only New Hires*		
	Employers that Have Automatically Enrolled Only New Hires (n=173)	Employers that Have Automatically Enrolled All Non-Participating Employees (n=149)
	(A)	(B)
Willingness to Increase Deferral Rate by Two Percentage Points		
Not at all likely	36%	50% ^A
Willingness to Increase Deferral Rate by One Percentage Point **		
Not at all likely	37%	55% ^A
Usefulness of Various Information Sources (% very useful)		
Videoconferences	8%	20% ^A
Group meetings	29%	44% ^A
Conferences	17%	27% ^A
Motivations for Adopting Automated Features		
It helps recruit employees	21%	34% ^A
It can reduce the plan pricing or fees charged by plan provider	20%	30% ^A
Reasons for Automatically Enrolling All Non-Participating Employees		
It helps retain employees	21%	32% ^A
Other Financial Education Opportunities and Resources Offered		
Meetings/conferences/classes	43% ^B	32%

*This table displays responses to any survey questions that elicited statistically significantly different responses from employers that have automatically enrolled all non-participating employees than from employers that have automatically enrolled only new hires. The table displays only those responses that vary based on whether an employer has automatically enrolled all non-participating employees. Therefore, responses that are similar across both groups are not shown. Letters are used to mark any percentages that are statistically significantly larger than corresponding percentages in other columns.

**Willingness to increase deferral rate by one percentage point was only asked of respondents who reported that they were not too likely or not at all likely to increase their rate by two percentage points. This includes 145 respondents who have only automatically enrolled new hires and 125 respondents who have automatically enrolled all non-participating employees at least once.

APPENDIX 2: ANNOTATED QUESTIONNAIRE

Employer Survey about Auto 401(k)s

Employers with 500+ Employees that have 401(k)s
(Excluding government and public school systems)

N=806, Sampling Error =±3.5%.

SCREENING QUESTIONS

Hello, I'm _____ from Woelfel Research. We're speaking with business people nationwide about important employee benefit issues facing American businesses. I am not selling anything and will not be asking for a donation of any kind. Your opinions will be used only on a confidential basis. IF NECESSARY READ: and will take about 15 minutes of your time. Please know that all your responses to this survey are completely confidential. Is this a convenient time for you? If not, we'd be glad to call you back at another time.]

Q. 400 Excluding nonpermanent employees, such as contract or temporary workers, approximately how many employees does your company have in TOTAL, in all locations in the United States? [IF NECESSARY, READ "Your best estimate is fine"]

[RECORD RESPONSE VERBATIM]
9999 DK/REF [THANK AND TERMINATE]

BASE: ALL RESPONDENTS

Q403 HIDDEN QUESTION

	Total N=806 %
1. 500-999 Employees	41
2. 1,000-2499 Employees	33
3. 2,500 or more Employees	26

BASE: 500+ EMPLOYEES IN U.S.

Q404 Which of the following best describes the location of your office? Are you primarily located at your company's headquarters, a subsidiary headquarters, at the sole location for your company, or are you primarily located somewhere else?

	Total N=806 %
1. Headquarters	89
2. Subsidiary Headquarters	8
3. Sole Location	3
4. Somewhere Else	-
5. REFUSED	-

BASE: HAVE 500+ EMPLOYEES IN U.S. AND LOCATED AT HQ, SUB HQ, OR SOLE LOCATION

Q405 And what is your level of involvement in making decisions about your organization's employee benefits? Are you the ...(READ LIST)

	Total
	N=806
	%
1. Primary decision maker	9
2. Do you share responsibility with others	91

BASE: HAS PRIMARY OR SHARE RESPONSIBILITY IN MAKING DECISIONS ABOUT BENEFITS (Q405/1 OR Q405/2)

Q410 Thinking about your company's employee benefits, does your company offer a 401(k) plan to employees? By 401(k), I mean specifically a 401(k) and not an equivalent benefit such as a 403(b) plan or a defined benefit plan such as a traditional pension.

	Total
	N=806
	%
1. Yes, my company offers a 401(k) [Include companies that offer a 401(k) plan to either some or all employees]	100

BASE: COMPANY OFFERS 401(K) (Q410/1)

Q412 And what is your level of involvement in making decisions about your organization's 401(k) plan? Are you the . . .

	Total
	N=806
	%
1. Primary decision maker	8
2. Do you share responsibility with others	92

BASE: COMPANY OFFERS 401(K) (Q410/1) AND RESPONSIBLE FOR 401(K) DECISIONS [Q412=1 OR 2]

Q415 From the following list, which best describes your organization? [READ LIST]

	Total
	N=806
	%
1. Private school system or private university	1
2. Non-profit organization	12
3. For-profit company	88

Awareness and Plan Characteristic

BASE: ALL QUALIFIED RESPONDENTS

Q500 As you may know, automatic enrollment is a process that automatically enrolls eligible employees into your company's 401(k) plan unless they specifically opt out. It is sometimes referred to as "negative election." **Does your company's 401(k) plan include automatic enrollment?**

	Total
	N=806
	%
1. Yes	42
2. No	58

BASE: ALL QUALIFIED RESPONDENTS

Q505 Hidden Question

	Total
	N=806
	%
1. Auto group (Q500/1)	42
2. Non-Auto group (Q500/2)	58

BASE: ALL QUALIFIED RESPONDENTS

Q510 And would you say you are very familiar, somewhat familiar, not too familiar, or not at all familiar with automatic enrollment in 401(k) plans?

	Total
	N=806
	%
1. Very familiar	67
2. Somewhat familiar	27
3. Not too familiar	3
4. Not at all familiar	3
5. DK/REF	-

BASE: ALL QUALIFIED RESPONDENTS

Q515 HIDDEN QUESTION

	Total
	N=806
	%
1. Assign Track 1 IF Have Auto Enroll	42
2. Assign Track 2 IF No Auto Enroll and Familiar	52
3. Assign Track 3 IF No Auto Enroll and Not Familiar	6

BASE: NO AUTO ENROLL [TRACK 2 (Q515/2) OR TRACK 3 (Q515/3)]

Q520 Which of the following best describes automatic enrollment at your company?

	Total
	N=465
	%
1. We never had it but are considering it	29
2. We never had it and are not considering it	65
3. We had it but discontinued it	3
4. DK/REF	2

Base: Have Auto Enroll [Track 1 (Q515/1)]

Q521 To the best of your knowledge, when did your company first adopt automatic enrollment for your 401(k) plan? Was it

	Total
	N=341
	%
1. Within the past 12 months	11
2. At least 1 year ago, but no more than 3 years ago	54
3. More than 3 years ago	34
4. DK/REF	1

Base: Have Auto Enroll [Track 1 (Q515/1)]

Q522. When your company first adopted automatic enrollment for your 401(k) plan, did your company automatically enroll {Check one.}

	Total
	N=341
	%
1. Only new hires	58
2. All non-participating employees who were eligible for the plan	35
3. DK/REF	6

Base: If only new hires auto enrolled when first adopted [Q522=1]

Q523. Since adopting automatic enrollment for your 401(k) plan, has your company **ever** automatically enrolled **all non-participating employees** who are eligible for the plan or have you always used automatic enrollment for **only new hires**?

	Total
	N=198
	%
1. Company has used automatic enrollment for all non-participating employees (at least once)	11
2. Company has only used automatic enrollment for new hires (never for all non-participating employees)	87
3. DK/REF	3

Base: Have Auto Enroll

{If adopted within past 12 mos [Q521=1]: AUTO FILL responses based on Q522 and Q523. If adopted more than 12 months ago and Q523=2, AUTO FILL “only new hire” response.}

Q524. Within the past 12 months, has your company’s 401(k) plan automatically enrolled [Select one.]

	Total
	N=341
	%
1. Only new hires	79
2. All non-participating employees who are eligible for the 401(k) plan	20
3. DK/REF	1

Base: Have auto enroll and all non-participating employees auto enrolled within past 12 mos [Q524 (including auto filled responses)= 2]

Q525. How often must non-participating employees opt out of your company’s 401(k) plan in order to avoid being automatically enrolled? Do they need to opt out . . . {rotate}

Results not displayed due to insufficient base

Base: Auto enrolled all non-participants in the past but not within past 12 mos [(Q522=2 or Q523=1) and Q524 does not equal 2]

Q526. Thinking back to when your 401(k) plan's automatic enrollment feature was used to automatically enroll all non-participating employees, how often did non-participating employees have to opt out of your company's 401(k) plan in order to avoid being automatically enrolled? Did they need to opt out . . . {rotate}

Results not displayed due to insufficient base

Q525/526 combination variable.

	Total N=149
	%
1. Just one time.	80
2. Annually	11
3. Other	6
4. DK/REF	4

Base: Auto enrolled/Auto enroll all non-participants annually [(Q526=2or Q525=2)

Q527-a. At what point each year are your non-participating employees automatically enrolled? Is it {Randomize first two}

Results not displayed due to insufficient base.

Base if another time each year [Q527-a=3]:

Q527-b. When each year are your non-participating employees automatically enrolled? {Record Verbatim}

Results not displayed due to insufficient base.

Base: Auto enrolled all non-participants just once [Q525=1 (within past 12 months) OR Q526=1 (in past)]

Q528. Companies have different reasons for requiring non-participating employees to opt out of the 401(k) plan only one time rather than requiring them to opt out periodically, such as on an annual basis. Why {if Q525=1: does / if Q526=1: did} your company require non-participating employees to opt of your 401(k) plan only one time? [Do not read list. Mark all that apply.]

	Total N=119
	%
1. Content (NET)	18
2. Employees (NET)	15
3. Administrative burden (NET)	10
4. Cost (NET)	3
5. Economy (NET)	3
6. Other (NET)	36
Employees decide/employee choice	8
Policy / industry standards	6
Only offer once / Given choice only one time	4
Potential negative PR	3
Other	16
7. DK/REF	20

Base: Have auto enroll for new hires only [Track 1 and new hires per Q524 (including Q524 auto fills)]

Q533. Which of the following best describes automatic enrollment at your company? {rotate}

	Total N=270 %
1. Your company is considering expanding your 401(k) plan's automatic enrollment feature to automatically enroll more employees who are eligible for the plan, rather than just new hires	8
2. Your company is not currently considering expanding the automatic enrollment feature	89
3. DK/REF	4

Base: Have auto enroll [Track 1]

Q540. For employees who are automatically enrolled into your company's 401(k) plan, what is the default percentage of pay that is deferred from each employee's pay check?

[Note: Most responses should be around 3% and responses are unlikely to be higher than 10%. If response is higher than 10%, probe to ensure that respondent understands the question but accept response provided after probing even if it is higher than 10%.]

	Total N=341 %
1. Less than 3%	18
2. 3%	55
3. More than 3%	21
4. DK/REF	6

Base: Have auto enroll [Track 1] and provided response to Q540:

Q545-a.

If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q540 response +2 percentage points} percent of pay, how likely would your company be to consider increasing your default deferral percentage to {Q540 response + 2 percentage points} percent of pay?

	Total N=331 %
1. Very likely	-
2. Somewhat likely	14
3. Not too likely	40
4. Not at all likely	43
5. DK/REF	3

Base: Have auto enroll and provided response to Q540 = 3%	Total N=186 %
1. Very likely	-
2. Somewhat likely	14
3. Not too likely	42
4. Not at all likely	42
5. DK/REF	3

Base: Have auto enroll [Track 1] and DK/Ref to Q540:

Q545-b. If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {5} percent of pay, how likely would your company be to consider instituting a default deferral of {5} percent of pay?

Results not displayed due to insufficient base.

Q545-a/545-b combination variable.

	Total N=341 %
1. Very likely	-
2. Somewhat likely	13
3. Not too likely	41
4. Not at all likely	43
5. DK/REF	3

Base: Very/somewhat likely in Q545a [Q545a=1 or 2]:

Q548a. And, if your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q545a test value +2 percentage points} percent of pay, how likely would your company be to consider increasing your default deferral percentage to {Q545a test value + 2 percentage points} percent of pay?

Results not displayed due to insufficient base.

Base: Very/somewhat likely in Q545b [Q545b=1 or 2]:

Q548b. And, if your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q545b test value +2 percentage points} percent of pay, how likely would your company be to consider instituting a default deferral percentage of {Q545b test value + 2 percentage points} percent of pay?

	Total N=0 %
1. Very likely	-
2. Somewhat likely	-
3. Not too likely	-
4. Not at all likely	-
5. DK/REF	-

Q548-a/548-b combination variable.

Results not displayed due to insufficient base.

Base: Not too/not very likely/dk/ref in Q545a [Q545a=3 or 4 or 5]:

Q551a. What about {Q545a test value – 1}? If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q545a test value-1}, how likely would your company be to consider increasing your default deferral percentage to {Q545a test value-1} percent of pay?

	Total N=286 %
1. Very likely	1
2. Somewhat likely	9
3. Not too likely	41
4. Not at all likely	45
5. DK/REF	4

Not too/not very likely/dk/ref/ in Q545a and Q540=3%

	Total N=161 %
1. Very likely	1
2. Somewhat likely	11
3. Not too likely	41
4. Not at all likely	44
5. DK/REF	3

Base: Not too/not very likely/dk/ref in Q545b [Q545b=3 or 4 or 5]:

Q551b. What about {Q545b test value – 1}? If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q545b test value-1}, how likely would your company be to consider instituting a default deferral percentage of {Q545b test value-1} percent of pay?

Results not displayed due to insufficient base.

Q551-a/551-b combination variable.

	Total N=296 %
1. Very likely	1
2. Somewhat likely	10
3. Not too likely	41
4. Not at all likely	45
5. DK/REF	5

Base: Very/somewhat likely in Q548a [Q548a=1 or 2]:

Q554a. In your opinion, what is the **highest** default deferral percent of pay that you think your company would consider instituting for employees who are automatically enrolled into your 401(k) plan?

Results not displayed due to insufficient base.

Base: Very/somewhat likely in Q548b [Q548b=1 or 2]:

Q554b. In your opinion, what is the **highest** default deferral percent of pay that you think your company would consider instituting for employees who are automatically enrolled into your 401(k) plan?

	Total
	N=0
	%
1. Very likely	-
2. Somewhat likely	-
3. Not too likely	-
4. Not at all likely	-
5. DK/REF	-

Q554a/554b combination variable.

Results not displayed due to insufficient base.

Base: Not too/not very likely/dk/ref in Q548a [Q548a=3 or 4 or 5]:

Q557a. What about {Q548a test value – 1}? If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q548a test value-1}, how likely would your company be to consider increasing your default deferral percentage to {Q548a test value-1} percent of pay?

Results not displayed due to insufficient base.

Base: Not too/not very likely/dk/ref in Q548b [Q548b=3 or 4 or 5]:

Q557b. What about {Q548b test value – 1}? If your company learned of other employers in your industry that automatically enroll employees at a default deferral of {Q548b test value-1}, how likely would your company be to consider instituting a default deferral percentage of {Q548b test value-1} percent of pay?

	Total
	N=0
	%
1. Very likely	-
2. Somewhat likely	-
3. Not too likely	-
4. Not at all likely	-
5. DK/REF	-

Q557-a/557-b combination variable.

Results not displayed due to insufficient base.

BASE: ALL QUALIFIED RESPONDENTS

Q580 In addition to automatic enrollment, there is also something known as Automatic Escalation. This is when the percentage of an employee's pay contributed to a 401(k) account automatically increases by a certain amount, unless the employee opts out. Does your company's 401(k) plan contain an automatic escalation feature?

	Total
	N=806
	%
1. Yes	28
2. No	72
3. DK/REF	1

BASE: ALL QUALIFIED RESPONDENTS

Q584 Would you say you are very familiar, somewhat familiar, not too familiar, or not at all familiar with automatic escalation? **[DO NOT READ LIST]**

	Total
	N=806
	%
1. Very familiar	51
2. Somewhat familiar	27
3. Not too familiar	9
4. Not at all familiar	13
5. DK/REF	-

BASE: ALL RESPONDENTS WHO HAVE NO AUTOMATIC ESCALATION [Q580/2]

Q587 Which of the following are reasons why your company does not automatically increase contributions? **[RANDOMIZE AND READ LIST, CHECK ALL THAT APPLY]**

	Total
	N=580
	%
1. Your company doesn't know enough about it	18
2. Your company hasn't thought about it	26
3. Your company needs more information	20
4. Your company thinks it would be too difficult to implement administratively	28
5. Your company thinks employees would not like it	66
6. Your company thinks employees would find it confusing	52
7. Your company is concerned about your organization's matching costs	35
8. Other	14
9. DK/REF	-

Decision-Makers

BASE: ALL QUALIFIED RESPONDENTS

Q600. In your company, [If Q515/2 or Q515/3: “would”] [If Q515/1: “does”] the **primary responsibility** for making the decision to add automatic 401(k) features to your company’s 401(k) plan reside with **one person** or [If Q515/2 or Q515/3: “would”] [If Q515/1: “does”] it reside with a **committee or group of people**? (Select one.)

	Total
	N=806
	%
1. One person	3
2. A committee or group	96
3. DK/REF	<0.5

BASE: Primary Responsibility resides with a committee or group [Q600=2]

Q602 By job title, who in your company is on the committee or in the group that [If Q515/2 or Q515/3 “would be”] [If Q515/1 “has been”] **primarily responsible** for making the decision to add automatic 401(k) features to your company’s 401(k) plan? **[PROBE FOR TITLE, NOT NAMES] [DO NOT READ LIST] [Probe for Multiple Responses. Who else?]**

	Total
	N=777
	%
1. HR Individual (NET)	66
2. CFO/Financial (NET)	54
3. CEO / President (NET)	38
4. Senior Management Misc. (NET)	24
5. Legal Counsel/General Counsel (NET)	11
6. Committee (NET)	8
7. Other (NET)	9
8. DK/REF	6

BASE: OTHER [Q602/7]

Q605 [Record job title of who else in their company is on the committee/in the group with primary responsibility for making the decision to add automatic 401(k) features to your organization’s 401(k) plan]. [RECORD VERBATIM]

BASE: Primary responsibility resides with one person [Q600=1]

Q607. By job title, who in your company [If Q515/2 or Q515/3 “would be”] [If Q515/1 “has been”] **primarily responsible** for making the decision to add automatic 401(k) features to your company’s 401(k) plan? **[PROBE FOR TITLE, NOT NAMES] [DO NOT READ LIST] [Single Response.]**

Results not displayed due to insufficient base.

BASE: OTHER [Q607/7]

Q609 [Record job title of who in their company has primary responsibility for making the decision to add automatic 401(k) features to your company’s 401(k) plan] [RECORD VERBATIM]

BASE: PROVIDED JOB TITLE IN RESPONSE TO Q607 [Q607/1-7]-

Q610 **Who else would be involved in discussing** benefit related issues such as adding automatic 401(k) features to your company's 401(k) plan with your [IF Q607/1-6 INSERT ANSWER FROM Q607; IF Q607/7 INSERT VERBATIM FROM Q609]? [DO NOT READ LIST] [MULTIPLE RESPONSE] [PROBE FOR TITLE, NOT NAMES]

Results not displayed due to insufficient base.

BASE: PRIMARY RESPONSIBILITY RESIDES WITH A COMMITTEE OR GROUP [Q600=2]

Q618. Thinking again about the committee or group that [if Q515/1: "has"] [if Q515/2 or 3: "would have"] primary responsibility for making the decision to add automatic 401(k) features to your company's 401(k) plan, how often does this committee meet? [Do not read list. Multiple responses.]

	Total
	N=777
	%
1. Annually / Once a year	9
2. Twice a year	14
3. Quarterly	51
4. Monthly	7
5. As needed / No set time	13
6. 3-4 times per year	1
7. Weekly	1
8. Other	1
9. DK/REF	4

BASE: ALL QUALIFIED RESPONDENTS

Q620 What types of outside organizations or individuals [IF Q515/2 or 3: "would be"] [IF Q515/1: "have been"] most influential in your company's decision about whether or not to automate your 401(k) plan? [DO NOT READ LIST] [MULTIPLE RESPONSE]

	Total
	N=806
	%
1. Plan provider & related (NET)	40
2. Consultants (NET)	36
3. Internal (NET)	3
4. Other (NET)	8
5. DK/REF	30

BASE: OTHER [Q620/9]

Q625 Please specify.
[RECORD VERBATIM]

BASE: ALL QUALIFIED RESPONDENTS

Q630 [If Q515/1 “Which, if any, of the following information did your company find helpful when deciding whether or not to automate your 401(k) plan features?”] [If Q515/2 or Q515/3 “Which, if any, of the following information would your company find helpful when deciding whether or not to automate your 401(k) plan features?”] [READ & RANDOMIZE LIST; keep 1 before 2.] [ALLOW MULTIPLE RESPONSES]

	Total N=806 %
Costs of additional employer matching contributions	
1. Yes	56
2. No	40
3. DK/REF	4
Other cost implications	
1. Yes	57
2. No	38
3. DK/REF	4
Impact on non-discrimination testing	
1. Yes	70
2. No	26
3. DK/REF	4
Information about legal and liability issues	
1. Yes	76
2. No	20
3. DK/REF	4
Basic information about automatic enrollment	
1. Yes	67
2. No	29
3. DK/REF	4
Experiences of other employers	
1. Yes	60
2. No	36
3. DK/REF	4
Best practices	
1. Yes	72
2. No	23
3. DK/REF	5
Benchmarking data that reveals the number of similar employers with automatic enrollment	
1. Yes	64
2. No	31
3. DK/REF	5

Guidance handling employee communication

1. Yes	66
2. No	30
3. DK/REF	4

Information about implementation and maintenance

1. Yes	67
2. No	29
3. DK/REF	4

Effects on plan pricing and/or fees charged by plan providers

1. Yes	60
2. No	36
3. DK/REF	5

Questions to ask your plan provider

1. Yes	61
2. No	34
3. DK/REF	5

Information about investment default options

1. Yes	58
2. No	38
3. DK/REF	5

BASE: ALL QUALIFIED RESPONDENTS

Q635 Would you find the following sources of information about automatic 401(k)s very useful, somewhat useful, not too useful, or not at all useful? [READ & RANDOMIZE LIST]

	Total N=806
	%
Mail	
1. Very useful	13
2. Somewhat useful	46
3. Not too useful	18
4. Not at all useful	22
5. DK/REF	1
Email	
1. Very useful	27
2. Somewhat useful	46
3. Not too useful	13
4. Not at all useful	15
5. DK/REF	<0.5

	Total N=806 %
Websites	
1. Very useful	34
2. Somewhat useful	48
3. Not too useful	7
4. Not at all useful	10
5. DK/REF	1
Videoconferences	
1. Very useful	16
2. Somewhat useful	41
3. Not too useful	18
4. Not at all useful	25
5. DK/REF	1
Webinars	
1. Very useful	27
2. Somewhat useful	47
3. Not too useful	10
4. Not at all useful	16
5. DK/REF	<0.5
Group meetings	
1. Very useful	32
2. Somewhat useful	44
3. Not too useful	10
4. Not at all useful	14
5. DK/REF	1
Individual meetings	
1. Very useful	35
2. Somewhat useful	40
3. Not too useful	10
4. Not at all useful	14
5. DK/REF	1
Conferences	
1. Very useful	19
2. Somewhat useful	48
3. Not too useful	14
4. Not at all useful	19
5. DK/REF	<0.5
Trade associations	
1. Very useful	9
2. Somewhat useful	36
3. Not too useful	24
4. Not at all useful	28
5. DK/REF	3

Publications

1. Very useful	21
2. Somewhat useful	58
3. Not too useful	10
4. Not at all useful	11
5. DK/REF	1

Mainstream media

1. Very useful	6
2. Somewhat useful	40
3. Not too useful	26
4. Not at all useful	27
5. DK/REF	1

Concerns and Barriers

Base: Have Auto Enroll for new hires only and never auto enrolled all non-participants [Track 1 and only new hires per Q524 and (Q522 doesn't equal 2 and Q523 doesn't equal 1)]
Q742 Companies have different reasons for choosing to automatically enroll **only new hires** into their 401(k) plan. Why does your 401(k) plan not have automatic enrollment for **other non-participating employees** who are eligible for your plan? [DO NOT READ] [ALLOW MULTIPLE RESPONSES]

	Total
	N=190
	%
1. Employee challenges (NET)	21
2. Content as is (NET)	13
3. Administrative challenges (NET)	9
4. Economy (NET)	8
5. Cost (NET)	4
6. Lack of information (NET)	3
7. Other (NET)	45
It's the employee's decision	15
They already opted out	6
Corporate policy	4
Enroll new hires only	4
Not necessary	4
Potential negative PR	2
Other	12
8. DK/REF	14

BASE: AUTO ENROLL FOR NEW HIRES ONLY BUT USED TO AUTO ENROLL OTHER EMPLOYEES [Q524=new hires and (Q522=2 or Q523=1)]

Q745. Your 401(k) plan's automatic enrollment feature used to apply to employees other than new hires, but now it only applies to new hires. Why did your 401(k) plan stop automatically enrolling employees other than new hires? [Do not read list. Allow multiple responses.]

Results not displayed due to insufficient base.

BASE: Q745/17 OTHER REASONS FOR NOT HAVING AUTO ENROLLMENT for all non-participants

Q746. Please specify

BASE: DO NOT HAVE AUTO ENROLL [TRACK 2 OR TRACK 3 [Q515/2 OR Q515/3]

Q750 Companies have different reasons for choosing not to have automatic enrollment in their 401(k) plan. Why does your 401(k) plan not have automatic enrollment? [DO NOT READ] [ALLOW MULTIPLE RESPONSES]

	Total
	N=465
	%
1. Employee challenges (NET)	30
2. Costs (NET)	20
3. Content as is (NET)	14
4. Lack of information (NET)	10
5. Administrative challenges (NET)	9
6. Legal concerns (NET)	2
7. Other (NET)	20
Want it to be employee's decision	7
Due to economy, employees wouldn't like it now	4
Haven't gotten to it yet	2
Other	2
8. DK/REF	13

BASE: Q750/17 OTHER REASONS FOR NOT HAVING AUTO ENROLL

Q751 Please specify

BASE Q750=64:

Q752. You indicated that introducing automatic enrollment may lead to negative publicity. Why do you feel this way? [Do not read. Mark all that apply.]

Results not displayed due to insufficient base.

Motivations for Adoption of Automated Features and Likelihood of Future Changes to Plan

BASE: DO NOT HAVE AUTO ENROLL [TRACK 2 OR TRACK 3 [Q515/2 OR Q515/3]

Q800 How likely is your company to add automatic enrollment to your 401(k) plan in the next 12 months? Would you say your company is...[READ LIST]

	Total
	N=465
	%
1. Very likely	4
2. Somewhat likely	12
3. Not too likely	24
4. Not at all likely	58
5. DK/REF	2

BASE: ALL QUALIFIED RESPONDENTS – REGARDLESS OF WHETHER OFFER ANY AUTO FEATURES:

Q810 Next, I'm going to read you some reasons why companies offer automatic 401(k) plan features. [IF Q515/1 "For each one, tell me if you consider it to be a major, minor, or not a reason why your company adopted automatic 401(k) plan features.] [If Q515/2 or Q515/3 "For each one, tell me if you would consider it a major reason, minor reason, or not a reason for a company to adopt automatic 401(k) plan features."]

	Total N=806 %
It is easier to pass nondiscrimination testing	
1. Major reason	49
2. Minor reason	28
3. Not a reason	19
4. DK/REF	5
It helps employees save more for retirement	
1. Major reason	74
2. Minor reason	18
3. Not a reason	7
4. DK/REF	1
It helps recruit employees	
1. Major reason	22
2. Minor reason	43
3. Not a reason	34
4. DK/REF	2
It helps retain employees	
1. Major reason	27
2. Minor reason	41
3. Not a reason	30
4. DK/REF	2
It demonstrates that we are a socially responsible company	
1. Major reason	35
2. Minor reason	42
3. Not a reason	21
4. DK/REF	2
It can reduce the plan pricing or fees charged by plan provider	
1. Major reason	27
2. Minor reason	42
3. Not a reason	27
4. DK/REF	4

BASE: DO NOT HAVE AUTOMATIC ESCALATION [Q580=2]

Q812 {If Q515/1: Your 401(k) plan has automatic enrollment but it does not automatically increase contributions.} {If 515/2 or Q515/3: no prelude.} Within the next 12 months, how likely is your company to add a feature to your 401(k) plan that automatically increases contributions? Would you say your company is...[READ LIST]

	Total
	N=580
	%
1. Very likely	2
2. Somewhat likely	9
3. Not too likely	24
4. Not at all likely	63
5. DK/REF	2

BASE: AUTO ENROLL FOR NEW HIRES ONLY TRACK 1 [Q515/1 AND Q524=1]

Q815. Your 401(k) plan automatically enrolls new hires; but, within the past 12 months, it has not automatically enrolled all non-participating employees who are eligible for the plan. Within the next 12 months, how likely is your company to expand your 401(k) plan's automatic enrollment feature to automatically enroll all non-participating employees who are eligible for the plan? Would you say your company is . . . [READ LIST]

	Total
	N=270
	%
1. Very likely	3
2. Somewhat likely	7
3. Not too likely	27
4. Not at all likely	62
5. DK/REF	2

BASE: All respondents with auto enroll– regardless of whether auto enroll just new hires or all eligible

Q820. Next, I'm going to read you some reasons why some companies have 401(k) plans that automatically enroll all non-participating employees who are eligible for the plan. [If have ever auto enrolled all eligible [Q524=2 or Q522=2 or Q523=1]: "For each one, tell me if you consider it to be a major reason, minor reason, or not a reason why your company automatically enrolls all non-participating employees who are eligible for the plan.] [If have auto enrolled only new hires or dk [Q524=1 and (Q522 doesn't equal 2 and Q523 doesn't equal 1)]: "For each one, tell me if you would consider it a major reason, minor reason, or not a reason for a company to automatically enroll all non-participating employees who are eligible for the plan."]

	Total
	N=341
	%
It is easier to pass nondiscrimination testing	
1. Major reason	51
2. Minor reason	28
3. Not a reason	16
4. DK/REF	5

	Total N=341 %
It helps employees save more for retirement	
1. Major reason	73
2. Minor reason	19
3. Not a reason	5
4. DK/REF	3
It helps recruit employees	
1. Major reason	20
2. Minor reason	40
3. Not a reason	37
4. DK/REF	4
It helps retain employees	
1. Major reason	26
2. Minor reason	42
3. Not a reason	28
4. DK/REF	4
It demonstrates that we are a socially responsible company	
1. Major reason	38
2. Minor reason	39
3. Not a reason	20
4. DK/REF	4
It can reduce the plan pricing or fees charged by plan provider	
1. Major reason	29
2. Minor reason	39
3. Not a reason	27
4. DK/REF	5

BASE: All with automatic enrollment [Q515/1]

Q825. What changes, if any, is your company considering making to your 401(k) plan's **automatic enrollment** features within the next 12 months? [Do not read.]

	Total N=341 %
1. Expanding automatic enrollment to more employees	3
2. Increasing the default percentage of pay that is deferred/the default employee contribution rate	1
3. Auto escalation	1
4. Increasing the number of times per year that non-participating employees are auto enrolled	1
5. Changing the default investment/changing the default fund	1
6. Decreasing the default percentage of pay that is deferred / the default employee contribution rate	<0.5
7. Eliminating automatic enrollment	<0.5
8. Other	1
9. None / no changes	87
10. DK/REF	5

Base: All with automatic escalation [Q580=1]

Q 830. What changes, if any, is your company considering making to your 401(k) **plan's automatic escalation** features within the next 12 months? [Do not read.]

	Total N=222 %
1. Increasing the amount of the automatic increase/escalation	1
2. Implementing it	1
3. Increasing the number of times per year that deferral rates are increased	1
4. Decreasing the amount of the automatic increase/escalation	<0.5
5. Eliminating automatic escalation	<0.5
6. Other	3
7. None / no changes	89
8. DK/REF	4

Other Efforts to Increase Participation (Other than Automation)

BASE: ALL QUALIFIED RESPONDENTS

Q700 Does your company engage in any of the following efforts to increase participation or increase savings in your 401(k) plan? Do you . . . {randomize, except keep 6 and 7 at end}

	Total N=806
allow employees ages 50+ to make “catch-up” contributions to your 401(k) plan	%
1. Yes	95
2. No	3
3. DK/REF	1
provide an “easy enrollment” or “quick enrollment” option that allows eligible employees to enroll in your 401(k) plan through a simple one-step process	
1. Yes	82
2. No	17
3. DK/REF	1
provide plan participants with customized estimates of their potential 401(k) account balance at retirement based on certain assumptions	
1. Yes	72
2. No	26
3. DK/REF	3
provide plan participants with customized estimates of their potential income in retirement based on certain assumptions	
1. Yes	70
2. No	27
3. DK/REF	2
provide non-participating employees with examples of how much they could save by retirement if they started contributing to the 401(k) plan	
1. Yes	75
2. No	23
3. DK/REF	2
provide other financial education opportunities and resources to employees	
1. Yes	71
2. No	27
3. DK/REF	2
something else to increase participation or increase savings in your plan? (specify)	
1. Yes	25
2. No	67
3. DK/REF	7

BASE: Q700=6 or 7:

Q705. Please specify.

	Base: Q700=6 or 7 N=614	Base: All N=806
	%	%
Meetings/Conferences/Classes	48	37
Information	27	21
Consultants/Other External Advisors	10	8
Tools	6	5
Plan Provider or Related	4	3
Education/Training	4	3
Other	21	16

BASE: Q700=6:

Q710. Are the financial education opportunities and resources that your company provides available to only employees who participate in the 401(k) plan or to all employees who are eligible for the 401(k) plan even if they don't participate? {Check one.}

	Total N=573
	%
1. Only employees who participate in the 401(k) plan	8
2. All employees who are eligible for the 401(k) plan even if they don't participate	91
3. Other	1
4. DK/REF	1

BASE: Q710=other:

Q715. Please specify

Eligibility and Participation

BASE: ALL QUALIFIED

Q900. Earlier you said that your company has a total of about {insert Q400 response} employees in all locations in the United States, excluding contract workers and temporary employees. About how many of your company's XXXX employees **are eligible for** your company's 401(k) plan?.

[If necessary, read "Your best guess is fine." Record an actual #]

of employees eligible for 401(k): _____ {Ensure that # does not exceed total # of employees per Q400}, OR

	Total N=806
	%
1. Less than 100	2
2. 100-499	12
3. 500-999	36
4. 1000-1499	13
5. 1500-2499	13
6. 2500-4999	10
7. 5000+	10
8. DK/REF	3

BASE: Q900=DK or Ref:

Q901. Would you say that {reverse order for 50%: all, most, some, or just a few} of your company's total employees are eligible for your company's 401(k) plan?

Results not displayed due to insufficient base.

Q902. And, of these employees who are eligible for your company's 401(k) plan, how many currently participate? [If necessary, read "Your best guess is fine." Record an actual #. { Ensure that # of participants does NOT exceed total # in Q900 if provided # in Q900. If no # provided in Q900, ensure that total # does not exceed Q400 response }

of employees who participate in 401(k): _____

	Total N=806 %
1. Less than 100	8
2. 100-499	28
3. 500-999	26
4. 1000-1499	8
5. 1500-2499	10
6. 2500-4999	6
7. 5000+	4
8. DK/REF	11

BASE: Q902=DK or Ref

Q903. Of the employees at your company who are eligible for the 401(k) plan, would you say that {reverse order for 50%: all, most, some, or just a few} of them actually participate in the 401(k) plan?

Results not displayed due to insufficient base.

Demographics

Q903. Which of the following benefits does your company provide to employees: [MULTIPLE RESPONSE]

	Total N=806 %
A defined benefit retirement plan, including a traditional pension plan or a cash-balance plan, that provides employees a payment in retirement based on their salary and years of service	
1. Yes	29
2. No	70
3. DK/REF	1
Medical insurance	
1. Yes	99
2. No	1
3. DK/REF	<0.5
Dental insurance	
1. Yes	98
2. No	2
3. DK/REF	<0.5
Vision insurance	
1. Yes	84
2. No	16
3. DK/REF	<0.5
Paid vacation leave	
1. Yes	99
2. No	1
3. DK/REF	<0.5
Paid sick leave	
1. Yes	87
2. No	13
3. DK/REF	1
None of these	
1. None of the above	<0.5

Base: Offer a DB Plan [Q903=1]:

Q904. Is your company considering making any changes to your defined benefit plan within the next 12 months?

	Total
	N=231
	%
1. Yes	11
2. No	86
3. DK/REF	3

Base: Considering changing DB Plan [Q904=1]:

Q904-b. Which of the following changes is your company considering making to your defined benefit plan within the next 12 months . . [Randomize. Allow multiple responses.]

Results not displayed due to insufficient base.

Base: Q904-b=other changes:

Q904-c. Please specify

BASE: ALL QUALIFIED RESPONDENTS

Q905 Does your 401(k) plan currently offer employer matching contributions?

	Total
	N=806
	%
1. Yes	74
2. No	25
3. DK/REF	1

Base: Q905= no match

Q907. Has your 401(k) plan offered employer matching contributions at any time since January 2008?

	Total
	N=212
	%
1. Yes	49
2. No	50
3. DK/REF	1

Base: If no match currently and offered a match at some point since Jan 08 [Q905=2 and Q907=1]:

Q908. To the best of your knowledge, will your company resume offering employer matching contributions within the next 2 years?

	Total
	N=105
	%
1. Yes	72
1a.Within next 12 months	33
1b.More than 12 months from now	34
1c.Don't know when	5
2. No	8
3. DK/REF	20

Base: If no match currently and did not offer a match at some point since Jan 08 [Q905=2 and Q907=2]:

Q909. To the best of your knowledge, will your company start offering employer matching contributions within the next 2 years?

	Total
	N=106
	%
1. Yes	14
1a.Within next 12 months	4
1b.More than 12 months from now	10
2. No	80
3. DK/REF	6

BASE: ALL QUALIFIED RESPONDENTS

Q910 Which of the following best describes the industry or type of business your organization is primarily involved in? [READ LIST]

	Total
	N=806
	%
1. Services (NET)	63
2. Goods-Producing (NET)	34
3. Other	2
4. DK/REF	1

BASE: OTHER Q910/10

Q915 Please specify. [RECORD VERBATIM]

BASE: ALL QUALIFIED RESPONDENTS

Q.920. Roughly what percentage of your total workforce in all your locations in the United States is a **member of a labor union**? [IF RESPONDENT IS NOT SURE, READ: If you are not sure, your best estimate is fine.]

	Total
	N=806
	%
1. 0%-25%	84
2. 26%-50%	5
3. More than 50%	6
4. DK/REF	6

BASE: ALL QUALIFIED RESPONDENTS

Q925 Roughly what percentage of your total workforce in all your locations in the United States is **age 50 years or older**? [IF RESPONDENT IS NOT SURE, READ: If you are not sure, your best estimate is fine.]

	Total
	N=806
	%
1. 0%-25%	37
2. 26%-50%	35
3. More than 50%	4
4. DK/REF	25

BASE: ALL QUALIFIED RESPONDENTS

Q930 What is the annual gross sales volume or revenue for your organization? Is it...

	Total N=806 %	Base: All who responded (n=454) %
1. Less than \$5 million	4	6
2. \$5 million to less than \$25 million	10	18
3. \$25 million to less than \$100 million	12	21
4. \$100 million to less than \$500 million	14	25
5. \$500 million to less than \$1 billion	7	13
6. \$1 billion to less than \$2 billion	4	6
7. \$2 billion or more	6	11
8. DK/REF	44	--

BASE: ALL QUALIFIED RESPONDENTS

Q935 What is your current job title? [DO NOT READ LIST]

	Total N=806 %
1. Senior HR Staff (NET)	53
2. Non-Senior HR Staff (NET)	31
3. Senior Non-HR Staff (NET)	14
4. Non-Senior Non-HR Staff (NET)	<0.5
5. Other	1
6. DK/REF	2

BASE: ALL QUALIFIED RESPONDENTS

Q940 In which state, or states, does your business operate? [ALLOW MULTIPLE RESPONSES]

	Total N=806 %		Total N=806 %
Alabama	9	Nebraska	4
Alaska	3	Nevada	5
Arizona	10	New Hampshire	3
Arkansas	6	New Jersey	10
California	23	New Mexico	4
Colorado	11	New York	13
Connecticut	7	North Carolina	10
Delaware	3	North Dakota	2
District of Columbia	4	Ohio	11
Florida	19	Oklahoma	6
Georgia	14	Oregon	6
Hawaii	2	Pennsylvania	14
Idaho	4	Rhode Island	2
Illinois	17	South Carolina	6
Indiana	11	South Dakota	2
Iowa	6	Tennessee	10
Kansas	6	Texas	23
Kentucky	8	Utah	5
Louisiana	5	Vermont	1
Maine	3	Virginia	11
Maryland	6	Washington	8
Massachusetts	8	West Virginia	4
Michigan	9	Wisconsin	9
Minnesota	9	Wyoming	3
Mississippi	5	All of them	13
Missouri	8	DK/REF	4
Montana	2		

BASE: ALL QUALIFIED RESPONDENTS

Q945 Gender [RECORD FROM OBSERVATION. IF NECESSARY, READ, "For classification purposes, can you please state your gender?"]

	Total N=806 %
1. Male	27
2. Female	73

Base: All Who Have Auto Enrollment [Q500=1] Ideal respondents are those who answer “2” to Q525.

Q1000. This survey is being sponsored by AARP. In an effort to educate other employers about best practices in the area of 401(k) plans, AARP may be interested in conducting follow-up interviews with you or another appropriate person at your company. We think your company may be a good candidate for a follow-up interview given your 401(k) plan’s noteworthy automatic features. Would you be willing to participate in a follow-up interview with either someone at AARP or a consultant working for AARP in order to answer a few more questions about your company’s experiences with automated 401(k) plan features?

[If respondent is unsure or if resistant, explain: The information provided by your company in any follow-up interview will be used to help educate other employers about the experiences of other companies that have implemented automatic 401(k) plan features and to help disseminate information about best practices. The information provided by your company in any follow-up interview will remain confidential unless you or your company chooses to give AARP permission to share the information.

	Total
	N=806
	%
1. Yes	52
2. No	48
3. DK/No response	1

Base: Someone else would be better [Q1000=3]

Q1005. Who at your company would you suggest we contact for this follow-up interview?

Capture name (first and last), title, and phone # with area code.

Base: Willing to be contacted for follow-up interview [Q1000=1]

Q.1010. Verify name (first and last), title, and phone # with area code.