



Client	Certified Financial Planner Board
Project Name	Longitudinal Client Impact Study 2024
Project Number	9984
Survey length (median)	15-20 minute survey
Population	Age 25-65 (profile) Working or Retired (profile) High School Diploma + (profile) Annual HH income of \$50k+ (profile) Investable assets of \$30k+ (screener) A financial decision maker within HH (screener)
Main	N=3,700
MODE	CAWI
Language	English
Sample Source	AmeriSpeak
Incentive	5,000
Survey description	Personal finances
Eligibility Rate	80%

Standard demographic preloads:

<u>Var Name</u>	<u>Include on Preload Testing-page?</u>	<u>Var Type</u>	<u>Var length</u>	<u>Variable Label</u>
AGE*	Y	Numeric	5	Age
GENDER	Y	String	8	Gender
RACETHNICITY	Y	Numeric	8	Race/ethnicity
EDUC*	N	Numeric	6	Education
EDUC5 ^r	Y	Numeric	4	5-level education
MARITAL ^r	Y	Numeric	9	Marital Status
EMPLOY	Y	Numeric	8	Current employment status
INCOME ^r	Y	Numeric	8	Household income
HHINC_4*	N	Numeric	4	4-level income
HHINC_9*	N	Numeric	4	9-level income
STATE*	Y	String	7	State
METRO	N	Numeric	7	Metropolitan area flag
INTERNET*	N	Numeric	10	Household internet access
HOUSING	N	Numeric	9	Home ownership
HOME_TYPE*	N	Numeric	11	Building type of panelist's residence
PHONESERVIC*	N	Numeric	11	Telephone service for the household
HHSIZE	N	Numeric	8	Household size (including children)

These populated as a pre-load when the panelists get sampled into the survey

*Not included in public dataset

^r Recoded in public dataset

Please code refusals in CAWI:

98 IMPLICIT REFUSAL, WEB SKIP

Do not code 77 Don't Know/99 Refused options in CAWI unless written in item response options

Text shown in green includes researcher notes and should not be included in the programming.

[START OF SURVEY]

CREATE DATA-ONLY VARIABLE: QUAL

1=Qualified Complete

2=Not Qualified

3=In progress

AT START OF SURVEY COMPUTE QUAL=3 "IN PROGRESS"

CREATE MODE_START

1=CATI

2=CAWI

#[SHOW ALL]

[DISPLAY]

WINTRO_1.

[CAWI] Hello [FIRSTNAME], thank you for agreeing to participate in our new AmeriSpeak survey!

[ALL] This study will help us learn about financial well-being among working adults and about sources of financial advice. If you proceed to the survey, you will be asked about your thoughts and behaviors around personal finances.

Your name will not be linked to any material in reports, publications, or presentations. The data will not contain your name or other identifiable information. We appreciate your time and effort with this research study.

Your responses are completely voluntary and confidential. All the information collected will be used for statistical purposes only and protected by cybersecurity measures.

Feel free to consult any knowledgeable person or use any records and notes as you answer the questions.

[CAWI] To thank you for sharing your opinions, we will give you a reward of [INCENTWCOMMA] AmeriPoints after completing the survey. As always, your answers are confidential.

[CAWI] Please use the "Continue" button to move forward within the questionnaire. Do not use your

browser buttons.

#[SP]

S1.

To what extent do you agree or disagree with the following statement?

[SPACE]

I am confident in my ability to achieve my financial goals.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
 - 05 I don't have any financial goals
-

#[SP]

S2.

To what extent do you agree or disagree with the following statement?

[SPACE]

I use money to create joy and happiness in my life.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SP]

S3.

To what extent do you agree or disagree with the following statement?

[SPACE]

I am very involved in making financial decisions in my household.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Agree
- 03 Disagree
- 04 Strongly disagree

[IF S3=3,4 OR 98 AFTER PROMPT, COMPUTE DOV_STUDYELIG AND THEN TERMINATE]

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: **We would really like your answer to this question.**]

#[SP]

S4.

What is the total value of your household's investable assets?

[SPACE]

<i>Note: Investable assets include all liquid financial assets that are, or could be invested (e.g. bank account balances, retirement accounts, trusts, etc.). Investable assets do not include businesses, real estate or other property.</i>

RESPONSE OPTIONS:

- 01 Less than \$30,000
- 02 \$30,000 to \$49,999
- 03 \$50,000 to \$99,999
- 04 \$100,000 to \$249,999
- 05 \$250,000 to \$499,999
- 06 \$500,000 to \$749,999
- 07 \$750,000 to \$999,999
- 08 \$1,000,000 to \$1,999,999
- 09 \$2,000,000 to \$2,999,999
- 10 \$3,000,000 or more

[IF QS4=1 OR 98 AFTER PROMPT, GO TO DOV_STUDYELIG AND THEN TERMINATE]

COMPUTE DATA-ONLY VARIABLE: DOV_STUDYELIG [SP]

0 = not study elig (either are not decision maker or have less than 30k in investable assets)

1 = study elig (are decision makers and have at least 30k in investable assets).

9 = unknown elig due to dk/skp/ref in any screener item (skipped/refused screener question)

IF (S3=77,98,99) OR (S4=77,98,99)

DOV_STUDYELIG=9 .

IF (S3=1,2) AND (S4 = 2-10)

DOV_STUDYELIG=1 .

ELSE

DOV_STUDYELIG=0 .

IF DOV_STUDYELIG=0 or 9, set QUAL=2 and TERMINATE

→ SET QUAL=2, CO_DATE

→ GO TO TERMSORRY

→ No back (disable browser back button)

→ auto redirect to member portal after 10 seconds

[NO PIMS TRANSACTION]

#[DISPLAY]

TERMSORRY.

[CAWI] Thank you for your time today. Unfortunately you are not eligible for this study. We value your opinion and hope that you will participate in future AmeriSpeak surveys.

[CAWI] We will redirect you to the AmeriSpeak Member Portal in [n] seconds.

[SET QUAL=2 "Not Qualified" and END INTERVIEW, no incentive given]

[REMOVE "PREVIOUS" BUTTON FROM PAGE]

[CAWI NO BACK – disable web browser back button]

CAWI auto-redirect to MEMBER PORTAL in 10 seconds, display remaining number of seconds in [n]

#[SP]

Q1.

To what extent do you agree or disagree with the following statement?

[SPACE]

I have too much debt right now.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q2.

To what extent do you agree or disagree with the following statement?

[SPACE]

If I had a crisis, I could receive financial support from the people in my life.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q3.

To what extent do you agree or disagree with the following statement?

[SPACE]

Growing up, the adults in my life (e.g., parents, caregivers) discussed financial matters with me.

RESPONSE OPTIONS:

- 01 Strongly agree
- 02 Agree
- 03 Disagree
- 04 Strongly disagree

#[SP]

Q4.

To what extent do you agree or disagree with the following statement?

[SPACE]

Growing up, the adults in my life (e.g., parents, caregivers) gave me opportunities to practice money management.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q5.

To what extent do you agree or disagree with the following statement?

[SPACE]

Compared to my peers, I am worse off financially.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q6.

To what extent do you agree or disagree with the following statement?

[SPACE]

I frequently have conflict with family members about money.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q7.

To what extent do you agree or disagree with the following statement?

[SPACE]

If I die tomorrow, my family will be financially okay.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[SP]

Q8.

To what extent do you agree or disagree with the following statements?

[SPACE]

If I get sick and unable to work for a long time, my family will be financially okay.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[DISPLAY]

DISPLAY_PERSONAL.

The next questions are about your thoughts around personal finances.

#[SP]

Q9.

Overall, which one of the following best describes how well you are managing financially these days?

RESPONSE OPTIONS:

- 01 Not getting by
 - 02 Just getting by
 - 03 Doing okay
 - 04 Living comfortably
-

#[GRID; SP]

Q10.

When you think about your personal or household financial situation, do any of the following words describe how you feel?

RANDOMIZE

GRID ITEMS:

- A. Competent
- B. Confident

- C. Content
- D. Disciplined
- E. Prepared
- F. Secure
- G. Successful

RESPONSE OPTIONS:

- 01 Yes
 - 02 No
-

#[SP]

Q11.

Over the last 2 weeks, how often has thinking about your financial situation made you feel nervous, anxious, or on edge?

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Several days
 - 03 More than half the days
 - 04 Nearly every day
-

#[SP]

Q12_NEW.

Over the last 2 weeks, how often have you had difficulty controlling your worries about your financial situation?

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Several days
 - 03 More than half the days
 - 04 Nearly every day
-

#[SP]

Q12

Some people are fully prepared to take financial risks when they save or make investments, while others try to avoid taking financial risks. On a scale from 0 to 10, what number would you be?

HORIZONTAL

RESPONSE OPTIONS:

- 00 0 – Not at all willing to take risks
- 01 1
- 02 2
- 03 3

- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9
- 10 10 – Very willing to take risks

Looks like this

Not at all willing to take risks											Very willing to take risks
0	1	2	3	4	5	6	7	8	9	10	

#[SP]

Q13.

How satisfied are you with your financial life?

RESPONSE OPTIONS:

- 01 Completely satisfied
- 02 Mostly satisfied
- 03 Somewhat satisfied
- 04 Not at all satisfied

#[DISPLAY]

DISP_EOL.

The next questions are about your end-of-life plans...

#[SP]

Q14.

Do you have a will?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

#[SP]

Q15.

I regularly update the beneficiaries listed on all of my financial accounts.

RESPONSE OPTIONS:

- 01 Strongly agree
 - 02 Agree
 - 03 Disagree
 - 04 Strongly disagree
-

#[DISPLAY]

DISP_TAX.

The next questions have dollar answers. The most useful answer is always an exact amount that truly reflects your situation. Because your answers are so important to the study, you may provide rounded amounts instead of exact amounts. Feel free to consult any knowledgeable person or use any records and notes.

#[NUMBOX 0-3,000,000]

[Prompt: Please enter range between 0 and 3,000,000.]

Q16.

Based on the last tax year you filed federal income taxes, what was your Adjusted Gross Income (AGI), which is from Line 11 on the IRS form 1040?

#[NUMBOX]

11111111 I cannot provide the exact amount but can report a range. **[SP]**

THE RESPONDENT CAN ONLY TYPE IN THE NUMBOX OR SELECT THE RADIO BUTTON. NOT BOTH.

[Note: Not included in the public dataset]

Shown if selected they can report a range instead of an exact amount from previous question

#[SHOW IF Q16 = 11111111]

[SP]

Q16_Range.

Based on the last tax year you filed federal income taxes, about how much was your Adjusted Gross Income (AGI, which is from Line 11 on the IRS form 1040?):

RESPONSE OPTIONS:

- 01 Less than \$50,000
- 02 \$50,000 to \$99,999
- 03 \$100,000 to \$149,999
- 04 \$150,000 to \$199,999
- 05 \$200,000 to \$249,999
- 06 \$250,000 to \$299,999
- 07 \$300,000 to \$349,999
- 08 \$350,000 to \$399,999
- 09 \$400,000 to \$449,999

- 10 \$450,000 to \$499,999
- 11 \$500,000 to \$549,999
- 12 \$550,000 to \$599,999
- 13 \$600,000 to \$649,999
- 14 \$650,000 to \$699,999
- 15 \$700,000 to \$749,999
- 16 \$750,000 or more

[Note: Not included in the public dataset]

#[NUMBOX 0-3,000,000]

[Prompt: Please enter range between 0 and 3,000,000.]

Q17.

Based on the last tax year you filed federal income taxes, what was your total income tax, which is from Line 16 on the IRS form 1040?

#[NUMBOX]

11111111 I cannot provide the exact amount but can report a range. [SP]

THE RESPONDENT CAN ONLY TYPE IN THE NUMBOX OR SELECT THE RADIO BUTTON. NOT BOTH.

[Note: Not included in the public dataset]

Shown if selected they can report a range instead of an exact amount from previous question

#[SHOW IF Q17 = 11111111]

[SP]

Q17_Range.

Based on the last tax year you filed federal income taxes, what was your total income tax, which is from Line 16 on the IRS form 1040?

RESPONSE OPTIONS:

- 01 \$0
- 02 \$1 to \$9,999
- 03 \$10,000 to \$24,999
- 04 \$25,000 to \$49,999
- 05 \$50,000 to \$74,999
- 06 \$75,000 to \$99,999
- 07 \$100,000 to \$124,999
- 08 \$125,000 to \$149,999
- 09 \$150,000 to \$174,999
- 10 \$175,000 to \$199,999
- 11 \$200,000 or more

[Note: Not included in the public dataset]

#[SP]

Q18.

Do you have at least [\[see programming note below\]](#) of money in an account you can access in a few days in case of an unexpected emergency?

RESPONSE OPTIONS:

- 01 Yes
- 02 No
- 77 Not sure

Where insert value is based on S_INCOME (18 categories):

- IF S_INCOME =1 THEN VALUE = \$1,000
- IF S_INCOME =2 THEN VALUE = \$2,000
- IF S_INCOME =3 THEN VALUE = \$3,000
- IF S_INCOME =4 THEN VALUE = \$4,500
- IF S_INCOME =5 THEN VALUE = \$5,500
- IF S_INCOME =6 THEN VALUE = \$7,000
- IF S_INCOME =7 THEN VALUE = \$8,000
- IF S_INCOME =8 THEN VALUE = \$9,500
- IF S_INCOME =9 THEN VALUE = \$11,000
- IF S_INCOME =10 THEN VALUE = \$14,000
- IF S_INCOME =11 THEN VALUE = \$17,000
- IF S_INCOME =12 THEN VALUE = \$20,000
- IF S_INCOME =13 THEN VALUE = \$23,000
- IF S_INCOME =14 THEN VALUE = \$28,000
- IF S_INCOME =15 THEN VALUE = \$34,500
- IF S_INCOME =16 THEN VALUE = \$40,500
- IF S_INCOME =17 THEN VALUE = \$47,000
- IF S_INCOME =18 THEN VALUE = \$53,000

#[SP]

Q19.

Did you unexpectedly owe federal or state income taxes within the last three years?

RESPONSE OPTIONS:

- 01 Yes
- 02 No
- 77 Not sure

[Note: Not included in the public dataset]

#[DISPLAY]

DISP_SOURCES.

This next section is on the sources of information you use to make financial choices.

#[MP]

Q20.

In the past 12 months, which of the following sources have you used for your financial decisions?

[SPACE]

[REMOVE BOLD] <i> Please select all that apply. </i>

RANDOMIZE

RESPONSE OPTIONS:

1. Accountant
 2. Bank/credit union/lender
 3. Lawyer
 4. Insurance broker
 5. Financial therapist/coach/counselor
 6. My employer/EAP program
 7. Brokerage firm representative
 8. Family/friends
 9. Online/digital resources
 10. Podcasts/social media
 11. Financial advisor/planner
-

#[SP]

Q21.

What type of financial plan do you have?

[SPACE]

<i>Note: a financial plan is digital or paper document that provides direction for your financial choices based on you and your family's goals.</i>

RESPONSE OPTIONS:

- 01 Simple - one or two planning-related services, such as retirement projections and cash flow analysis, college savings plan only, etc.
 - 02 Complex - integrated planning-related services, such as a multi-service analysis of estate planning, insurance planning, charitable planning, retirement projections, and cash flow analysis
 - 03 I do not have a formal financial plan
 - 77 I don't know
-

#[SP]

Q22.

How long have you had an active financial plan that you review regularly?

RESPONSE OPTIONS:

- 01 Less than 1 year
- 02 1-2 years
- 03 3-5 years

- 04 6-10 years
 - 05 11-15 years
 - 06 16-20 years
 - 07 More than 20 years
 - 08 I don't have an active plan
-

#[DISPLAY]
DISP_PROF.

This next section asks about your work with a financial professional. A “financial professional” provides financial products, services, and/or advice directly to consumers.

[DOUBLE SOFT PROMPT IF REFUSED]

[standard prompt language is: *We would really like your answer to this question.*]

#[SP]

Q23.

Do you work with a financial professional?

[SPACE]

<i>Note: A financial professional provides financial products, services, and/or advice directly to consumers.</i>

RESPONSE OPTIONS:

- 01 Yes
 - 02 No
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q24.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>A financial professional who shares my life experiences such as my ethnicity, culture, race, gender, or sexual orientation.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q25.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>The designation/educational attainment of the financial professional.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q26.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Fee/pricing structure for the financial professional.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q28.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Specialty area of the financial professional.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q29.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Location or format (e.g., in-person v. virtual) for services.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

#[SHOW IF Q23 = 1,2,98]

[SP]

Q30.

How important is the factor below [IF Q23 = 1: when you work with; IF Q23 =2,98: if you were to work with] a financial professional?

[SPACE]

<i>Financial professional was referred by someone I trust.</i>

RESPONSE OPTIONS:

- 01 Very important
 - 02 Somewhat important
 - 03 Not very important
 - 04 Not important at all
-

HAVE FINANCIAL PLANNER

#[SHOW IF Q23 = 1]

[SP]

Q31.

Does your primary financial professional have the CFP® certification?

RESPONSE OPTIONS:

- 01 Yes – I am certain they have the CFP® certification
 - 02 No – I am certain they do not have the CFP® certification
 - 03 Unsure – I do not know if they have the CFP® certification
-

#[SHOW IF Q23 = 1]

[GRID; SP]

Q32.

Did any of the following prompt you to start working with a financial professional?

GRID ITEMS:

- A. Major life event (e.g., job change, marriage, children, divorce, death, etc.)
- B. Recommended to me by a professional

- C. Recommended to me by family/friend/mentor
- D. Advertisements
- E. Other reason

RESPONSE OPTIONS:

- 01 Yes
 - 02 No
-

#[SHOW IF Q23 = 1]

[SP]

Q33.

How long have you worked with your current financial professional?

RESPONSE OPTIONS:

- 01 Less than 1 year
 - 02 1-2 years
 - 03 3-5 years
 - 04 6-10 years
 - 05 11-15 years
 - 06 16-20 years
 - 07 More than 20 years
-

#[SHOW IF Q23 = 1]

[SP]

Q34.

How would you describe your current engagement with your financial professional(s)?

RESPONSE OPTIONS:

- 01 I mostly do financial planning on my own
 - 02 We equally share the financial planning activities
 - 03 My professional handles nearly all of my financial planning activities
-

#[SHOW IF Q23 = 1]

Q35.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Estate planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
- 02 Somewhat detailed
- 03 Not very detailed

04 Not addressed at all

#[SHOW IF Q23 = 1]

Q36.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Investment planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
 - 02 Somewhat detailed
 - 03 Not very detailed
 - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

Q37.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Psychology of financial planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
 - 02 Somewhat detailed
 - 03 Not very detailed
 - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

Q38.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Retirement planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
 - 02 Somewhat detailed
 - 03 Not very detailed
 - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

Q39.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Risk management and insurance planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
 - 02 Somewhat detailed
 - 03 Not very detailed
 - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

Q40.

How would you rate the service you receive from your financial professional in the following area?

[SPACE]

<i>Tax planning</i>

RESPONSE OPTIONS:

- 01 Very detailed
 - 02 Somewhat detailed
 - 03 Not very detailed
 - 04 Not addressed at all
-

#[SHOW IF Q23 = 1]

Q41.

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Estate planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
 - 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q42.

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Investment planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible

- 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q43.

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Psychology of financial planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
 - 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q44.

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Retirement planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
 - 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q45.

How responsible are <u>you</u> for implementing the following part of your financial plan?

[SPACE]

<i>Risk management and insurance planning</i>

RESPONSE OPTIONS:

- 01 Not at all responsible
 - 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q46.

How responsible are you for implementing the following part of your financial plan?

[SPACE]

Tax planning

RESPONSE OPTIONS:

- 01 Not at all responsible
 - 02 Somewhat responsible
 - 03 Completely responsible
 - 04 Not included in financial plan
-

#[SHOW IF Q23 = 1]

Q47.

How frequently does your primary financial professional review/update your financial plan?

RESPONSE OPTIONS:

- 01 More often than annually
 - 02 Annually
 - 03 Only at major life events (e.g., job change, marriage, children, divorce, death, etc.)
 - 04 None since plan was established
-

#[SHOW IF Q23 = 1]

Q48.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

They make an effort to learn about my family and values.

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

#[SHOW IF Q23 = 1]

Q49.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

They make an effort to learn about my partner's/spouse's relationship with money.

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
 - 77 Do not have a partner/spouse
-

#[SHOW IF Q23 = 1]

Q50.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>I trust them.</i>

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

#[SHOW IF Q23 = 1]

Q51.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>They lessen my financial anxiety.</i>

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

#[SHOW IF Q23 = 1]

Q52.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>They motivate me to achieve my financial planning goals.</i>

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

#[SHOW IF Q23 = 1]

Q53.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>I have referred other people to them.</i>

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

#[SHOW IF Q23 = 1]

Q54.

How well does the following statement describe the conversations you have with your financial professional?

[SPACE]

<i>I am satisfied with the role that they play in my financial planning.</i>

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Somewhat
 - 03 A lot
-

ABOUT YOU

#[DISPLAY]

DISP_YOU.

This next final section asks about your background. This information helps us understand your responses to the other questions in the survey.

#[SP]

Q55.

Over the next year, do you expect the economy to perform better, worse, or about the same as now?

RESPONSE OPTIONS:

- 01 Better
 - 02 Worse
 - 03 About the same
-

#[SP]

Q56.

Suppose you have \$100 in a savings account earning 2 percent interest a year. After five years, how much would you have?

RESPONSE OPTIONS:

- 01 More than \$102
 - 02 Exactly \$102
 - 03 Less than \$102
 - 77 Don't know
-

#[SP]

Q57.

Imagine that the interest rate on your savings account is 1 percent a year and inflation is 2 percent a year. After one year, would the money in the account buy more than it does today, exactly the same or less than today?

RESPONSE OPTIONS:

- 01 More
 - 02 Same
 - 03 Less
 - 77 Don't know
-

#[SP]

Q58.

If interest rates rise, what will typically happen to bond prices? Rise, fall, stay the same, or is there no relationship?

RESPONSE OPTIONS:

- 01 Rise
 - 02 Fall
 - 03 Stay the same
 - 04 No relationship
 - 77 Don't know
-

#[SP]

Q59.

True or false: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.

RESPONSE OPTIONS:

- 01 True
 - 02 False
 - 77 Don't Know
-

#[SP]

Q60.

True or false: Buying a single company's stock usually provides a safer return than a stock mutual fund.

RESPONSE OPTIONS:

- 01 True
 - 02 False
 - 77 Don't know
-

#[SP]

Q61.

Have you ever served in the U.S. Armed Forces, Reserves or National Guard?

RESPONSE OPTIONS:

- 01 Yes, in the past, but not now
 - 02 Yes, on active duty or reserves now
 - 03 No, never served in the U.S. Armed Forces
-

#[SP]

Q62.

Would you say your health in general is excellent, good, fair, or poor?

RESPONSE OPTIONS:

- 01 Excellent
 - 02 Good
 - 03 Fair
 - 04 Poor
-

#[SP]

Q63.

Would you say your partner/spouse's health in general is excellent, good, fair, or poor?

RESPONSE OPTIONS:

- 01 Excellent
- 02 Good
- 03 Fair

- 04 Poor
 - 05 No spouse/partner
-

#[SP]

Q64.

Over the last 2 weeks, how often have you been bothered by the following problem?

[SPACE]

Feeling nervous, anxious or on edge

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Several days
 - 03 More than half the days
 - 04 Nearly every day
-

#[SP]

Q65.

Over the last 2 weeks, how often have you been bothered by the following problem?

[SPACE]

Not being able to stop or control worrying

RESPONSE OPTIONS:

- 01 Not at all
 - 02 Several days
 - 03 More than half the days
 - 04 Nearly every day
-

#[SP]

Q66.

How would you rate your overall social health based on social interactions and relationships with friends, family, and community?

RESPONSE OPTIONS:

- 01 Excellent
 - 02 Good
 - 03 Fair
 - 04 Poor
-

#[SP]

Q67.

Is there someone in your immediate family who identifies as having a disability or has special care needs?

RESPONSE OPTIONS:

- 01 Yes
- 02 No

RE-COMPUTE QUAL=1 "COMPLETE"

SET CO_DATE, CO_TIME, CO_TIMER VALUES HERE

CREATE MODE_END

- 1=CATI
- 2=CAWI

SCRIPTING NOTES: PUT QFINAL1, QFINAL2, QFINAL3 in the same screen.

#[SP]

QFINAL1.

Thank you for your time today. To help us improve the experience of AmeriSpeak members like yourself, please give us feedback on this survey.

[RED TEXT – CAWI ONLY] If you do not have any feedback for us today, please click "Continue" through to the end of the survey so we can make sure your opinions are counted and for you to receive your AmeriPoints reward.

Please rate this survey overall from 1 to 7 where 1 is Poor and 7 is Excellent.

Poor						Excellent
1	2	3	4	5	6	7

#[SP – CAWI ONLY]

QFINAL2.

Did you experience any technical issues in completing this survey?

- 1. Yes – please tell us more in the next question
- 2. No

#[TEXTBOX – CATI version needs "No" option]

QFINAL3.

Do you have any general comments or feedback on this survey you would like to share? If you would like a response from us, please email support@AmeriSpeak.org or call (888) 326-9424.

#[DISPLAY]

END.

[CATI version]

Those are all the questions we have. We will add [INCENTWCOMMA] AmeriPoints to your AmeriPoints balance for completing the survey. If you have any questions at all for us, you can email us at support@AmeriSpeak.org or call us toll-free at **888-326-9424**. Let me repeat that again: email us at support@AmeriSpeak.org or call us at **888-326-9424**. Thank you for participating in our new AmeriSpeak survey!

[CAWI version]

Those are all the questions we have. We will add [INCENTWCOMMA] AmeriPoints to your AmeriPoints balance for completing the survey. If you have any questions at all for us, you can email us at support@AmeriSpeak.org or call us toll-free at **888-326-9424**. Thank you for participating in our new AmeriSpeak survey!

You can close your browser window now if you wish or click Continue below to be redirected to the AmeriSpeak member website.