



Appendix: Consumer survey questions

Consumer survey

Section A: Overall Group Definitions

Interviewer Text	The following questions will help us to understand a bit more about your current situation. Specifically we'll be asking you briefly about your retirement plans and when you think you may begin to make use of any pensions.
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A0a	Current Status	FCA # 1
Routing:	All	
Respondents:	All respondents	
Question Text:	First of all, can I just ask if you are currently retired or semi-retired, by which I mean that you are no longer working full time?	
Interview Note:		
DP Instructions:	SINGLE CODE	DO NOT READ OUT PROBE FOR CLARITY IF NEEDED
Response Codes:	1. Retired 2. Semi-retired 3. Neither	A1 A1 A0b

A0b	Potential retirement	FCA # 1
Routing:	All who code 3 @ A0a	
Respondents:	All who are neither retired or semi-retired	
Question Text:	Do you know roughly when you think you may retire?	
Interview Note:		
DP Instructions:	SINGLE CODE	DO NOT READ OUT PROBE USING CODE IF NEEDED
Response Codes:	1. Sometime in the next 6 months 2. Sometime in the next 6 months to a year 3. Between a year and two years from now 4. Not for at least another 2 years 5. Don't know [DO NOT PROMPT]	A0c A0c A0c A0c A1

A0c	Fully or semi retirement	FCA # 1
Routing:	All who code 1-4 @ A0b	
Respondents:	All who are neither retired or semi-retired but have some idea of when they will retire	
Question Text:	And do you plan on fully retiring at this time or semi-retiring first?	
Interview Note:		
DP Instructions:	SINGLE CODE	DO NOT READ OUT PROBE USING CODE IF NEEDED
Response Codes:	1. Fully retire 2. Semi-retire first 3. Don't know [DO NOT PROMPT]	A1 A1 A1

A1	Time till accessing pension funds	FCA # 1
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Routing:	All		
Respondents:	All respondents		
Question Text:	Excluding the state pension, roughly when do you think you will start to either take an income or withdraw money from any pensions you may have? This may be as part of your retirement, semi-retirement or simply to make use of money in your pension for other reasons.		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE USING CODE IF NEEDED
Response Codes:	1. I've already started 2. Sometime in the next 6 months 3. Sometime in the next 6 months to a year 4. Between a year and two years from now 5. Not for at least another 2 years 6. Don't know [DO NOT PROMPT]		A2b A2a A2a A2a A2a A3

A2a	Time till accessing FIRM A pension funds (a)		FCA # 5
Routing:	All who code 2-5 @ A1		
Respondents:	All who are planning to make use of funds in the future		
Question Text:	And do you plan to make use of some or all of the money in your FIRM A pension at this time?		
Interview Note:	<i>READ OUT IF CLARIFICATION IS NEEDED: "This could include withdrawing cash or taking an income from the pension either with FIRM A or another provider"</i>		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE TO CLARIFY SOME/ALL
Response Codes:	1. Yes – Some 2. Yes – All 3. No 4. Don't know [DO NOT PROMPT]		A3 A3 A2c A3

A2b	Time till accessing FIRM A pension funds (b)		FCA # 5
Routing:	All who code 1 @ A1		
Respondents:	All who have already started making use of funds		
Question Text:	And have you made use of some or all of the money from your FIRM A pension as part of this?		
Interview Note:	<i>READ OUT IF CLARIFICATION IS NEEDED: "This could include withdrawing cash or taking an income from the pension either with FIRM A or another provider"</i>		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE TO CLARIFY SOME/ALL
Response Codes:	1. Yes – Some 2. Yes – All 3. No 4. Don't know [DO NOT PROMPT]		A3 A3 A2c A3

A2c	Time till accessing FIRM A pension funds (c)		FCA # 5
Routing:	All who code 3 @ A2a OR code 3 @ A2b		
Respondents:	All who are not using or planning to use their FIRM A fund		
Question Text:	So when do you think you will make use of some or all of the money in your FIRM A pension?		
Interview Note:	<i>READ OUT IF CLARIFICATION IS NEEDED: "This could include withdrawing cash or taking an income from the pension either with FIRM A or another provider"</i>		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE USING CODE IF NEEDED

Response Codes:	1. Sometime in the next 6 months 2. Sometime in the next 6 months to a year 3. Between a year and two years from now 4. Not for at least another 2 years 5. Don't know [DO NOT PROMPT]	A3 A3 A3 A3 A3
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A3	Involvement in the decision making process			FCA # 2/3
Routing:	All			
Respondents:	All respondents			
Question Text:	In general, when making financial decisions about your retirement or how to use your pension savings, which of the following statements best describes you?			
Interview Note:				
DP Instructions:	SINGLE CODE	READ OUT		
Response Codes:	1. You tend to do all your own research and will make any decision by yourself without anyone else’s involvement			A4
	2. You tend to consult with others, for example your spouse or partner, friends, or other family members,			A4
	3. You pay a financial adviser to review all the information and provide you with a recommendation and/or purchase the financial products for you			A4
	4. Don’t know			A4
	[DO NOT PROMPT]			

A4	Level of consideration given to retirement plans		FCA # NEW
Routing:	All who code 2-5 @ A1		
Respondents:	All who have not already started to make use of their pensions		
Question Text:	How much consideration have you given to how you will use the money you've saved in any pensions you have, be it for retirement or other reasons?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. A lot 2. Some 3. Not a lot 4. None 5. Don't know [DO NOT PROMPT]		A5 A5 A5 A5 A5

A5	Confidence around retirement funds			FCA # 10
Routing:	All			
Respondents:	All respondents			
Question Text:	In general, how confident are you that you have enough funds, either saved in pensions or from other sources to support yourself during retirement?			
Interview Note:				
DP Instructions:	SINGLE CODE	READ OUT	PROBE AS NECESSARY	
Response Codes:	1. Very confident 2. Fairly confident 3. Not very confident 4. Not at all confident 5. Don't know [DO NOT READ OUT]			B1a B1a B1a B1a B1a

Interviewer Text

In the next section we'll ask you some brief questions around how you plan on supporting yourself during retirement and the different ways you may use any pensions you have to do this.

In general, there are two different types of pensions:

- Ones designed to provide you with an income directly, typically linked to how long you have worked for a company and your salary. These are known as DEFINED BENEFIT PENSION but also often referred to as FINAL SALARY PENSIONS as well.
- And ones designed to provide you with an amount of money based on how much you or your employer has paid in and how well the invested money has performed over time. These are called DEFINED CONTRIBUTION PENSION

For the majority of this survey we will be asking you about your FIRM A pension which is a DEFINED CONTRIBUTION PENSION, but occasionally we will also ask you about any other types of pensions you have, both FINAL SALARY and DEFINED CONTRIBUTION.

B1b	Importance of FIRM A Pot	FCA # 6
Routing:	All who code 1 @ B1a	
Respondents:	All who have other DC pensions?	
Question Text:	Including your FIRM A pension, how many defined contribution pensions do you have?	
Interview Note:	READ OUT IF NEEDED: "A defined contribution pension is one that is designed to provide you with an amount of money based on how much you or your employer has paid in and how well the invested money has performed over time"	

DP Instructions:	SINGLE CODE	DO NOT READ OUT	
Response Codes:	1. 1 – FIRM A pension only		B2
	2. 2		B2
	3. 3		B2
	4. 4		B2
	5. 5		B2
	6. Other	[WRITE IN]	B2
	7. Don't know		B2
		[DO NOT READ OUT]	

B2	Most important source of income or money			FCA # NEW
Routing:	All who code 1-11, 13 @ B1a			
Respondents:	All respondents			
Question Text:	Including your FIRM A pension, which one of the sources you mentioned will play the biggest role in supporting you during retirement			
Interview Note:	PLEASE PROMPT RESPONDENT WITH SOURCES THEY MENTIONED IF REQUIRED			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	ONLY SHOW CODES FROM B1	
Response Codes:	1. Other defined contribution pensions (excluding the FIRM A pension) – (DC pensions)			B3
	2. Final salary or defined benefit pension(s) – (DB pensions)			B3
	3. The state pension			B3
	4. Other state benefits			B3
	5. Money from savings (e.g. cash ISA's, savings accounts)			B3
	6. Money from investments (e.g. stocks & shares ISA's, bonds, unit trusts, stocks & shares)			B3
	7. Money tied up in property (e.g. rental income, equity release, downsizing)			B3
	8. Income from a partner's pension or salary			B3
	9. Inheritance			B3
	10. Occasional/part-time work			B3
	11. Support from family or friends			B3
	12. FIRM A pension			B4a
	13. Other [INSERT TEXT FROM B1]			B3
	14. Don't know			B3
[DO NOT PROMPT]				

B3	Importance of FIRM A Pot		FCA # NEW
Routing:	All who code 1-11, 13, 14 @ B2		
Respondents:	All who do not see their FIRM A pension as the most important but do have other sources of income/support		
Question Text:	Compared to the other sources you have mentioned, how much of a role will your FIRM A pension play in supporting your financial needs during retirement?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. A large part 2. Some part, fairly equal to other sources 3. Only a small part 4. No role at all 5. Don't know		B4a B4a B4a B4a B4a
[DO NOT PROMPT]			

B4a	Use of FIRM A pension	FCA # 11,14
Routing:	All	
Respondents:	All respondents	

Question Text:	Which of the following [have you done / do you think you will do] with the money saved in your FIRM A pension?		
Interview Note:	<i>CODE 1 may be referred to using a technical term that some respondents may know. If respondent mentions a "UFPLS" (Uncrystallised Funds Pension Lump Sum) they are meaning that they have taken some money out as cash and left the rest in the account.</i>		
DP Instructions:	MULTI CODE	READ OUT	
Response Codes:	1. Use it like a savings account, withdrawing money as and when needed while leaving the rest in the pension 2. Set up a flexible income that you can start, stop or change as needed, usually provided through income drawdown 3. Set up a guaranteed income, either for the rest of your life or for a specific number of years, usually provided through an annuity 4. Cash in the entire amount and close the policy, to either use or invest elsewhere 5. Other [WRITE IN / DO NOT READ OUT] 6. Don't know [DO NOT READ OUT]		B4b B4b B4b B5a B4b B4b

B4b	Use of 25% tax free lump sum		FCA # 11,14
Routing:	All who code 1-3, 5, 6 @ B4a		
Respondents:	All who have not or will not cash in their entire policy		
Question Text:	[Have you made / Will you make] use of the tax free amount you can take as a lump sum?		
Interview Note:	<i>READ OUT IF CLARIFICATION IS NEEDED: As part of the Pensions Freedoms introduced in the March 2015 budget, if you want, you are now able to withdraw up to 25% of the total amount in your pension as a tax free lump sum</i>		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know [DO NOT PROMPT]		B4c B4c B4c

B4c	Type of annuity purchased		FCA # 12
Routing:	All who code 3 @ B4a		
Respondents:	All who have or will purchase a fixed income		
Question Text:	[Is / Do you think that] the guaranteed income you [have / will] set up [being / will be] provided by an enhanced or impaired annuity?		
Interview Note:	<i>IF UNSURE ON WHAT ENHANCED/IMPAIRED ANNUITIES ARE: These are where the impact of any lifestyle choices (for example smoking) or certain medical conditions are taken into account when setting the level of income you will receive.</i>		
DP Instructions:	MULTI CODE	DO NOT READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know [DO NOT PROMPT]		C1 C1 C1

Section C: Sources of Information & Support

Interviewer Text	The following questions will help us to understand a bit more about how you go about gathering information regarding the pension options available to you.
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C1	Source of information	FCA # 15,27
Routing:	All	
Respondents:	All respondents	
Question Text:	Firstly, what sources of information, guidance or advice [have you used / do you think you will use] when considering what to do with the money saved in your FIRM A pension?	
Interview Note:		
DP Instructions:	MULTI CODE	DO NOT READ OUT PROBE AS NECESSARY
Response Codes:	<ol style="list-style-type: none"> 1. Consumer information websites (e.g. Which?, moneysavingexpert.com, motley fool etc...) 2. Independent organisations (e.g. Citizen's Advice, Age UK, Money Advice Service, The Pensions Advisory Service etc...) 3. News articles or other forms of media information 4. Price comparison websites 5. By speaking to FIRM A 6. By speaking to other companies 7. Online tools or calculators provided by FIRM A 8. Online tools or calculators provided by other companies 9. Online tools or calculators provided by other sources 10. Written information from FIRM A 11. Written information from other companies 12. Your employer 13. Your bank or building society 14. Social media sites (e.g. Twitter, Facebook, online forums etc...) 15. An independent or professional financial advisor (IFA) 16. Pension Wise 17. Government's free guidance service 18. None 19. Other 20. Don't know 	
	[UNIQUE CODE]	
	[WRITE IN]	
	[DO NOT PROMPT]	

C2	Most important or useful			FCA # 16
Routing:	All who code multiple responses @ C1			
Respondents:	All who have or will use more than one source			
Question Text:	And which of these [played / do you think will play] the biggest role in helping you decide what to do?			
Interview Note:				
DP Instructions:	SINGLE CODE	DO NOT READ OUT	ONLY SHOW CODES FROM C1	
Response Codes:	Same list as C1			C3

C3	Awareness of Pension Wise		FCA # 17
Routing:	All who do not code 16 @ C1		
Respondents:	All who do not spontaneously mention pension wise		
Question Text:	Have you ever heard of Pension Wise?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know		C4a/C4b C4a/C4b C4a/C4b
	[DO NOT PROMPT]		

Interviewer Text	<p><i>[Just to confirm / Just to let you know], Pension Wise is a free and impartial guidance service run by the government that helps you understand your new pension options. You can get help about:</i></p> <ul style="list-style-type: none"> <i>• The different ways you can take money from your pension pots</i> <i>• What each option means for your circumstances</i> <i>• Next steps you can take</i> <p><i>This guidance is available over the phone or face to face, and you can also find useful information online via the Pension Wise website</i></p>		
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C4a	Awareness of Pension Wise following description		FCA # 19
Routing:	All who code 1 @ C3 [OR] code 16 @ C1		
Respondents:	All who claim that they have heard of Pension Wise		
Question Text:	Now that you have heard it described, can I just check again that you had heard of Pension Wise before today?		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know [DO NOT PROMPT]		C5a D1a D1a

C4b	Awareness of Pension Wise following description		FCA # 19
Routing:	All who code 2-3 @ C3		
Respondents:	All who have not mentioned or claim not to have heard of Pension Wise		
Question Text:	Now that you have heard it described, do you recall hearing about Pension Wise before today?		
DP Instructions:	SINGLE CODE	DO NOT READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know [DO NOT PROMPT]		C5a D1a D1a

C5a	Use of Pension Wise (a)		FCA # 20
Routing:	All who code 1 @ C4a [OR] code 1 @ C4b		
Respondents:	All who have heard of the Pension Wise service		
Question Text:	Have you used the Pension Wise service?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE CODE 3 IF NEEDED
Response Codes:	1. Yes 2. No 3. Not yet but I've booked an appointment 4. Don't know [DO NOT PROMPT]		C6 C5b D1a D1a

C5b	Use of Pension Wise (b)		FCA # 21
Routing:	All who code 2 @ C5a		
Respondents:	All who have not already used Pension Wise		
Question Text:	Do you think you will use Pension Wise in the future?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	

Response Codes:	1. Yes 2. No 3. Don't know [DO NOT PROMPT]	C6 D1a D1a
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C6		How Pension Wise was used		FCA # 20,21
Routing:		All who code 1 @ C5a [OR] code 1 @ C5b		
Respondents:		All who have or will use the Pension Wise service		
Question Text:		Which of the following [CODE 1 @ C5a - have you done / CODE 1 @ C5b - do you think you will do]?		
Interview Note:				
DP Instructions:		MULTI CODE	READ OUT	
Response Codes:		1. Go onto the Pension Wise website for information 2. Have a guidance session with a specialist over the phone 3. Have guidance session with a specialist face to face 4. Don't know [DO NOT PROMPT]		C7 C8 C8 C8

C7	Use of the Pension Wise website			FCA # 23
Routing:	All who code 1 @ C6 [AND] code 1 @ C5a			
Respondents:	All who have actually used the Pension Wise website			
Question Text:	Which of the following best describes how you have used the website?			
Interview Note:				
DP Instructions:	MULTI CODE	READ OUT		
Response Codes:	1. You accessed the site once and scanned it quickly			C8
	2. You read the information available thoroughly			C8
	3. You accessed it several times to review different sections			C8
	4. You accessed it several times to re-read part or all of it			
	5. You accessed it to find the Pension Wise contact details			C8
	6. OTHER [WRITE IN]			C8
	7. Don't know			C8
	[DO NOT PROMPT]			C8

Section D: Exploring the Open Market Option

Interviewer Text	I'm now going to ask you a few questions about who [you have decided to use / you think you may use] when accessing the money in your FIRM A pension and whether or not [you looked / you think you will look] around for offers from other providers
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D1a	Use of FIRM A or another provider (a)			FCA # 34
Routing:	All who code 1-2 @ A2b [AND] DO NOT code 4 @ B4a			
Respondents:	All who have accessed their FIRM A pension but not cashed it in			
Question Text:	You said earlier that you have made use of some or all of the money in your FIRM A pension. Have you stayed with FIRM A or switched to another provider?			
Interview Note:	READ OUT IF CLARIFICATION IS NEEDED: "switching to another provider could include using your pension money to set up an income with them or simply transferring your entire pension over to them"			
DP Instructions:	SINGLE CODE	DO NOT READ OUT		
Response Codes:	1. With FIRM A 2. Switched to another provider			D1b D1b

D1b	Reason for decision		FCA # 36,38
Routing:	All who code 1-2 @ A2b [AND] DO NOT code 4 @ B4a		
Respondents:	All who have accessed their FIRM A pension but not cashed it in/withdrawing it all as a single lump sum		
Question Text:	Why did you decide to do this?		
Interview Note:			
DP Instructions:	MULTI CODE	DO NOT READ OUT	PROBE AS NEEDED
	SHOW THOSE WHO CODE 1 @ D1a CODES 1-9, 16, 17		
	SHOW THOSE WHO CODE 2 @ D1a CODES 10-17		
Response Codes:	1. FIRM A offered more attractive retirement income product(s)		D3
	2. You had a guaranteed annuity rate with FIRM A		D3
	3. You trust FIRM A		D3
	4. You have had good service from FIRM A		D3
	5. You didn't know you could change providers		D3
	6. You didn't have time to look around for other offers		D3
	7. It was too difficult to change providers		D3
	8. FIRM A offered lower fees and charges		D3
	9. You didn't want to be bothered with sales calls or letters		D3
	10. Your new provider offered more attractive retirement income product(s)		D3
	11. Your new provider's fees and charges were lower		D3
	12. You trust your new provider more than FIRM A		D3
	13. You had bad service experiences with FIRM A		D3
	14. FIRM A didn't offer the options that you wanted		D3
	15. You have an existing relationship with your new provider		D3
	16. Other [WRITE IN]		D3
	17. Don't know		D3
		[DO NOT PROMPT]	D3

D2a	Likely use of FIRM A or another provider		FCA # 35
Routing:	All who DO NOT code 1-2 @ A2b [AND] DO NOT code 4 @ B4a		
Respondents:	All who have not yet accessed their FIRM A pension and don't plan on cashing it in/withdrawing it all as a single lump sum		
Question Text:	You said earlier that you have not yet made use of the money in your FIRM A pension. When you eventually do, how likely is it that you will stay with FIRM A or switch to another provider?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. Very likely to stay with FIRM A		D2b
	2. Fairly likely to stay with FIRM A		D2b
	3. Fairly likely to use another provider		D2b
	4. Very likely to use another provider		D2b
	5. Don't know		D5a
		[DO NOT READ OUT]	

D2b	Reason for likely decision		FCA # 36,38
Routing:	All who code 1-4 @ D2a		
Respondents:	All who have a view on whether they will switch provider		
Question Text:	Why are you likely to do this?		
Interview Note:			
DP Instructions:	MULTI CODE	DO NOT READ OUT	PROBE AS NEEDED
	SHOW THOSE WHO CODE 1,2 @ D2a CODES 1-8, 15, 16		
	SHOW THOSE WHO CODE 3,4 @ D2a CODES 9-16		

Response Codes:	1. FIRM A offer more attractive retirement income product(s)	D5a
	2. You can get a guaranteed annuity rate with FIRM A	D5a
	3. You trust FIRM A	D5a
	4. You have had good service from FIRM A	D5a
	5. You didn't know you could change providers	D5a
	6. It's too difficult to change providers	D5a
	7. FIRM A offer lower fees and charges	D5a
	8. You don't want to be bothered with sales calls or letters	D5a
	9. Other providers offer more attractive retirement income product(s)	D5a
	10. Other provider's fees and charges are lower	D5a
	11. You trust other providers more than FIRM A	D5a
	12. You have had bad service experiences with FIRM A	D5a
	13. FIRM A don't offer the options that you want	D5a
	14. You have relationships with other providers	D5a
	15. Other [WRITE IN]	D5a
	16. Don't know [DO NOT PROMPT]	

D3	Ease of changing provider vs. expectations			FCA # 40
Routing:	All who code 2 @ D1a			
Respondents:	All who have changed provider			
Question Text:	Compared to what you expected, how easy or difficult was it to change provider?			
Interview Note:				
DP Instructions:	SINGLE CODE	READ OUT		
Response Codes:	1. A lot easier			D5a
	2. A little easier			D5a
	3. About what you expected			D5a
	4. A little harder			D5a
	5. A lot harder			D5a
	6. Don't know			D5a
[DO NOT READ OUT]				

D5a	Whether have or would shop around			FCA # 29
Routing:	All			
Respondents:	All respondents			
Question Text:	[Did you / Do you think you will] look around at what other providers offer before deciding what to do with your FIRM A pension?			
Interview Note:				
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE TO DEFINE 'YES'	
Response Codes:	1. Yes – I have 2. Yes – I will 3. No 4. Don't know			D5b D6 D11 E1
[DO NOT PROMPT]				

D5b	What prompted you to shop around			FCA # NEW
Routing:	All who code 1 @ D5a			
Respondents:	All who have shopped around			
Question Text:	What prompted you to shop around?			
Interview Note:				
DP Instructions:	MULTI CODE	DO NOT READ OUT	PROBE USING CODES IF NEEDED	

Response Codes:	1. FIRM A wake-up pack	D6
	2. Other letters from FIRM A	D6
	3. Letters/leaflets from other providers	D6
	4. Pension Wise service	D6
	5. Advice from a financial advisor	D6
	6. Friends or family	D6
	7. Saw an advert	D6
	8. Newspaper website article	D6
	9. Consumer information websites (e.g. Which?, moneysavingexpert.com, motley fool etc...)	D6
	10. Independent organisations (e.g. Citizen's Advice, Age UK, Money Advice Service, The Pensions Advisory Service etc...)	D6
	11. Other [WRITE IN]	
	12. Don't know [DO NOT PROMPT]	D6

D6		FCA # 29
Routing:	All who code 1-2 @ D5a	
Respondents:	All who have or think they will shop around	
Question Text:	Which of the following [CODE 1 @ D5a - did you do / CODE 2 @ D5a - do you think you will do]?	
Interview Note:		
DP Instructions:	MULTI CODE	READ OUT
Response Codes:	1. Look up other provider's offers through their websites	D7
	2. Speak to other providers about their offers over the phone	D7
	3. Use price comparison sites to find other offers	D7
	4. Use annuity comparison tables (e.g. Money Advice Service) to find other offers	D7
	5. Speak to a financial advisor about other offers	D7
	6. Other [WRITE IN]	D7
	7. Don't know	D7
	[DO NOT READ OUT]	

D7		FCA # 32
Routing:	All who code 1 @ D5a	
Respondents:	All who have shopped around	
Question Text:	When you were shopping around, did you receive any personalised quotes from other providers?	
Interview Note:	<i>IF CLARIFICATION IS NEEDED: This would have involved you providing them with range of personal information (such as your age, the amount of money you had in your pension, the type of features you wanted etc..) in order for them to produce a quote specific to your circumstances</i>	
DP Instructions:	MULTI CODE	READ OUT
Response Codes:	1. Yes	D8
	2. No	D9
	3. Don't know	D9
	[DO NOT READ OUT]	

D8		FCA # 32
Routing:	All who code 1 @ D7	
Respondents:	All who received quotes	
Question Text:	How many quotes did you receive?	
Interview Note:		
DP	SINGLE CODE	DO NOT READ OUT

Instructions:			
Response Codes:	1. 1 2. 2 3. 3 4. 4 5. 5 6. Other 7. Don't know	[WRITE IN] [DO NOT READ OUT]	D9 D9 D9 D9 D9 D9 D9

D10	Ease of shopping around vs. expectations		FCA # 30
Routing:	All who code 1 @ D5a		
Respondents:	All who have shopped around		
Question Text:	Compared to what you expected, how easy or difficult did you find shopping around for other providers offers?		
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. A lot easier 2. A little easier 3. About what you expected 4. A little harder 5. A lot harder 6. Don't know	[DO NOT READ OUT]	D11 D11 D11 D11 D11 D11

D11	Reasons for not shopping around		FCA # 31
Routing:	All who code 3 @ D5a		
Respondents:	All who haven't shopped around		
Question Text:	Why [didn't you / don't you think you will] look around for other offers?		
Interview Note:			
DP Instructions:	MULT CODE	DO NOT READ OUT	PROBE USING CODES AS NEEDED
Response Codes:	1. Couldn't be bothered 2. Didn't think it would make any difference to how much I would get 3. Had a guaranteed rate with FIRM A 4. FIRM A offer seemed competitive/OK 5. Good service from FIRM A 6. Trust FIRM A as a brand 7. Didn't want to be bothered by sales calls 8. Went with my advisors suggestion 9. Went with the Pension Wise guidance 10. Didn't have time to look around 11. Didn't know that I could look around or change provider 12. Other 13. Don't know	[WRITE IN] [DO NOT READ OUT]	E1 E1 E1 E1 E1 E1 E1 E1 E1 E1 E1 E1

Section E: Recall of Treatment

Interviewer Text	The next few questions will focus specifically on the communications you have received from FIRM A with regards to your pension. While you may have received some information recently, we would like to focus on the documents you should have received around the middle of last year.
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E1	Recall of FIRM A wake-up pack	FCA # 47
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Routing:	All		
Respondents:	All respondents		
Question Text:	Firstly, do you remember receiving an information pack about your pension and retirement options, sometimes called a wake-up pack, from FIRM A roughly six or seven months ago?		
Interview Note:	<i>If the respondents need a further prompt explain that they would have received the pack sometime around last July or August (2015)</i>		
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. Yes 2. No 3. Don't know		E2a F1 F1 [DO NOT READ OUT]

E2a	Level of engagement with wake-up pack		FCA # 48
Routing:	All who code 1 @ E1		
Respondents:	All who recall receiving their 'wake-up pack'		
Question Text:	And which of the following best describes how much time you spent reading it?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. You didn't read it at all 2. You just glanced over it but didn't read it in any detail 3. You read some of it but skimmed over most bits 4. You read most of it but skimmed over some bits 5. You read all of it in detail 6. Don't know		E2b E2b E2b E2b E2b E2b [DO NOT READ OUT]

E2b	Whether wake-up pack was passed on to someone else		FCA # NEW
Routing:	All who code 1 @ E1		
Respondents:	All who recall receiving their 'wake-up pack'		
Question Text:	Did you pass this pack onto someone else to look over and read?		
Interview Note:	<i>PROBE RESPONDENT ON WHO THEY PASSED PACK TO IF YES</i>		
DP Instructions:	MULTI CODE	DO NOT READ OUT	PROBE TO CLARIY 'YES'
Response Codes:	1. Yes – partner/spouse/friend 2. Yes – financial advisor 3. No 4. Don't know		E3 E3 E3 E3 [DO NOT READ OUT]

E3	Prompted recall of features		FCA # 50
Routing:	All who code 2-5 @ E2a		
Respondents:	All who at least glanced at the pack		
Question Text:	Do you remember if the wake-up pack contained any of the following?		
Interview Note:			
DP Instructions:	MULTI CODE	READ OUT	ROTATE
Response Codes:	1. A cover letter from FIRM A 2. A highlighted section of the letter directing you to the Pension Wise service 3. An FIRM A booklet on retirement options 4. A Money Advice Service booklet on retirement options		E4 E4 E4 E4

	5. An FIRM A leaflet on shopping around 6. A Pension Wise leaflet or insert 7. Don't know	E4 E4
[DO NOT READ OUT]		

E4	Usefulness of the wake-up pack		FCA # 51
Routing:	All who code 1 @ E1		
Respondents:	All who recall receiving their wake-up pack		
Question Text:	How useful [was the wake-up pack / do you think the wake-up pack will be] in helping you to decide what to do with your FIRM A pension?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. Very useful		E5
	2. Fairly useful		E5
	3. Neither		E5
	4. Not very useful		E5
	5. Not at all useful		E5
	6. Don't know		E5
[DO NOT PROMPT]			

E5	Thoughts or actions prompted by the wake-up pack		FCA # NEW
Routing:	All who code 1 @ E1		
Respondents:	All who recall receiving their wake-up pack		
Question Text:	Did the FIRM A wake-up pack prompt you to do anything specific?		
Interview Note:			
DP Instructions:	MULTI CODE	DO NOT READ OUT	PROMPT IF NEEDED
Response Codes:	1. Visit the Pension Wise website		F1
	2. Call Pension Wise		F1
	3. Book an appointment with Pension Wise		F1
	4. Seek professional financial advice		F1
	5. Seek further information from FIRM A		F1
	6. Shop around to see what other providers offer		F1
	7. Switch provider		F1
	8. Stay with FIRM A		F1
	9. Didn't really prompt you to do anything		F1
	10. Don't know		F1
[DO NOT READ OUT]			

Section F: Engagement and Demographics

Interviewer Text	Thank you for your time so far, just before we finish I'd like to ask you a few final questions.
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F1	FIRM A pension value	
Routing:	All	
Respondents:	All respondents	
Question Text:	Firstly, do you recall roughly how much money [was / is] in your FIRM A pension?	
Interview Note:		
DP Instructions:	SINGLE CODE	DO NOT READ OUT PROBE USING CODES IF NEEDED
Response	1. Under £5,000	F2

Codes:	2. £5,000 to £9,999 3. £10,000 to £14,999 4. £15,000 to £19,999 5. £20,000 to £29,999 6. £30,000 to £39,999 7. £40,000 to £49,999 8. £50,000 to £74,999 9. £75,000 to £99,999 10. £100,000 to £149,999 11. £150,000 to £199,999 12. £200,000 to £249,000 13. £250,000 to £299,999 14. £300,000 to £499,999 15. £500,000 to £749,999 16. £750,000 to £999,999 17. Over £1,000,000 18. Don't know [DO NOT PROMPT] [DO NOT PROMPT] 19. Refused	
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F2	Value of DC pots – excluding FIRM A		
Routing:	All who code 1 @ B1a [AND] DO NOT code 1 @ B1b		
Respondents:	All who have more than one DC pension		
Question Text:	And excluding your FIRM A pension, do you recall roughly how much money you saved in total in your other pensions?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE USING CODES IF NEEDED
Response Codes:	1. Under £5,000 2. £5,000 to £9,999 3. £10,000 to £14,999 4. £15,000 to £19,999 5. £20,000 to £29,999 6. £30,000 to £39,999 7. £40,000 to £49,999 8. £50,000 to £74,999 9. £75,000 to £99,999 10. £100,000 to £149,999 11. £150,000 to £199,999 12. £200,000 to £249,000 13. £250,000 to £299,999 14. £300,000 to £499,999 15. £500,000 to £749,999 16. £750,000 to £999,999 17. Over £1,000,000 18. Don't know [DO NOT PROMPT] [DO NOT PROMPT] 19. Refuse		F3

F3	Marital status		
Routing:	All		
Respondents:	All respondents		
Question Text:	What is your marital status?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROMPT IF NEEDED
Response Codes:	1. Single (never married) 2. Married		F4 F4

	3. Separated 4. Widowed 5. Divorced 6. Refuse	F4 F4 F4 F4
[DO NOT READ OUT]		

F4			General financial knowledge/behaviour
Routing:	All		
Respondents:	All respondents		
Question Text:	Which of the following statements would most closely describe how you might feel about making general financial decisions?		
Interview Note:			
DP Instructions:	SINGLE CODE	READ OUT	
Response Codes:	1. You have a good knowledge and understanding of personal finance products and services and you like to make your own choices about these types of products	F5	
	2. You have a reasonable knowledge of personal financial products and services and you are able to weigh up the advice of financial professionals	F5	
	3. Financial issues are best left to the experts – you generally rely on advice from others	F5	
	4. Don't know	F5	
[DO NOT READ OUT]			

F5			Follow-up contact question
Routing:	All		
Respondents:	All respondents		
Question Text:	We may wish to contact you again in the future in order to conduct some follow-up research, gather further information or to clarify some of your responses. Would you be willing to allow either Optimisa Research, the FCA, or another agency commissioned by them to contact you again for any of these purposes?		
Interview Note:			
DP Instructions:	SINGLE CODE	DO NOT READ OUT	PROBE TO CLARIFY 'YES'
Response Codes:	1. Yes – All options	END	
	2. Yes – Optimisa Research	END	
	3. Yes –The FCA or other commissioned agency	END	
	4. No	END	

