



**New Retirement Account Name Testing
 Screener for EMPLOYERS
 Draft July 23, 2013**

SUMMARY OF FOCUS GROUPS AND INTERVIEWS

- A. **Two focus groups will be conducted with targeted small to medium-size companies (between 10 and 99 employees).** We will recruit a mix of companies that do and do not currently offer payroll based retirement plans.
 - a. One focus group will be conducted in each market
 - b. Recruit 7 individuals for each group to seat 5 or 6
- B. **Ten to twelve telephone one-on-one interviews (5-6 per market) will be conducted among representatives from larger companies (100 + employees)**
 - a. Five interviews (2 or 3 per market) will be conducted among representatives of companies that currently offer payroll-based retirement (about four-fifths of the population).
 - b. Five interviews (2 or 3 per market) will be conducted among representatives of companies that don't currently offer payroll based retirement plans (about one-fifth of the population).
 - c. Soft quota will be set to conduct half of the interviews among companies with 100-500 employees, and half with more than 500 employees.

MARKET QUOTAS: RECRUIT 7 to seat 5 or 6

Location-TBD	Location-TBD
Date - TBD	Date - TBD
Time - TBD	Time - TBD

Specifications:

- a. Decision-making role for employee benefits
- b. Company size:
 - i. Between 10 and 99 employees for focus groups
 - ii. 100 plus for telephone interviews
- c. Utilizes an automatic payment system for employees (such as ADP)
- d. Mix of companies that do and do not offer payroll based retirement plans
- e. Mix of industries (include some that are construction, administrative and waste management, and the leisure industry such as accommodations, restaurants, etc.)

make sense.

BUSINESS SCREENER

Hello, my name is _____ from _____, a local marketing research firm. We are conducting a short survey today and we would like to include your opinions. Let me assure you that we are not involved in the sale of any products or services. May I speak with the person who is most responsible for making decisions about issues related to employee benefits and payroll for your entire organization?

Q1 Decision-making: Which of the following best describes your responsibility for making decisions about **offering employee benefits for your organization**? Are you the primary decision-maker who handles these decisions for your entire organization, or jointly responsible for making these decisions, or are these decisions made by another person in your company?

1. I am the primary decision-maker [GO TO Q2]
2. Jointly responsible [GO TO Q1B]
3. **Not responsible – [ASK TO SPEAK WITH THE PERSON RESPONSIBLE]**

Q1a Decision-making: Would you say that you are the person **most** involved in making decisions about employee benefits for your company—by that, I mean, are you the person who is most likely to select the products or services your company will offer for your entire organization, or is it another person?

1. Yes (primary decision-maker)
2. **No [ASK TO SPEAK WITH THE PRIMARY DECISION-MAKER]**

Q2 Title: What is your title?

1. Owner
2. President, CEO
3. Human Resources Manager
4. Employee Benefits Manager
5. Other _____ (HOLD)

Q3 Industry: What is your company's primary line of business?

1. [RECORD RESPONSE] _____ [TERMINATE IF BANKING OR FINANCIAL SERVICES]

INTERVIEWER - CIRCLE THE MAIN LINE OF WORK; ASK IF NEEDED:

Into which category would you put your company? Would you say...

(READ LIST)

- a. Construction
- b. Manufacturing
- c. Transportation
- d. Retail service
- e. Restaurant or hotel service
- f. Entertainment/performance
- g. Teaching

- h. Office clerical or other support
- i. Office professional or managerial
- j. Executive or administrative or
- k. Something else (Specify) _____ **[TERMINATE IF
MARKETING, MARKETING RESEARCH, MEDIA, ADVERTISING OR PR]**

ACCEPT ONE NON-PROFIT PARTICIPANT PER MARKET

Q4 Company size: Which of the following categories best describe your company's total annual gross sales in 2012?

1. Under \$500,000
2. \$500,000 to under \$1 million
3. \$1 to under \$3 million
4. \$3 to under \$5 million
5. \$5 to under \$10 million
6. \$10 to under \$30 million
7. \$30 to under \$500 million
8. Over \$500 million

Q5 Employee size: In total, how many employees are in your organization? (Include all locations)

1. **Less than 10 employees** **TERMINATE**
2. 20 – 49 **MAY QUALIFY FOR FOCUS GROUPS (A)**
3. 50 – 99 **MAY QUALIFY FOR FOCUS GROUPS (A)**
4. 100-249 **MAY QUALIFY FOR 1-ON-1 INTERVIEW (B)**
5. 250-499 **MAY QUALIFY FOR 1-ON-1 INTERVIEW (B)**
6. 500 or more **MAY QUALIFY FOR 1-ON-1 INTERVIEW (B)**

Q6 Automatic deduction: Do you currently use an automatic deduction direct deposit service to pay your employees, meaning they receive their payment electronically and taxes or other deductions are automatically deducted from their pay?

1. Yes
2. **No** **TERMINATE**
3. **Don't know** **TERMINATE**

Q7 Payroll savings and/or 401(k) or equivalent: Do you **currently** offer any of your employees a payroll savings program or a 401(k) or equivalent retirement savings program?

1. Yes **MAY QUALIFY FOR FOCUS GROUPS (A) OR 1-ON-1'S (Ba)**
2. No **MAY QUALIFY FOR FOCUS GROUPS (A) OR 1-ON-1'S (Bb)**
3. **Don't know** **TERMINATE**

[RECRUIT MIX – RECRUIT 4-5 PER FOCUS GROUP THAT DO NOT CURRENTLY OFFER A RETIREMENT SAVINGS PROGRAM]

Q8 Gender: What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

Q9. Length of time in business: How long has your company been in business?

1. Less than 3 years
2. 3-5 years
3. 6-10 years
4. More than 10 years

Q10. Length of time with business: How long have you worked with employee benefits for your company?

1. Less than 3 years
2. 3-5 years
3. 6-10 years
4. More than 10 years

Q11. Previous Participation: When did you most recently participate in a focus group or one-on-one discussion where you were recruited to participate in a situation similar to this one?

1. 3 months ago or longer (or never) CONTINUE TO ARTICULATION
2. Less than 3 months ago CONTINUE TO Q13A

Q11a. What was the topic?

TERMINATE IF RELATED TO BENEFITS, EMPLOYEES, ETC.

ARTICULATION ASSESSMENT

Q12 Participation attitude: I'm going to read a few statements to you. Please tell me how well each one describes you. You will be using a scale from 1 to 10 where **10** means the statement **describes you extremely well** and **1** means the statement **does NOT describe you at all**. You can use any number in between.

	Does NOT Describe Me At All (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Describes Me Extremely Well (10)
If asked to describe something I can										

usually do so in detail										
I'm comfortable expressing my opinions when I'm with other people										

[TERMINATE IF ANSWER 1 - 6 ON EITHER STATEMENT; MUST ANSWER AT LEAST ONE STATEMENT WITH A 9 OR 10]

INVITATION

We would like to invite you to participate in a (FOCUS GROUP OR ONE-ON-ONE DISCUSSION) regarding the benefits employers offer [SPECIFY DATE, TIME AND LOCATION.], which will last about (2 HOURS FOR GROUPS, 30 to 45 MINUTES FOR IN-PERSON OR PHONE INTERVIEWS). We believe you'll find it enjoyable, we are not selling anything, and for your participation you will receive \$(XXX FOR FOCUS GROUP / \$XXX FOR ONE-ON-ONE DISCUSSION). Will you be able to participate in our interview? We are inviting only a select few people to participate, so please make sure you will be able to attend.

[CONFIRM ADDRESS/CONTACT INFORMATION; TELL RESPONDENTS THEY WILL BE RECEIVING MAP/INFORMATION ABOUT THE DISCUSSION GROUP.]