

The Employee Benefits Security Administration (EBSA) is conducting research to explore whether information contained in sample pension benefit statements can be presented in a way that improves recipients' understanding of the statements and helps them better plan for retirement. DOL has contracted with the RAND Corporation, a non-profit research institute, to conduct this study.

EBSA, its employees, and agents will use the information you provide for statistical purposes only and will keep the information private to the full extent permitted by law. This information collection is anonymous. Any reports prepared for this study will summarize findings across the sample and will not associate responses with a specific firm or individual. We will not provide information that identifies you to anyone outside the study team, except as required by law.

Focus group participants were recruited through focus group vendors that maintain databases of names of individuals that have previously identified themselves as being willing to participate in future focus groups. RAND researchers will only be given first names and will not have access to other contact information such as where they live or where they work. RAND researchers will be given basic demographic information such as age and gender to attempt to balance the groups. Researchers have no means to further identify or to contact participants and participants will not be named in any reports.

The focus groups are audiotaped to ensure researchers capture the full discussion. If you are not comfortable being audiotaped, you will be paid the full incentive fee and are released from participation. These tapes remain with the RAND researcher that moderates the focus groups and are kept in a locked space not accessible to others. At the end of the research effort, the audiotapes are destroyed. We estimate it will take you approximately 90 minutes to participate in this research study.

Your participation in this research project is voluntary, and you have the right to stop at any time. If you agree to participate, please sign below.

Persons are not required to respond to the collection of information unless it displays a currently valid OMB control number. The OMB control number is 1210-NEW, and expires XX, XX, 2016.

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I have read and understand the statements above. I consent to participate in this study.

\_\_\_\_\_  
Participant's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Participant's printed name

\_\_\_\_\_  
Researcher's signature

OMB Control Number: 1210-NEW, Expiration Date: XX-XX-2016