

# SURVEY

(NOTE: This survey must be completed online at [www.asppaplansurvey.com](http://www.asppaplansurvey.com).)

**A cross-tested plan provides different levels of employer contributions to different groups of employees. In most cases, the plan document defines this contribution as a percentage of compensation.**

ASPPA is conducting a survey of cross-tested retirement plans to determine how important certain features of these plans are to your business. We have randomly selected your plan to participate in this survey. The results of this survey are important because policy makers should have information about the value of cross-tested retirement plans before making decisions about the future of these arrangements.

All survey responses are confidential. The survey should take approximately 10 minutes.

We appreciate your assistance!

## During the most recently completed plan year:

1. What was the highest employer contribution rate for any individual (including "safe harbor" employer contributions), expressed as a percentage of compensation? (Please round to the nearest whole percent.)
  - 0 percent
  - 1 to 2 percent
  - 3 to 4 percent
  - 5 to 9 percent
  - 10 to 14 percent
  - 15 to 19 percent
  - 20 to 24 percent
  - 25 percent or more
  
2. What was the lowest contribution rate for any individual (including "safe harbor" employer contributions), expressed as a percentage of compensation? (Please round to the nearest whole percent.)
  - 0 percent
  - 1 to 2 percent
  - 3 to 4 percent
  - 5 to 9 percent
  - 10 to 14 percent
  - 15 to 19 percent
  - 20 to 24 percent
  - 25 percent or more
  
3. How many different employer contribution rates were there in your plan?
  - 1
  - 2
  - 3
  - 4
  - 5 or more levels
  
4. How many of your employees had employer contributions credited to their account? (Please include the self-employed and other owners who received contributions in the number of employees)
  
5. How many employees that received employer contributions were non-owners who made less than \$110,000 in compensation ("nonhighly compensated" employees) for the most recent plan year?
  
6. How many of these non-owner employees with compensation of less than \$110,000 ("nonhighly compensated" employees) received contributions in excess of the lowest contribution level?

7. Do you provide retirement plan benefits to part-time or seasonal employees (employees who work less than 1,000 hours per year)?

Yes     No

8. Do these part-time or seasonal employees (employees that work less than 1,000 hours per year) receive employer contributions equal to the same percentage of pay as full-time workers?

Yes     No     N/A

9. Is this cross-tested plan the first plan you have offered to your workers?

Yes     No

10. How important was this plan design (cross-tested contributions) in your decision to establish this plan?

Not important Very Important

1     2     3     4     5     6     7     8     9     10

11. How likely are you to discontinue the plan if you could no longer cross-test (i.e., if you had to provide the same rate of contribution for all classifications of employees)?

Not likely at all Very Likely

1     2     3     4     5     6     7     8     9     10

12. If you could no longer cross-test, and thus could not continue the plan with the current contribution rates, how likely would you be to:

Increase contributions to non-owners to the same rate of contribution as for owners?

Not likely at all Very Likely

1     2     3     4     5     6     7     8     9     10

Decrease contributions for owners to the contribution rate for non-owners:

Not likely at all Very Likely

1     2     3     4     5     6     7     8     9     10

Decrease contributions for owners and non-owners

Not likely at all Very Likely

1     2     3     4     5     6     7     8     9     10

13. Are you the plan sponsor?

Yes     No

14. If you are not the plan sponsor, did you consult the plan sponsor before answering this questionnaire?

Yes     No     N/A