

Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
Worker characteristic					
All workers	91	17	39	10	9
Management, professional, and related	91	20	43	6	8
Management, business, and financial	91	17	41	7	8
Professional and related	91	22	45	5	8
Sales and office	92	14	31	17	8
Sales and related	92	9	20	28	8
Office and administrative support	91	17	36	11	9
Natural resources, construction, and maintenance	94	26	56	—	6
Construction, extraction, farming, fishing, and forestry	98	—	52	—	2
Installation, maintenance, and repair	92	28	58	—	7
Production, transportation, and material moving	95	13	40	—	5
Production	94	15	49	—	6
Transportation and material moving	96	10	26	—	4
Full time	91	17	40	9	9
Part time	90	18	29	22	10
Union	93	26	58	—	7
Nonunion	91	16	37	10	9
Average wage within the following categories: ³					
Lowest 25 percent	88	9	33	20	12
Lowest 10 percent	95	—	56	—	5
Second 25 percent	90	16	34	11	9
Third 25 percent	92	15	39	11	8
Highest 25 percent	92	21	44	5	8
Highest 10 percent	92	19	41	5	7
Establishment characteristic					
Goods-producing industries	95	18	41	5	5
Manufacturing	94	19	45	5	6
Service-providing industries	90	17	39	11	10
Trade, transportation, and utilities	94	10	30	21	6
Wholesale trade	92	—	39	—	8
Retail trade	96	14	24	—	4
Transportation and warehousing	100	—	30	—	—
Information	92	38	66	—	8
Financial activities	88	20	37	8	12
Finance and insurance	88	21	39	8	11
Credit intermediation and related activities ..	94	28	44	—	5
Insurance carriers and related activities	83	16	36	—	17
Professional and business services	92	—	42	—	8
Professional and technical services	98	—	48	—	2
Education and health services	81	22	37	—	18
Educational services	87	48	41	—	8
Junior colleges, colleges, and universities ...	81	48	36	—	12
Healthcare and social assistance	80	20	36	—	19

See footnotes at end of table.

Table 37. Savings and thrift plans: Method of distribution of retirement benefits, private industry workers, National Compensation Survey, 2012—Continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Method of distribution ¹				
	Lump sum	Annuity	Installments	Other ²	Not determinable
1 to 99 workers	91	20	46	7	9
1 to 49 workers	90	20	43	—	10
50 to 99 workers	92	21	54	—	8
100 workers or more	91	15	35	11	8
100 to 499 workers	94	12	37	14	6
500 workers or more	89	19	33	7	11
Geographic area					
New England	97	29	52	—	3
Middle Atlantic	85	20	43	5	14
West North Central	86	14	34	—	14
South Atlantic	97	17	39	14	2
East South Central	98	28	46	17	2
West South Central	94	12	31	—	6
Mountain	93	—	37	—	7
Pacific	97	21	35	8	3

¹ Sum of individual items may be greater than total because multiple methods of distribution are available to some employees

² Includes methods of distribution not calculated separately (e.g., employer stock).

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.