

**Table 20. Savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017**

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

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
<b>Worker characteristics</b>					
All workers .....	86	12	38	4	13
Management, professional, and related .....	83	18	35	3	16
Management, business, and financial .....	86	12	33	4	13
Professional and related .....	81	23	36	—	18
Service .....	90	10	34	—	9
Protective service .....	98	—	—	—	1
Sales and office .....	88	8	39	7	11
Sales and related .....	91	7	34	11	8
Office and administrative support .....	87	9	42	5	12
Natural resources, construction, and maintenance .....	84	11	40	—	16
Construction, extraction, farming, fishing, and forestry .....	83	—	31	—	17
Installation, maintenance, and repair .....	84	13	44	—	15
Production, transportation, and material moving .....	88	6	43	2	12
Production .....	81	6	37	—	19
Transportation and material moving .....	—	—	51	—	—
Full time .....	85	12	38	3	14
Part time .....	93	11	40	—	7
Union .....	88	16	48	—	12
Nonunion .....	86	12	37	4	13
Average wage within the following categories <sup>3</sup> :					
Lowest 25 percent .....	93	—	38	—	7
Lowest 10 percent .....	—	—	37	—	—
Second 25 percent .....	88	8	34	4	12
Third 25 percent .....	85	12	40	3	14
Highest 25 percent .....	84	17	39	4	16
Highest 10 percent .....	84	19	39	4	15
<b>Establishment characteristics</b>					
Goods-producing industries .....	82	9	40	—	18
Construction .....	92	—	28	—	8
Service-providing industries .....	87	13	37	5	12
Trade, transportation, and utilities .....	92	6	38	—	8
Wholesale trade .....	93	—	41	—	7
Retail trade .....	93	—	29	—	7
Transportation and warehousing .....	93	—	54	—	7
Information .....	93	—	39	—	7
Financial activities .....	89	14	42	15	8
Finance and insurance .....	90	15	43	16	8

See footnotes at end of table.

**Table 20. Savings and thrift plans: Methods of retirement benefits distribution,<sup>1</sup> private industry workers, 2017—continued**

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

Characteristics	Lump sum	Annuity	Installments	Other <sup>2</sup>	Not determinable
Credit intermediation and related activities ..	91	16	48	—	8
Insurance carriers and related activities .....	88	15	39	—	10
Professional and business services .....	84	—	37	—	16
Education and health services .....	81	26	32	—	18
Educational services .....	78	46	44	—	18
Junior colleges, colleges, and universities ...	79	59	56	—	15
Health care and social assistance .....	81	24	31	—	18
1 to 99 workers .....	80	7	30	3	19
1 to 49 workers .....	81	8	27	2	19
100 workers or more .....	90	15	43	5	10
100 to 499 workers .....	90	14	39	5	10
500 workers or more .....	89	16	48	4	10
<b>Geographic areas</b>					
Northeast .....	92	14	45	—	7
New England .....	96	—	41	—	2
Middle Atlantic .....	91	13	46	—	8
South .....	86	11	38	5	14
South Atlantic .....	83	—	36	7	17
East South Central .....	89	—	31	—	11
West South Central .....	91	8	45	—	9
Midwest .....	83	8	35	—	16
East North Central .....	83	8	30	—	16
West North Central .....	83	9	49	—	17
West .....	85	16	35	—	14
Pacific .....	88	19	34	—	11

<sup>1</sup> Sum of individual items may be greater than total because multiple methods of distribution are available to some employees.

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

<sup>3</sup> 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 2017."

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.