Experiment Code:

app.R

- This contains the code for the shiny app that collected runs the survey.

Functions.R, Get_Background_Data.R, Get_Survey_Output.R, Load_Matlab.R

- These contain helper functions for the shiny survey

Data Analysis.R, Data Analysis – Cis.R, Data Analysis – relative.R

- These files analyze the survey data and create the figures / tables used in the main paper.

./Data

- This holds the Matlab output that is used in the survey, and the code used to create these data files.

RILA_Data_final.csv

- This contains the responses to the survey.

Simulation Code for Section 2 results:

RILA_QRP_find_CEs.m

- This file computes the investor's optimal behavior for all contracts and reports the certainty equivalents shown in Tables 1 and 2 of the paper.

CreateNetReturns_GHQ.m, FindCapRate_GHQ.m, GaussHermite.m, Get_CE_LSF_optim_fun.m, Get_CE_RILA_optim_fun.m, Get_CE_TDF_optim_fun.m, Get_CE_TDRILA_optim_fun_parfor

- These files are the helper functions for the above calculations.

Results_baseline_noFees.mat

- This is the data file where the investor's optimal behavior is stored.

GenerateFigures.m

- This file creates Figures 1 and 2 of the paper, using data from file 'Results_baseline_noFees.mat'.