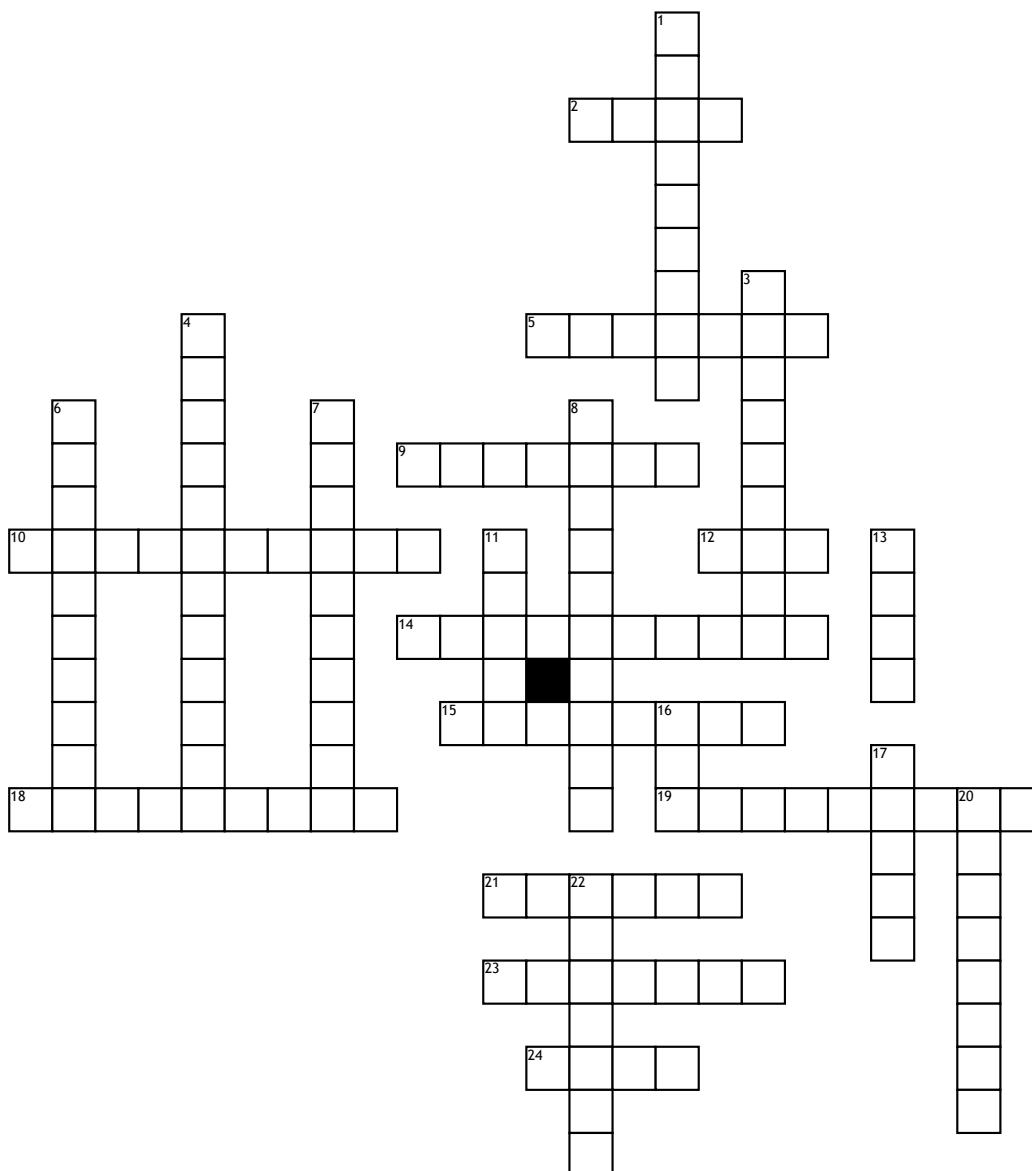


# Crossword Corner (TM): Investment Referrals & the Verity 401k



## Across

2. Uninvested assets in an account are typically called this.
5. Because Ken and Gavin went to college at UW...
9. This fund company is well known for their commitment to ESG investments
10. ESG stands for these 3 investment principles: Environmental, Social, and this.
12. Gavin or...
14. These types of funds automatically adjust your investment allocation as you approach retirement age. Hint: you are automatically enrolled in these for your 401k unless you go online & elect to invest in different funds.
15. Go to this website to change your deferral rate, investment allocation, and more for your Verity 401k.
18. The type of IRA that can only be opened at a Verity branch if the decedent had their IRA at a Verity branch. All others of these IRAs can be opened with CFS Invest.

19. The carefully designed combination of investments with a certain ratio of one product to another according to their risk factor.
21. Where referrals to CFS Invest are submitted for tracking.
23. When he was little, Gavin wanted to be a lawyer, then a this, then a supreme court justice.
24. The percent all Verity employees must contribute to their 401k in order to receive the full employer match.

## Down

1. We open these investment accounts for adults who want to help a minor begin investing.
3. IRA Stands for Individual, Retirement, this.
4. This is what CUSO Financial Services is. Hint: it's required for Ken and Gavin to do their jobs.
6. Ken and Gavin help tailor this to the unique situation of each client. Hint: it involves choosing the amount that gets invested into different investment products, like stocks or bonds.

7. The number of dollars staff receive when they submit a referral and that member attends a meeting with Gavin or Ken.
8. The type of account we open for the majority of our clients
11. Enacted on 3/27/2020, this act suspended certain retirement distribution rules for 2020.
13. A specific type of IRA account. Think: after-tax contributions.
16. A type of IRA sometimes used by small businesses. Hint: it has higher contribution limits than a Traditional or Roth.
17. Common investment products include stocks, these, and mutual funds.
20. CFS Invest IRAs are this, while Verity Branch IRAs are not.
22. An income-generating investment product that could be used during retirement.