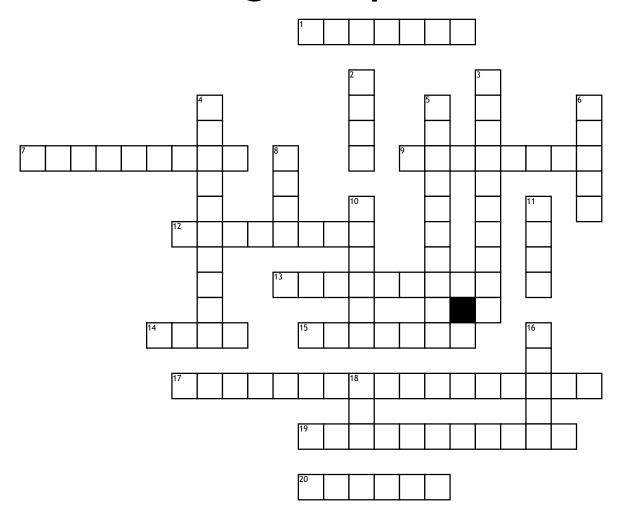
Name:	Date:
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Fin Alg Chapter 9



Across

- **1.** All pension money owed to you is given in a single payment.
- 7. Computations are done by an actuary and the death rates are listed on this table.
- **9.** Social Security benefits can start as early as age _____
- **12.** Health insurance for people over 65 or disabled and under 65.
- **13.** You must be _____ and 1/2 years old to withdraw money from your IRA without a penalty
- **14.** Deposits into this type of IRA are taxed.
- **15.** Social Security benefits are _____ if taken before age 67.

- **17.** A type of pension payout where the retiree receives a fixed monthly amount until death, then benefits stop
- **19.** A type of IRA in which the income generated by the account is tax-deferred until it is withdrawn from the account.
- **20.** A deposit made to a retirement account that is taken out of your wages before taxes have been deducted.

Down

- **2.** A retirement savings plan that is sponsored by an employer for its employees.
- **3.** Full retirement for people born after 1960
- **4.** A specific point in a person's life when he or she stops working.

- **5.** Your Social Security benefit is based on the _____ highest years of earnings throughout your lifetime.
- **6.** A retirement savings plan for a self-employed professional or small business owner
- **8.** A federal government agency that insures most defined benefit pension plans
- **10.** Having the right to a retirement plan
- **11.** A tax-deferred retirement plan for employees of educational institutions
- **16.** The government Act that protects the pension benefits of retirees.
- **18.** A retirement account that is opened by an individual