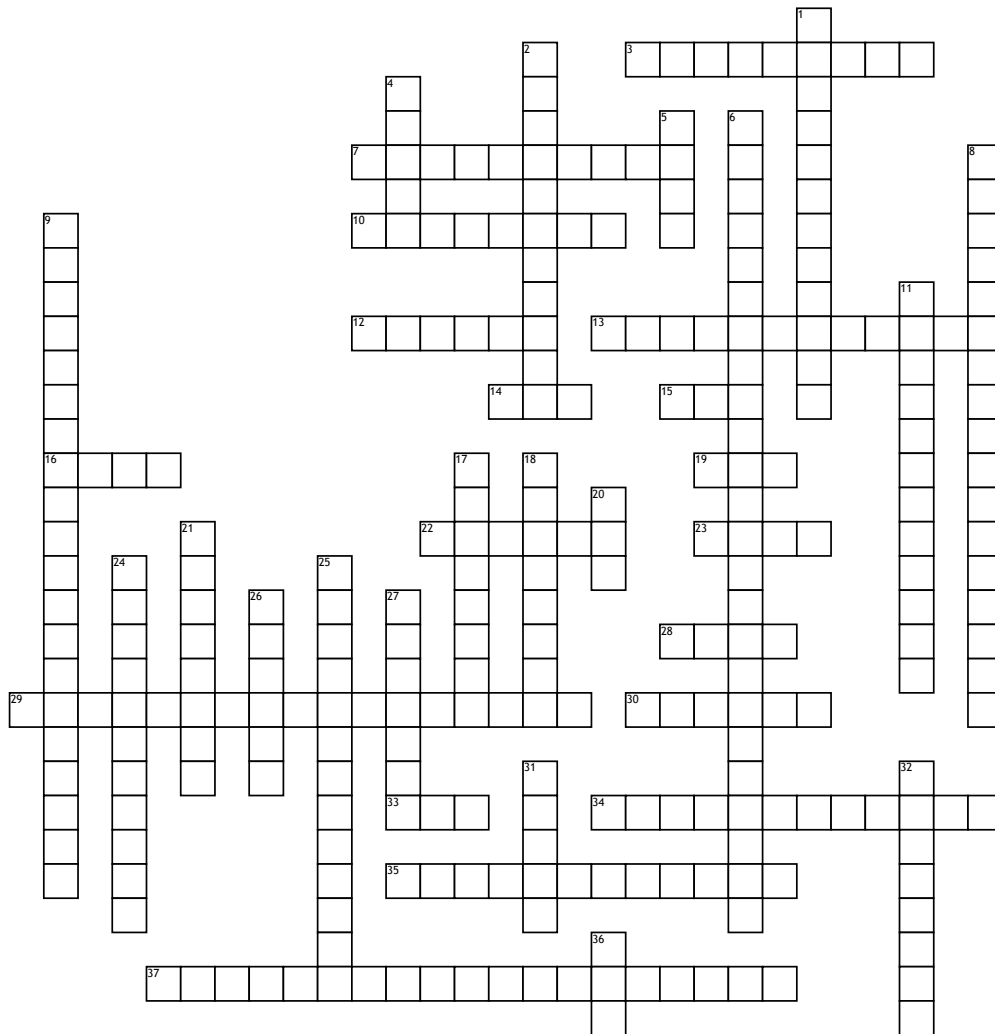


Name: \_\_\_\_\_

# GR CCC Mid-Term Review



## Across

3. The Interest Crediting Method where the interest is calculated on the entire balance of the account.
7. Outlines the performance history of the fund, background of the fund manager, fund objectives, and other essential data and it must be given to the client at or before the time of sale.
10. A periodic or \_\_\_\_\_ product is one in which a participant continues to make contributions over an indefinite period of time.
12. \_\_\_\_\_ or graded vesting is on employer money when the client is eligible for a percentage of the money if they remain with the company for a set period of time (0% to 100%).
13. This is a feature in AGILEnet that shows all documents scanned under a client's social security number.
14. The transaction code for a withdrawal.
15. The transaction code for a surrender.
16. These plan types (IRA, 403b, 401k, and 457b) offer tax-free distributions on interest and earnings if certain qualifying events are met.
19. The transaction code that indicates a loan payment has been received on an account.
22. If a withdrawal is taken within the first two years of participation in a \_\_\_\_\_ IRA and the client is under age 59 1/2, the early withdrawal penalty will be 25%.
23. Contribution Source 5
28. This law altered the manner in which hardship distributions may be taken, as well as the taxation of those distributions.

## Down

29. Contribution Source 1
30. This law provided for the portability of retirement plans.
33. This law was an amendment to ERISA that protected the spouse's rights to employer-sponsored retirement benefits.
34. Currently the only state that does not comply with EGTRRA.
35. Withdrawals of salary contributions and accrued interest made before January 1, 1989 from a tax-deferred annuity are permitted anytime unless the employer restricts it on what type of money?
37. The purpose of the DIMS-DRMs ( \_\_\_\_\_ ) is to determine how a client can have access to the money in their account and it determines if a Plan Administrator's signature is required.
1. \_\_\_\_\_ accounts are funded with after-tax dollars.
2. In \_\_\_\_\_ Interest Crediting, as each contribution is deposited into the account, it is given an interest rate assigned for that month. After the second calendar year, the fund is assigned a set (pool) interest rate.
4. IRA contributions for the current tax year may be made until \_\_\_\_\_ 15th of the following tax year
5. The \_\_\_\_\_ was the first mutual fund product offered by VALIC.
6. Contribution Source V
8. Contribution Source 2
9. Contribution Source 4

11. On employer money, the client receives either all or none of the funds (0% or 100%).
17. A Contribution Source 2 account can contain either elective or non-elective funds. Determining whether it is elective or non-elective can be verified in two systems, \_\_\_\_\_ or VCAT.
18. In a Defined Benefit Plan, the \_\_\_\_\_ bears the investment risk.
20. If this applies to an account, the spouse's signature must be witnessed by a notary or Plan Administrator.
21. In a Defined Contribution Plan, the \_\_\_\_\_ bears the investment risk.
24. All employer contributions are considered \_\_\_\_\_.
25. Contribution Source 3
26. In a variable annuity, who assumes the risk?
27. In a fixed annuity, the company (or the \_\_\_\_\_) assumes all financial risk.
31. This law protects the rights of employees who participate in sponsored plans.
32. \_\_\_\_\_ and earnings are the taxable portion of a Non-Qualified Deferred Annuity (NQDA).
36. \_\_\_\_\_ 92 created the 20% mandatory Federal Income Taxes on 403(b) and qualified plans.

## Word Bank

EmployeeVoluntary  
Phased  
ERISA  
EmployeeRolloverTransfer  
EmployeeMandatory  
SUR  
PLP  
Client

ImageDisplay  
ServiceInstructions  
April  
IRRA  
Interest  
Flexible  
Employer  
Roth

Unrestricted  
Non-qualified  
Simple  
EmployerSupplemental  
CliffVesting  
Pennsylvania  
EmployerBasic

NonElective  
Roth  
REA  
FixedBanded  
Employee  
Portfolio  
UCA

WDL  
RSVP  
REA  
AGILEnet  
EGTRRA  
Insurer  
Prospectus