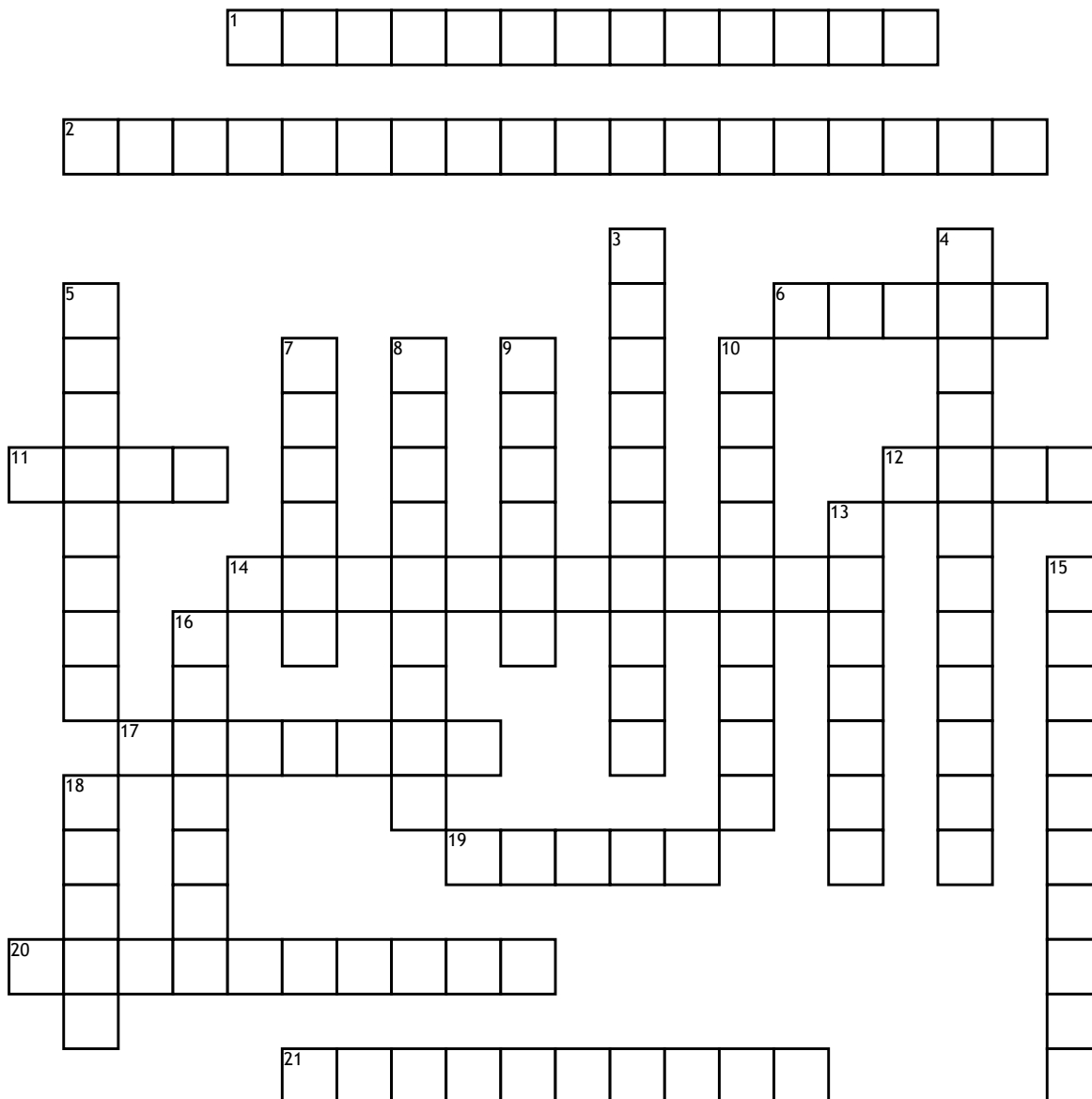


How Well Do You Know IRAs? Take Our Test



Across

- 1. Self-_____ can fix a missed 60-day rollover deadline.
- 2. Undoing a Roth conversion is called a _____.
- 6. A qualified charitable distribution (QCD) cannot be made to a _____ advised fund.
- 11. A way around the Roth IRA contribution limits is the _____ door Roth IRA.
- 12. No 10% penalty applies to an IRS _____ from an IRA.
- 14. A method for taking 72(t) payments is the _____ method.
- 17. Per _____ is a Latin term meaning by the stem used in some IRA beneficiary designation forms.

19. Nontaxable IRA funds are _____.

- 20. SEP stand for _____ Employee Pension.
 - 21. When a beneficiary does not want the IRA fund they may execute a _____.
- Down**
- 3. IRA RMDs can be _____.
 - 4. IRAs may not invest in _____.
 - 5. The Roth IRA is name after Senator William Roth, a Senator from which state?
 - 7. Net _____ attributable must be removed when correcting an excess IRA contribution in order to avoid the 6% penalty.

8. _____ IRAs are not protected in bankruptcy.

- 9. Penalty-free distributions plan distributions are available at age 50 for _____ safety workers.
- 10. A _____ Roth IRA distribution is tax-free.
- 13. Most IRA owners calculate their required minimum distributions using the _____ Lifetime Table.
- 15. If the primary beneficiary predeceases the IRA owner, the _____ beneficiary will inherit the IRA funds.
- 16. Contributions for the over 50 set are called what?
- 18. The required beginning date for IRA owner is the first day of _____ of the year following the year they reach age 70 ½.