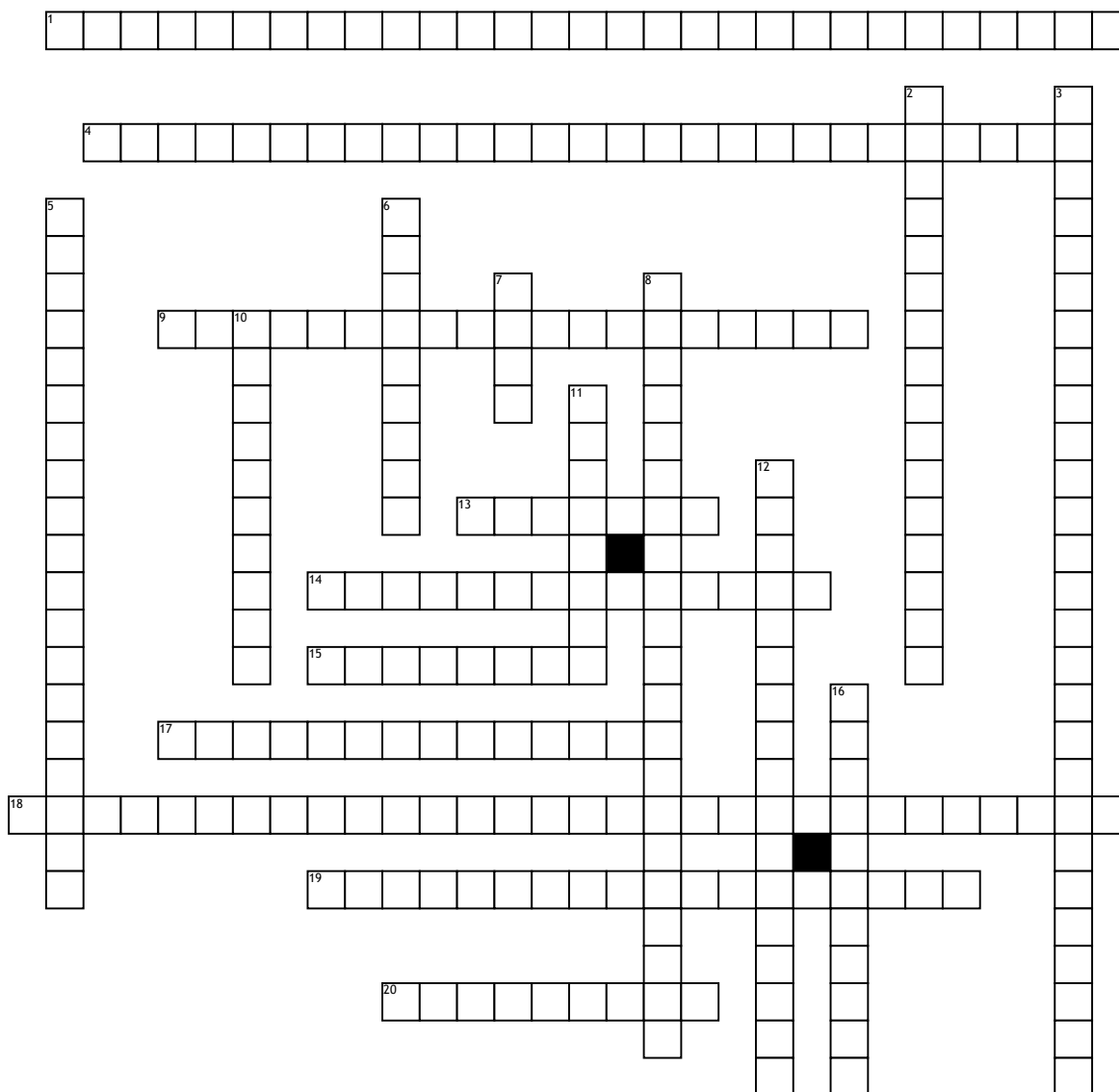


Name: \_\_\_\_\_ Date: \_\_\_\_\_

# INDIVIDUAL RETIREMENT ACCOUNT



## Across

- 1. CONTRIBUTION IF OWNER IS 50 BY DECEMBER 31ST
- 4. USED TO DETERMINE TAX DEDUCTIONS
- 9. USED WHEN CLOSING OR DISTRIBUTING FUNDS
- 13. OWNER OF THE IRA
- 14. CAN CONTRIBUTE TO THE PREVIOUS TAX YEAR UP TO
- 15. MAY MAKE ONE PER 12 MONTHS
- 17. MAILED DIRECTLY TO THE FINANCIAL INSTITUTION

## Down

- 18. MAXIMUM CONTRIBUTION FOR 2017
- 19. PENALTY IS MADE TO THE IRS, NOT THE BANK
- 20. INTEREST IS PAID
- 2. MAILED DIRECTLY TO THE IRA OWNER
- 3. STARTS WHEN AN OWNER REACHES 70.5
- 5. ONE THOUSAND DOLLARS MORE
- 6. THE FINANCIAL ORGANIZATION MAINTAINING THE IRA

## Across

- 7. TAX FREE WHEN DISTRIBUTED
- 8. THE AMOUNT OF INCOME EARNED BY A CONTRIBUTION
- 10. MOVEMENT FROM EITHER A TRADITIONAL OR SIMPLE IRA TO A ROTH
- 11. NOT REPORTED TO THE IRS
- 12. WHEN A BENEFICIARY PLACES THE FUNDS INTO AN IRA AND THEN WITHDRAWS THEM
- 16. TAXED WHEN DISTRIBUTED