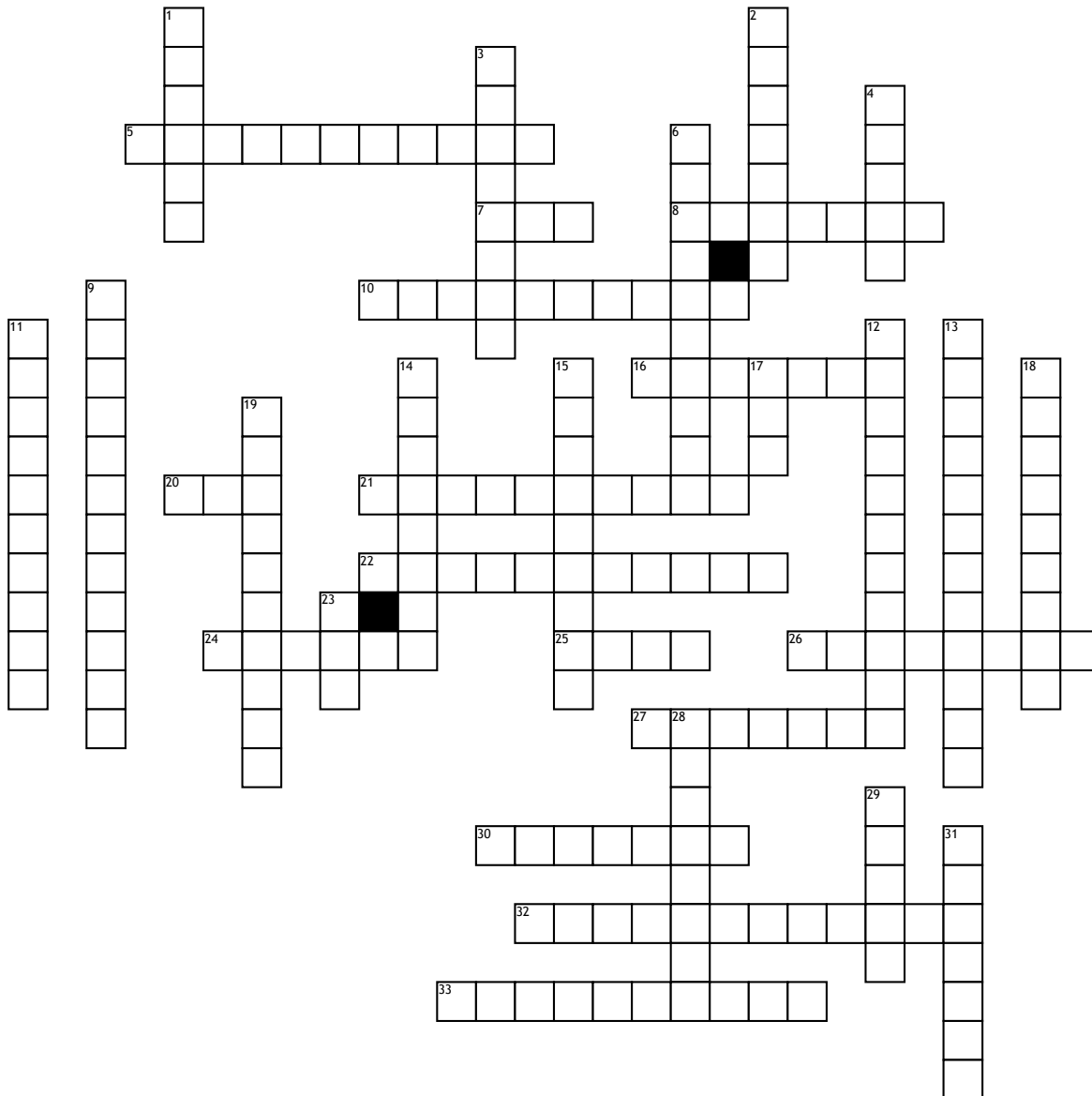


Name: \_\_\_\_\_

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

# IRA



## Across

5. A way for the owner to "prepay" taxes.  
 7. Traditional IRA owners over age 70 1/2 cannot rollover their \_\_\_\_\_. (abbr)  
 8. Distributions before age 59 1/2 may result in a \_\_\_\_\_.  
 10. This statement explain the rules of the IRA in nontechnical language  
 16. The 10% penalty only applies to the \_\_\_\_\_ portion of a distribution.  
 20. The December 31 IRA balance (abbr).  
 21. A \_\_\_\_\_ Roth Account can only be rolled over to a Roth IRA.  
 22. The RMD statement is sent to all \_\_\_\_\_ IRA owners 70 1/2 and older.  
 24. IRA owners must have \_\_\_\_\_ income to contribute to an IRA  
 25. Contribution to a \_\_\_\_\_ IRA are reported in box 10 of the 5498.  
 26. A nonreportable transaction

27. The \_\_\_\_\_ beneficiary receives the assets when the IRA owner dies  
 30. Owners age 50 and older can make this additional contribution.  
 32. A deposit in the account.  
 33. \_\_\_\_\_ Retirement Arrangement  
**Down**  
 1. You must \_\_\_\_\_ owners of their right to withhold.  
 2. Failure to take an RMD may result in a 50 \_\_\_\_\_ penalty.  
 3. A plan agreement serves as the "\_\_\_\_\_  
 4. Number of days to complete a rollover  
 6. a direct rollover is a \_\_\_\_\_ transaction  
 9. A withdrawal from the IRA.  
 11. Traditional IRA contributions may be \_\_\_\_\_.

12. Receives IRA assets after the owner death.  
 13. IRAs help build long term \_\_\_\_\_ between owners and the financial organization  
 14. The earnings generated on IRAs are tax-\_\_\_\_\_.  
 15. A \_\_\_\_\_ is required by both parties to establish the IRA  
 17. One of the requirement to contribute to a Traditional IRA  
 18. Type of Roth distribution that is tax free  
 19. IRAs offer several tax \_\_\_\_\_.  
 23. There can only be \_\_\_\_\_ owner per IRA.  
 28. \_\_\_\_\_ Minimum Distributions.  
 29. The tax return deadline is generally \_\_\_\_\_ 15.  
 31. IRS Form 1099-R is due to IRA owners by \_\_\_\_\_ 31.