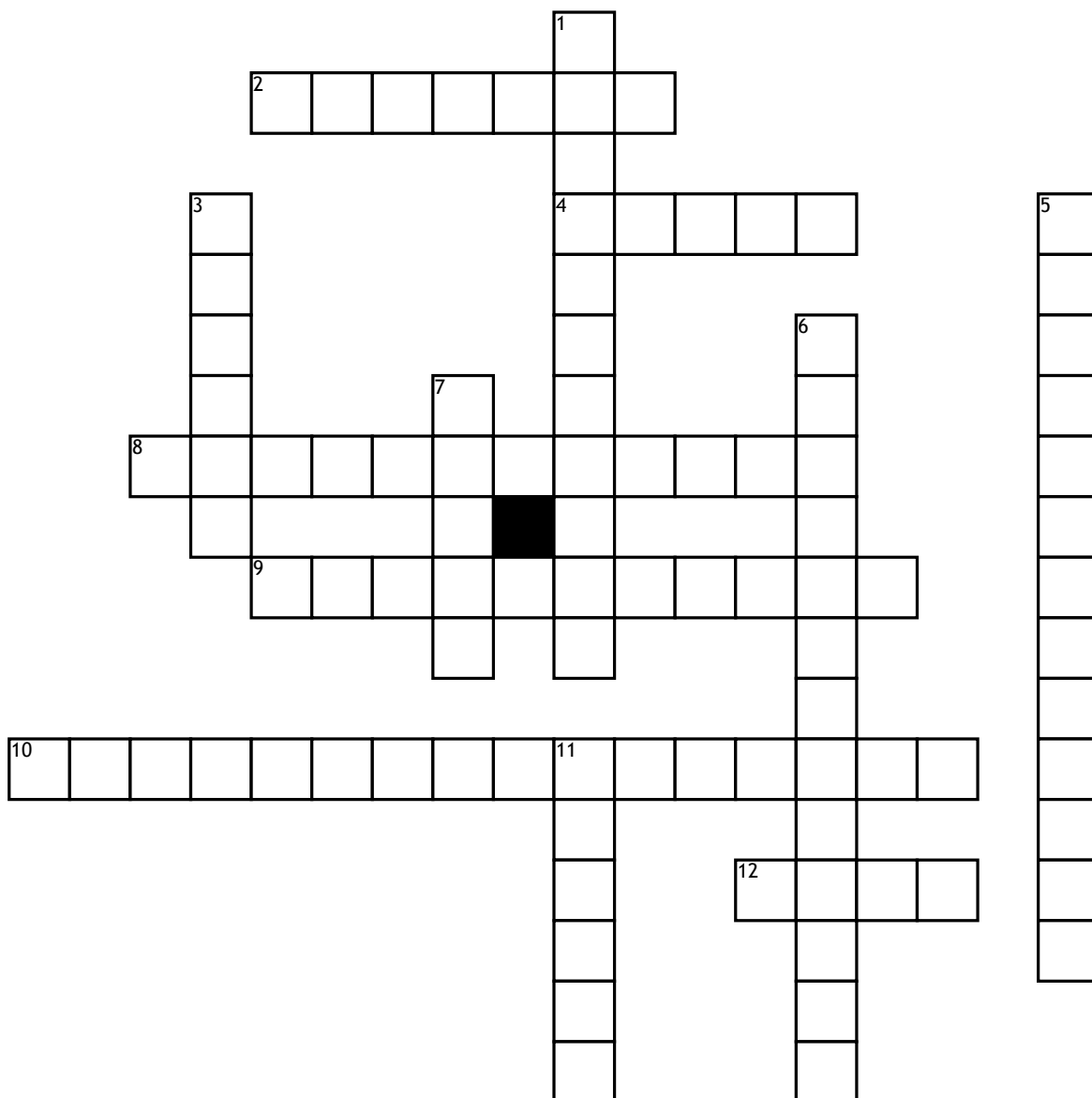


# VBF



## Across

2. Transferring cash or securities in exchange for annual fixed income for life is called a charitable gift what?
4. Cornerstone of estate planning
8. One way VBF funds future generations

9. Person or organization that is the named recipient of proceeds
10. Financial tool to specify a charity
12. VBF strives for strong growth at minimal what?

## Down

1. VBF provides tools for Christian what?

3. Estate planning helps you leave what?
5. VBF's financial advisor
6. Principles left in place can yield what for perpetuity?
7. VBF provides financial tools that can help alleviate what?
11. Donor-advised funds can start with a gift of what?