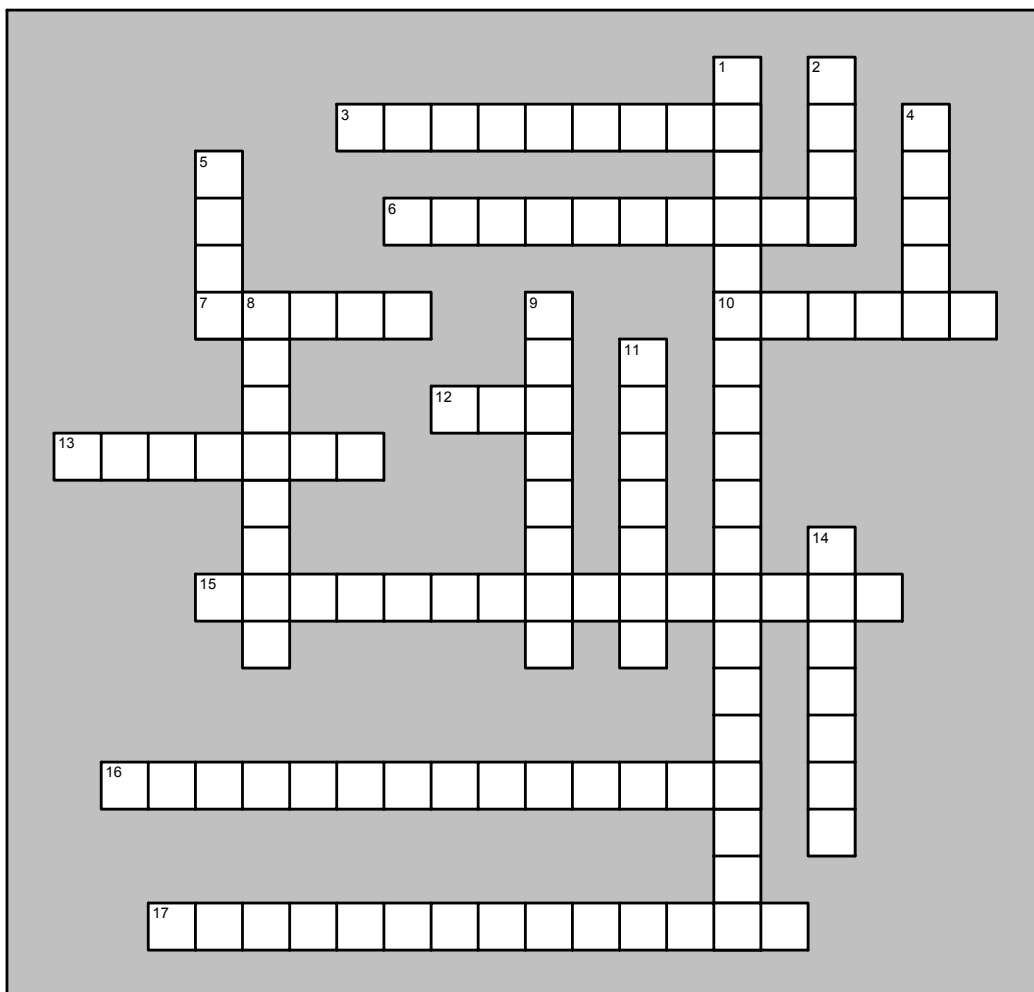


Chapter 14: Retirement and Estate Planning



Across

3. Without a valid will.
6. A document that enables an individual, while well, to express the intention that life be allowed to end if he or she becomes terminally ill.
7. A plan in which tax-deductible contributions fund the retirement of self-employed people and their employees; also called a "self-employed retirement plan."
10. Everything one owns.
12. A special account in which the employee sets aside a portion of his or her income; taxes are not paid on the principal or interest until money is withdrawn from the account. (abbreviation)
13. A document that modifies provisions in an existing will.
15. A legal document authorizing someone to act on one's behalf.
16. A plan that specifies the benefits the employee will receive at the normal retirement age.
17. A definite plan for the administration and disposition of one's property during one's lifetime and at one's death.

Down

1. A plan--profit sharing, money purchase, Keogh, or 401(k)--that provides an individual account for each participant; also called an "individual account plan."
2. The legal declaration of a person's mind as to the disposition of his or her property after death.
4. A legal arrangement through which one's assets are held by a trustee.
5. A plan under which employees can defer current taxation on a portion of their salary. Also called a TSA plan.
8. Someone willing and able to perform the tasks involved in carrying out your will.
9. A person who assumes responsibility for providing children with personal care and managing the deceased's estate for them.
11. The legal procedure of proving a valid or invalid will.
14. An employee's right to at least a portion of the benefits accrued under an employer pension plan, even if the employee leaves the company before retiring.