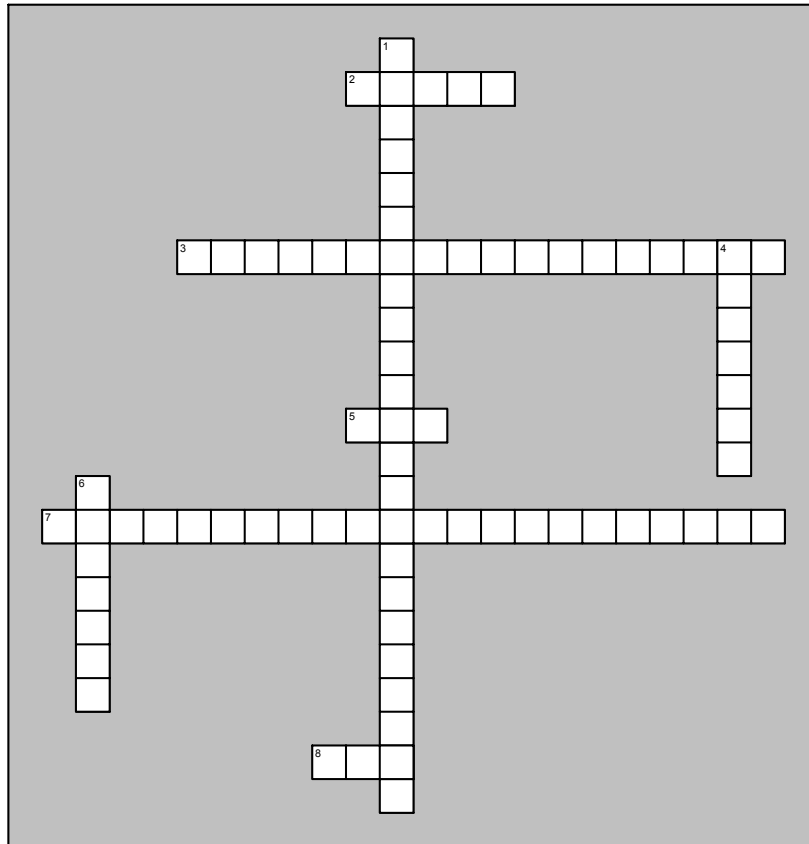


Chapter 18: Starting Early: Retirement Planning**Across**

2. A plan in which tax-deductible contributions fund the retirement of self-employed people and their employees; also called a "self-employed retirement plan."
3. A plan that specifies the benefits the employee will receive at the normal retirement age.
5. 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the employee sets aside a portion of his or her income; taxes are not paid on the principal or interest until money is withdrawn from the account.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
7. A mortgage in which the lender uses the borrower's house as collateral to buy an annuity for the borrower from a life insurance company; also called an "equity conversion."
8. A plan under which employees can defer current taxation on a portion of their salary. Also called a "401(k) plan." abbreviation

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."
4. A contract that provides an income for life.
6. 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.