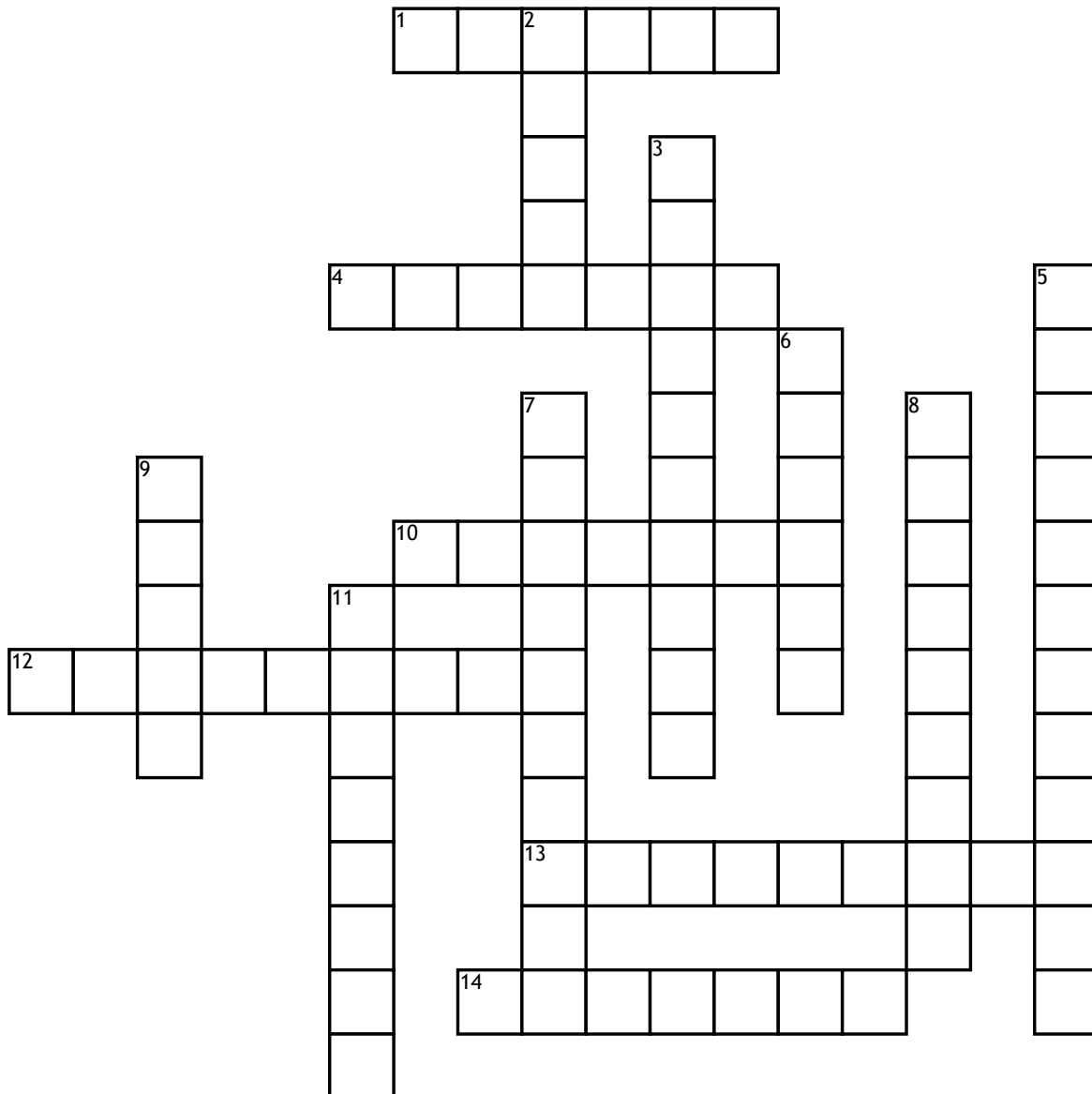


# FMB Advisors



## Across

1. A person or firm in the business of buying and selling securities for their own acct, whether through a broker or otherwise

4. Refers to financial assests or the financial value of assets, such as cash and funds held in dep accts

10. Refers to market of activities occuring over a long-term time frame

12. Responsible for managing the assets of another person, or a group of people

13. A contract, represented by a policy, in which an individual or entity receives financial protection or reimbursement against losses from an insurance company

14. A contractual financial product sold by financial institutions that is designed to accept and grow funds from an individual and then, upon annuitization, pay out at a later point in time

## Down

2. An objective examination and evaluation of the financial statements of an organization to make sure that the records are a fair and accurate representation of the transactions they claim to represent

3. A designation applied to a specified type of security such as a common stock or mutual fund

5. Act of paying out

6. Units of ownership interest in a corp. or financial asset that provide for an equal dist. in any profits in the form of dividends

7. A means of securing data using a password

8. A financial asset, in the form of a donation made to a non-profit group, institution or individual consisting of investment funds or other property requested by the donor

9. Basic economic concept involving the buying and selling of goods and services, with compensation paid by the buyer to a seller

11. A distributioj of a portion of a company's earnings, decided by the board of directors, to class of its shareholders