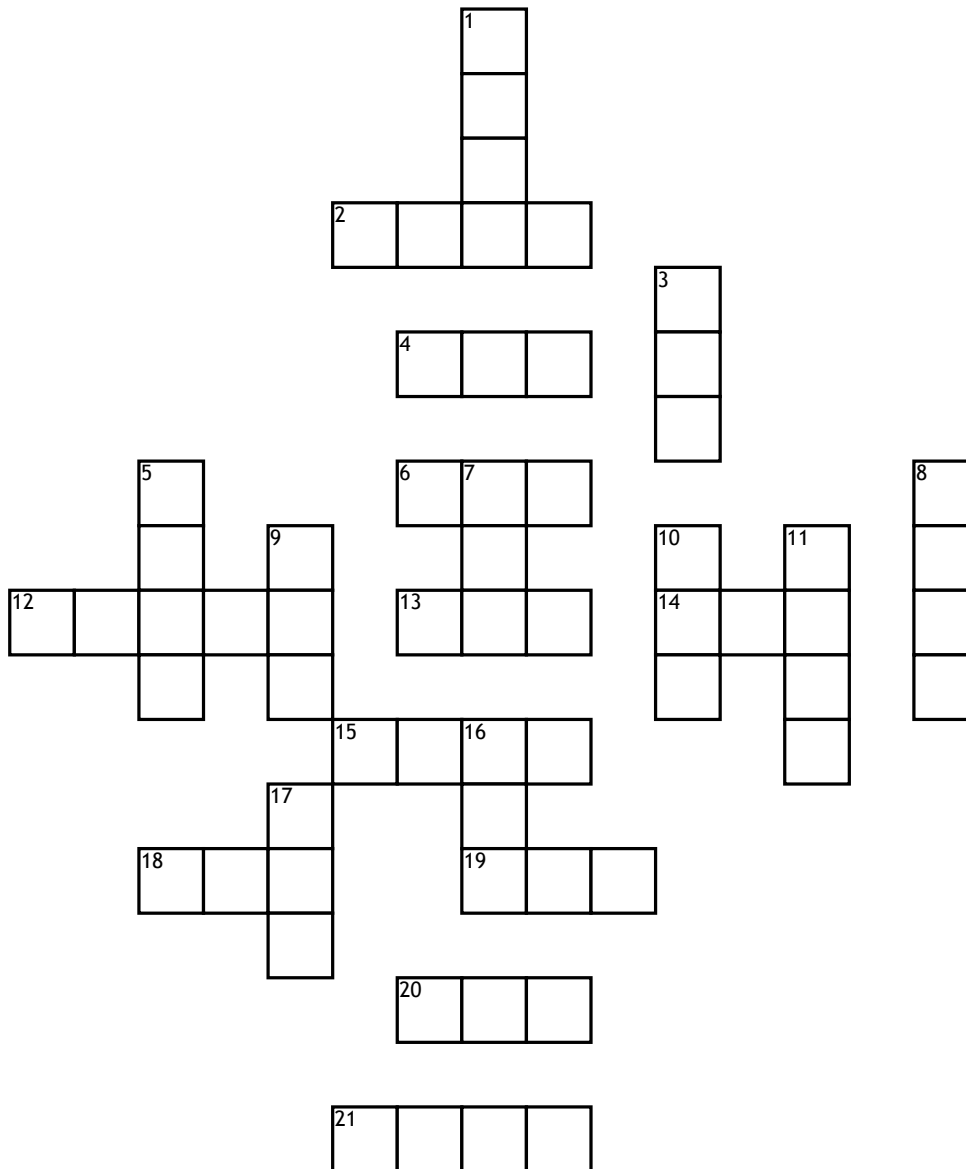


# Pension Crossword #1



## Across

2. If a plan uses PES, elections are entered into this system  
 4. The age at which the plan allows customers to initiate retirement without reduction.  
 6. When elections are taken in DBCS it is called the \_\_\_ process  
 12. The tool used for research requests.  
 13. The Fidelity DB point of contact that can grant plan exceptions under extreme circumstances.  
 14. 3rd party access on a participants account that can update anything but bene info.  
 15. This can be found in the pay status tab of DBCS to get estimated payment date.  
 18. The resource to use for all procedural questions.

19. The date in which the benefit is calculated as of, but can be different then when the benefit pays out.  
 20. An associate that helps a retiree with starting all benefits when they retire ( hint: you would have to open a TRAK / RETIRE WI)  
 21. If a participants forms are not able to be processed due to incorrect information, they are considered \_\_\_.

## Down

1. The Federal corporation created by the Employee Retirement Income Security Act (ERISA) of 1974.  
 3. Taking elections for a pension initiation on net benefits.  
 5. The document needed to segregate a participants benefit due to divorce.  
 7. The earliest age in which a benefit could be commenced. Reduction factors might apply.

8. If a participant passes away before collecting their benefit, the plan may allow a \_\_\_ to the beneficiary.  
 9. When the balance of the pension does not meet the minimum requirement to keep it in the plan, it is a \_\_\_.  
 10. The public legislation that was enacted to protect retirement accounts and to hold companies that have underfunded existing pension accounts accountable  
 11. Before PPA, pension plan lump sum payments were calculated based on \_\_\_ Rates.  
 16. In order to calculate a participants benefit we ask if they are married and for the spouse's \_\_\_  
 17. The IRS requires most people to start making withdrawals from their retirement plans at age 70 1/2. We do not know the amount until the final calculation is completed.