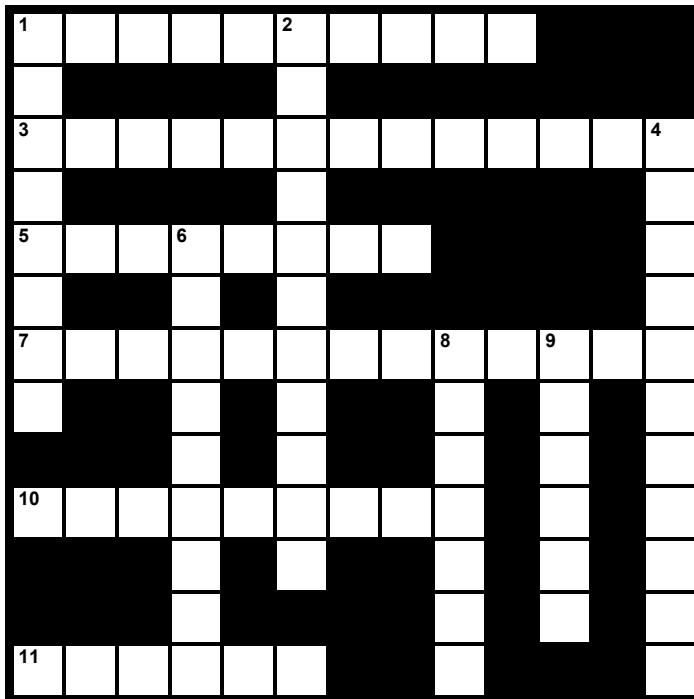


Pension_13x13_2010-08-03
B.B. Huria



Across

- 1 Setting up a number of pension schemes at the same time. It lets the member draw the pension benefits at different times. (10)
- 3 The person who is responsible for managing a pension scheme on day to day basis. (13)
- 5 Everything that the member gets after retiring, being a member of the pension scheme. (8)
- 7 Moneys paid into a pension fund for a

member. Also called pension premiums. (13)

- 10 Amounts owed by the pension scheme. (9)
- 11 Everything that the trustees hold for the pension scheme. (6)

2 Conditions that somebody must meet to be a member of a pension scheme and to receive pension scheme benefits. (11)

- 4 Sharing the risk by insurance companies. (11)

9 The right to buy or sell property at an agreed price on or before a specified date. (6)

Down

- 1 This is when a member's pensionable earnings are reduced to take into account the amount of other pension the member will get from other sources. (8)

6 The date an employee joins a pension scheme. (5,4)

- 8 This is a person or a company appointed to carry out what the trust must do. They must follow the laws that apply to trusts. (7)