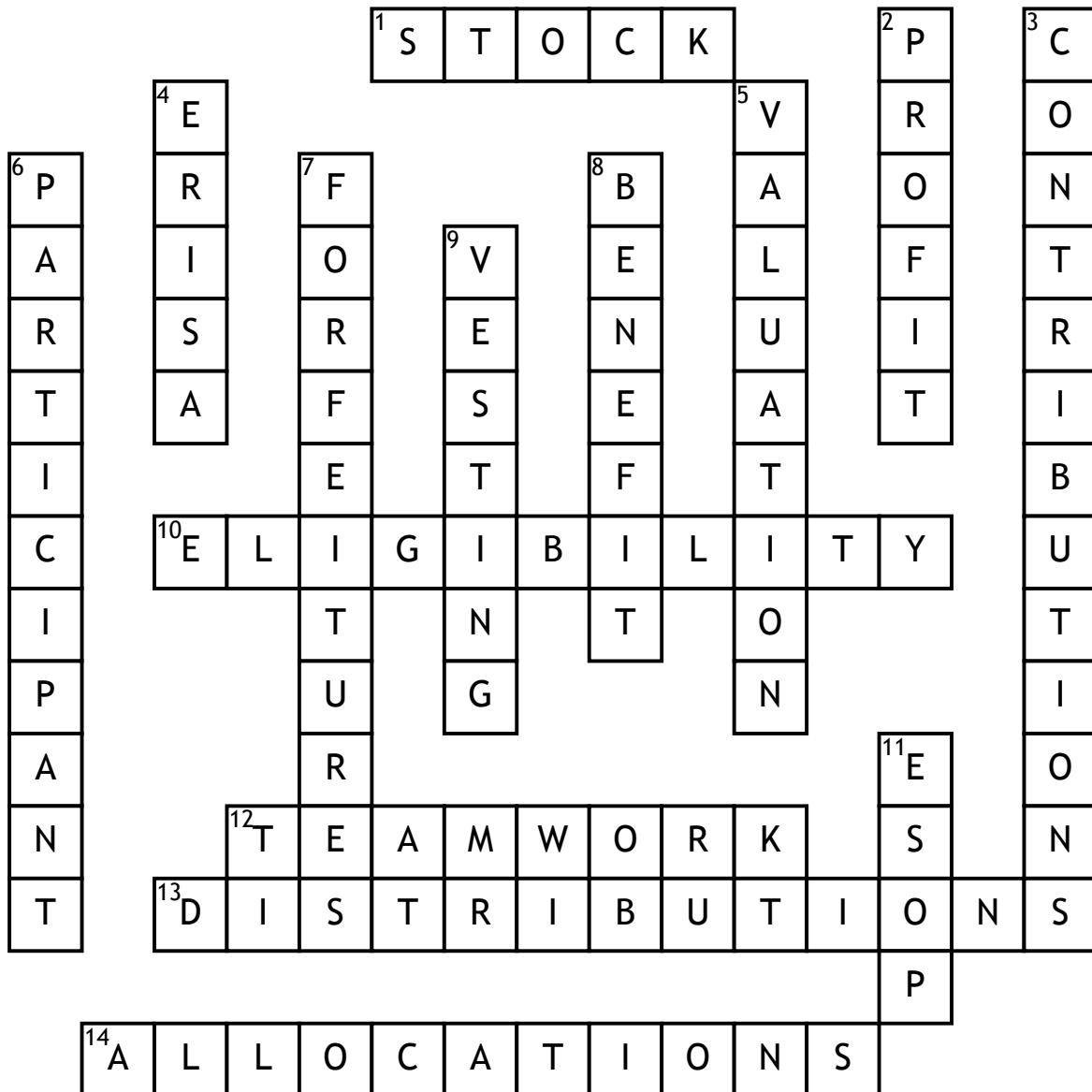


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Know Your ESOP



## Across

1. share in the ownership of EDM  
 10. meeting the requirment to be a co-owner  
 12. co-owners acting together  
 13. Payment of ESOP account balance upon normal retirement date is made in installments over a 5 year period.  
 14. company stock or cash distributed among co-owners

## Down

2. financial gain, earnings  
 3. money contributed to the esop by the company

4. employee retirement income security act  
 5. since EDM stock is not publically traded, the stock must be valued annually by a professional, outside appraiser. This appraiser determines EDM share price for the year which is used to value company stock on the employee's annual statement.  
 6. Employees who are age 18 and completed a qualifying year of service automatically become a ----- in the ESOP.

7. If your employment terminates for reasons other than retirement, disability or death, the portion of your ESOP account that is not vested is forfeited and reallocated to participants remaining in the plan.  
 8. an advantage in addition to your salary  
 9. you have earned the right to a portion if the full amount of your ESOP account upon termination of employment. You are 100% ----- in your account when you have completed 6 years of service upon death, disability or retirement.  
 11. Employee stock ownership plan