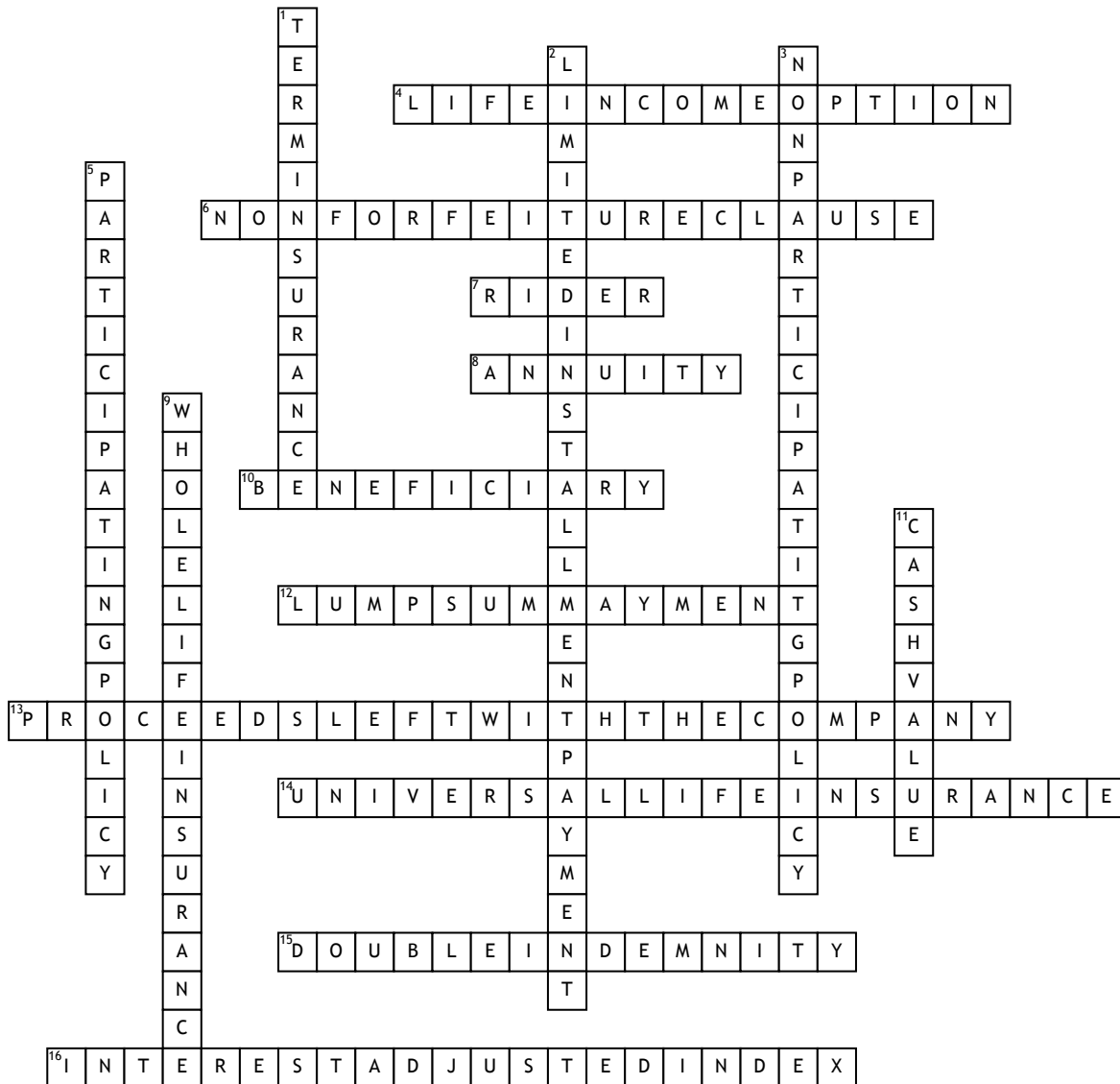


# Financial Planning with Life Insurance



## Across

4. Life insurance option that pays the beneficiary for as long as he/she lives.  
 6. A provision that allows the insured not to forfeit all accrued benefits.  
 7. A document attached to a policy that modifies its coverage  
 8. A contract that provides a regular income for as long as the person lives.  
 10. A person designated to receive something, such as life insurance proceeds, from the insured.  
 12. The insurance company pays the face amount of the policy in one installment to the beneficiary or to the estate of the insured.

13. The life insurance proceeds are left with the insurance company at a specified rate of interest. The company acts as trustee and pays the interest to the beneficiary.  
 14. A whole life policy that continues term insurance and investment elements.  
 15. A benefit under which the company pays twice the face value of the policy if the insured's death results from an accident.  
 16. A method of evaluating the cost of life insurance by taking into account the time value of money.

## Down

1. Life insurance protection for a specified period of time sometimes called temporary life insurance.

2. The option that provides for payment of the life insurance proceeds in equal periodic installments for a specified number of years after year death.  
 3. Life insurance that does not provide policy dividends also called a nonpar policy.  
 5. Insurance that provides policy dividends, also called a par policy.  
 9. An insurance plan in which the policy holder pays a specified premium each year for as long as he or she lives; also may be called a straight life policy.  
 11. The amount received after giving up a life insurance policy.