

This is the perfect time for jolly fun and games, and with this in mind we challenge you to solve our crossword! The “across” clues are centred on hot topics from within the pensions industry (talking of Hot Topics, [check out our winter edition](#)); the “down” clues have a seasonal theme.

We would like to wish all of our readers a very merry festive season, and a healthy and happy 2023.

Across

1	Dominic Harris will become one of these in 2023 (9)
3	Laura _____, the new pensions minister (not to be confused with a cyclist!) (5)
6	Age at which many people can claim a free bus pass (abbr.) (3)
8	Often taken at retirement, tax free (4,3)
10	The S in ESG (6)
12	Coming soon! Pension schemes need to know their staging deadlines (10)
13	The Pensions Regulator’s Single Code of Practice will require trustees to carry out Own _____ Assessments (4)
14	Money purchase (abbr.) (2)
16	If the trustees raise this flag, the member has to speak to MoneyHelper about a statutory transfer (5)

Down

2	Fruit found in a stocking (7)
4	Generous man in red (5)
5	Spherical decoration (6)
7	Unpopular vegetable served on the 25th? (7)
9	Used to convey festive greetings (5)
11	These will ensure that the celebrations go off with a BANG (8)
12	Who is missing? Dasher, Prancer, Vixen, Comet, Cupid, Donner, Blitzen (6)
15	Found in answer 11 (3)

To be in with the chance of winning a £50 Amazon voucher, rearrange the shaded-out letters to name a traditional addition to a sparkly celebration. Please email this answer to lynn.housecroft@squirepb.com by the end of Thursday 22 December 2022.

In the event of more than one correct entry, a winner will be selected at random on Friday 23 December 2022 (the winner will be notified by email on the same day). Crossword answers and confirmation that a winner has been selected will be posted on our website after this date.

The crossword puzzle grid is displayed with 16 numbered clues. The grid is mostly red, with some green shaded cells. A small image of a Christmas bauble is in the bottom right corner.