



Thank you for taking part in our festive wordsearch competition! A winner and two runners up have been selected and notified. Did you spot which word was missing from the grid? It was **ACTUARY**. Wishing you all a very merry festive season, and a healthy and happy 2026.

According to folklore, this reindeer had a red nose (7) RUDOLPH	The Pension Protection Fund has its headquarters in this southeastern town (7) CROYDON
Acronym for the group of females born in the 1950s who are challenging the government about the lack of information given on state pension increases (5) WASPI	A British theatrical, comedy production with music and a fairy-tale plot, often performed in December and January (9) PANTOMIME
Who is the current pensions minister? (7, 4) TORSTEN BELL	According to the song, what did my true love send to me on the fifth day of Christmas? (4, 4, 5) FIVE GOLD RINGS
A Scheme _____ is a professional appointed by trustees to advise on the pension scheme's financial health; duties include carrying out a triennial valuation (7) ACTUARY	Many trustees will be carrying out the scheme's first _____/____ Assessment in 2026, to evaluate the effectiveness of the scheme's governance and risk management systems (3, 4) OWN RISK
A red condiment that often accompanies turkey (9, 5) CRANBERRY SAUCE	Members can choose to pay Additional _____ Contributions to supplement their retirement income (9) VOLUNTARY
Is it a play, a book or a film? Popular parlour game played at festive gatherings (8) CHARADES	Pull one of these! It might contain a hat and a joke (7) CRACKER

A	H	K	C	O	G	S	C	G	B	L	I	L	R	D	P	E	P	R	A
S	P	W	X	N	O	Z	R	U	D	O	L	P	H	T	I	U	E	K	N
E	W	A	E	A	S	B	A	H	T	L	Y	R	A	T	N	U	L	O	V
E	I	S	B	N	I	T	N	O	C	I	V	Q	M	X	P	S	A	W	N
A	W	P	V	L	L	E	B	N	E	T	S	R	O	T	I	O	R	N	A
U	P	X	I	G	S	J	E	H	W	G	J	O	M	U	A	H	E	R	T
L	R	N	I	E	Y	T	R	L	B	U	A	U	D	Y	O	J	K	I	A
D	U	E	O	A	L	X	R	O	B	I	N	H	F	X	D	G	R	S	N
L	D	N	K	P	Y	D	Y	C	G	S	J	L	X	C	I	P	A	K	O
A	K	T	J	C	T	P	S	U	J	Y	A	Z	D	W	K	A	E	R	W
N	A	Y	O	E	A	P	A	W	B	E	O	N	M	L	I	N	O	T	A
G	X	F	J	N	V	R	U	N	I	J	W	O	J	O	U	T	A	M	S
S	E	D	A	R	A	H	C	I	T	A	A	D	E	C	W	O	T	G	P
Y	D	O	T	F	N	R	E	P	F	O	Q	Y	R	Y	S	M	W	A	I
N	P	B	D	U	A	L	F	I	V	E	G	O	L	D	R	I	N	G	S
E	Y	L	X	C	T	A	S	U	B	H	O	R	S	Z	J	M	Q	G	Z
I	I	O	K	P	I	V	U	B	C	S	V	C	D	C	V	E	N	G	S

