



Financial Planning

ABP: Account Based Pension
 AFA: Association of Financial Advisors
 AFSL: Australian Financial Services Licence
 AIMA: Alternate Investment Management Associations
 AIST: Australian Institute of Superannuation Trustees
 AML: Anti-Money Laundering
 APRA: Australian Prudential Regulation Authority
 AR: Authorised Representative(s)
 ASFA: Association of Superannuation Funds of Australia
 ASIC: Australian Securities and Investments Commission
 ASX: Australian Stock Exchange
 ATP: Authority to Proceed
 AWOTE: Average Weekly Ordinary Times Earnings
 BRW: Business Review Weekly
 CAR: Corporate Authorised Representative
 CC: Concessional Contributions
 CCC: Concessional Contribution Cap
 CDF: Client Data Form (also known as Fact Find)
 CFP: Certified Financial Planner
 CHESS: Clearing House Electronic Sub-register System

CPS/PD: Continuing Professional Development/Professional Development
 CPI: Consumer Price Index
 CTF: Counter Terrorism Funding
 DVA: Department of Veteran Affairs
 EPS: Earnings per Share
 ETP: Eligible Termination Payment
 EU: Enforceable Undertaking
 FICS: Financial Industry Complaints Scheme
 FIS Officer: Financial Information Service Officer (Centrelink)
 FNA: Financial Needs Analysis (also known as Fact Find)
 FPA: Financial Planning Association
 FSG: Financial Services Guide
 FSR: Financial Services Reform
 FUM/FUA: Funds Under Management/Funds Under Advice
 IFA: Independent Funds Adviser
 IFSA: Investment and Financial Services Association
 IMA: Individually Managed Accounts
 IMF: International Monetary Fund
 IPO: Initial Public Offering
 LITO: Low Income Tax Offset
 LPT: Listed Property Trusts

M & A: Merger & Acquisition
 MATO: Mature Age Tax Offset
 MDA: Managed Discretionary Account
 MDC: Maximum Deductible Contribution, now known as Concessional Contribution
 MER: Management Expense Ratio
 MIS: Managed Investment Scheme
 MTR: Marginal Tax Rate
 NCAP: Non-Commutable Allocated Pension
 NCC: Non-Concessional Contributions
 NTA: Net Tangible Assets
 PBS: Pension Bonus Scheme
 PDS: Product Disclosure Statement
 PI: Professional Indemnity
 PST: Pooled Superannuation Trust
 PVF: Pension Valuator Factor
 RBL: Reasonable Benefit Limits
 RCV: Residual Capital Value
 RE: Responsible Entity
 RO: Responsible Officer
 ROA: Record of Advice
 ROI: Return on Investment

S & P: Standard and Poor's
 SAR: Sub-Authorised Representative
 SATO: Senior Australian's Tax Offset
 SEQUAL: Senior Australian Equity Release Association of Lenders
 SG: Super Guarantee
 SMA: Separately Managed Accounts
 SMSF: Self Managed Super Fund
 SOA: Statement of Advice
 SOAA: Statement of Additional Advice
 TAP: Term Allocated Pension
 TTR: Transition to Retirement
 TTRP: Transition to Retirement Plan
 UDC: Undeducted Contribution, now known as Non-Concessional Contributions