

Any of the following abbreviations may be used in the examination:

## **GENERAL ABBREVIATIONS**

A-Org	A-Organization
ABP	Average Benefit Percentage Test
ACA	Automatic Contribution Arrangement
ACP	Actual Contribution Percentage
ACR	Actual Contribution Ratio
ADP	Actual Deferral Percentage
ADR	Actual Deferral Ratio
APR	Annuity Purchase Rate
ARU	Automated Response Unit
ASG	Affiliated Service Group
Audit CAP	Audit Closing Agreement Program
ASPPA	American Society of Pension Professionals & Actuaries
B-Org	B-Organization
BRF	Benefit, Right and Feature
CODA	Cash or Deferred Arrangement
DB-K	IRC §414(x) plan
DFE	Direct Filing Entity
DFVC	Delinquent Filer Voluntary Compliance
DOL	Department of Labor
DRO	Domestic Relations Order
DROP	Deferred Retirement Option Plan
EACA	Eligible Automatic Contribution Arrangement
EBAR	Equivalent Benefit Accrual Rate
EBSA	Employee Benefits Security Administration
EFAST	ERISA Filing Acceptance System
EPCRS	Employee Plans Compliance Resolution System
ERPA	Enrolled Retirement Plan Agent
ESOP	Employee Stock Ownership Plan
ETF	Exchange Traded Funds
FAS	Financial Accounting Standard
FASB	Financial Accounting Standard Board
FICA	Federal Insurance Contributions Act
FSO	First Service Organization
FUTA	Federal Unemployment Tax Act
GIC	Guaranteed Investment Contract
HCE	Highly Compensated Employee
IPS	Investment Policy Statement
IRA	Individual Retirement Account or Annuity
IRC	Internal Revenue Code
IRS	Internal Revenue Service
LLC	Limited Liability Company
LLP	Limited Liability Partnership
NAV	Net Asset Value
NHCE	Nonhighly Compensated Employee
NOIT	Notice of Intent to Terminate

NRA	Normal Retirement Age
NRB	Normal Retirement Benefit
NRD	Normal Retirement Date
NSCC	National Securities Clearing Corporation
OASDI	Old Age Survivors Disability Insurance
PBGC	Pension Benefit Guaranty Corporation
PEO	Professional Employer Organization
PIN	Personal Identification Number
PLR	Private Letter Ruling
POP	Public Offering Price
QACA	Qualified Automatic Contribution Arrangement
QCCO	Qualified Church Controlled Organization
QDIA	Qualified Default Investment Alternative
QDRO	Qualified Domestic Relations Order
QJSA	Qualified Joint and Survivor Annuity
QMAC	Qualified Matching Contribution
QNEC	Qualified Nonelective Contribution
QOSA	Qualified Optional Survivor Annuity
QPSA	Qualified Preretirement Survivor Annuity
QSLOB	Qualified Separate Line of Business
RASD	Retroactive Annuity Starting Date
RIA	Registered Investment Advisor
RMD	Required Minimum Distribution
SAR	Summary Annual Report
SARSEP	Salary Reduction Simplified Employee Pension
Sub-TA	Sub-transfer agent
SAS 70	Statement of Auditing Standards No. 70
SCP	Self-Correction Program
SDBA	Self-Directed Brokerage Account
SEC	Securities and Exchange Commission
SEP	Simplified Employee Pension
SIMPLE	Savings Incentive Match Plan for Employees
SLOB	Separate Line of Business
SMM	Summary of Material Modifications
SPD	Summary Plan Description
SSRA	Social Security Retirement Age
TSA	Tax-Sheltered Annuity
TWB	Taxable Wage Base
UBTI	Unrelated Business Taxable Income
VCP	Voluntary Correction Program
VFC	Voluntary Fiduciary Correction

## **DEFINED BENEFIT PLAN ABBREVIATIONS**

ABO	Accumulated Benefit Obligation
AFTAP	Adjusted Funding Target Attainment Percentage
EAAL	Entry Age Accrued Liability
EAN	Entry Age Normal

FFL	Full Funding Limit
FIL	Frozen Initial Liability
MEA	Maximum Excess Allowance
MOA	Maximum Offset Allowance
MVAR	Most Valuable Accrual Rate
NAR	Normal Accrual Rate
PBO	Projected Benefit Obligation
PUC	Projected Unit Credit
PVAB	Present Value of Accrued Benefit
PVB	Present Value of (future) Benefits
UAL	Unfunded Accrued Liability

## **ABBREVIATIONS OF LAW NAMES**

EGTRRA	Economic Growth and Tax Relief Reconciliation Act of 2001
ERISA	Employee Retirement Income Security Act of 1974
GATT	General Agreement on Tariffs and Trade
GUST	GATT, USERRA, SBJPA, TRA '97
OBRA '87	Omnibus Budget Reconciliation Act of 1987
PPA	Pension Protection Act
RPA '94	Retirement Protection Act of 1994
RRA	Revenue Reconciliation Act
USERRA	Uniformed Services Employment and Reemployment Rights Act of 1994