

List of abbreviations

AASB	Australian Accounting Standards Board
ABA	Australian Bankers Association
ACCC	Australian Competition and Consumer Commission
ACCI	Australian Chamber of Commerce and Industry
ACTU	Australian Council of Trade Unions
AFA	Association of Financial Advisers
AFS	Australian Financial Services
AIR	Association of Independent Retirees
AIST	Australian Institute of Superannuation Trustees
APRA	Australian Prudential Regulation Authority
ASFA	Association of Superannuation Funds of Australia
ASIC	Australian Securities and Investments Commission
ASX	Australian Securities Exchange
ATO	Australian Tax Office
DB	defined benefit
DC	defined contribution
ERF	Eligible Rollover Fund
FPA	Financial Planning Association of Australia
FSG	Financial Services Guide
FSR	financial services reform
GEERS	General Employee Entitlements and Redundancy Scheme
ICAA	Institute of Chartered Accountants in Australia
IFF	Industry Funds Forum
IFS	Industry Funds Services

IFSA	Investment and Financial Services Association
IOPS	International Organisation of Pension Supervisors
ISN	Industry Super Network
LMR	Lost Members Register
MOU	Memorandum of Understanding
OECD	Organisation for Economic Cooperation and Development
PASL	Professional Associations Superannuation Limited
PDS	product disclosure statement
RBA	Reserve Bank of Australia
RCSA	Recruiting and Consulting Services Australia
RSE	Registrable Superannuation Entity
SoA	Statement of Advice
SG	superannuation guarantee
SIS Act	<i>Superannuation Industry (Supervision) Act 1993</i>
SMSF	self-managed superannuation fund
SPAA	Self-Managed Super Fund Professionals' Association of Australia
SWG	Superannuation Working Group
TFN	tax file number