

Abbreviations

AAP	Associated Advisory Practices
AAT	Administrative Appeals Tribunal
ABA	Australian Bankers' Association
ADI	Authorised Deposit-taking Institutions
AFA	Association of Financial Advisers
AFSL	Australian Financial Services Licence
AFTS	Australia's Future Tax System
AIST	Australian Institute of Superannuation Trustees
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ATHOC	Australian Timeshare and Holiday Ownership Council
BFPPG	Boutique Financial Planning Principals Group
BSS	Burrell Stockbroking and Superannuation
CCI	Consumer credit insurance
CSSA	Corporate Superannuation Specialist Alliance
EM	Explanatory Memorandum
FDS	Fee Disclosure Statement
FOFA	Future of Financial Advice
FOS	Financial Services Ombudsman
FPA	Financial Planning Association
FSC	Financial Services Council
FSG	Financial Services Guide
FSRA	Financial Services Reform Act
ISN	Industry Super Network

JAB	Joint Accounting Bodies
JCG	Joint Consumer Groups
MIS	Managed Investment Schemes
NIBA	National Insurance Brokers Association of Australia
OBPR	Office of Best Practice Regulation
PIS	Professional Investment Services
PJC	Parliamentary Joint Committee on Corporations and Financial Services
PSB	Professional Standards Board
RIS	Regulatory Impact Statement
SAA	Stockbrokers Association of Australia
SOA	Statement of Advice