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## List of Abbreviations

ABA	Australian Bankers' Association
ACA	Australian Consumers' Association
ACOSS	Australian Council of Social Service
ACPSRO	Australian Council of Public Sector Retiree Organisations
ACTU	Australian Council of Trade Unions
ADF	Approved Deposit Fund
AICD	Australian Institute of Company Directors
AIR	Association of Independent Retirees
AIST	Australian Institute of Superannuation Trustees
AMA	Australian Medical Association
AMP	AMP Financial Services
APRA	Australian Prudential Regulation Authority
ASFA	Association of Superannuation Funds of Australia
ATI	Adjusted taxable income
ATO	Australian Taxation Office
AWE	Average weekly earnings
AWOTE	Average weekly ordinary time earnings
Cbus	Construction and Building Industry Superannuation
COTA	Council on the Ageing
CPA	CPA Australia
CPI	Consumer Price Index
CSHC	Commonwealth Seniors Health Card
CSS	Commonwealth Superannuation Scheme
DOFA	Department of Finance and Administration

DVA	Department of Veterans' Affairs
ETP	Eligible termination payment
FACS	Department of Family and Community Services
FPA	Financial Planning Association
GDP	Gross Domestic Product
IAA	Institute of Actuaries of Australia
ICAA	Institute of Chartered Accountants in Australia
IFSA	Investment and Financial Services Association
IFF	Industry Funds Forum
MBS	Medicare benefits schedule
MDC	Maximum deductible contribution
MTAWE	Male total average weekly earnings
NATSEM	National Centre for Social and Economic Modelling, University of Canberra
NIA	National Institute of Accountants
NICRI	National Information Centre on Retirement Investments Inc
NSA	National Seniors' Association
NSCF	Notional surchargeable contributions factor
OECD	Organisation for Economic Co-operation and Development
PBS	Pharmaceutical benefits scheme
PSS	Public Sector Superannuation (scheme)
PwC	PricewaterhouseCoopers
RIM	Retirement Income Modelling unit, Department of the Treasury
RBA	Reserve Bank of Australia
RBL	Reasonable benefit limit
PBS	Pharmaceutical Benefits Scheme
SATO	Senior Australians Tax Offset

SG	Superannuation Guarantee
TIA	Taxation Institute of Australia
SCOA	Superannuated Commonwealth Officers' Association
SISFA	Small Independent Superannuation Funds Association
SOS	Society of Superannuants

