## LIST OF ABBREVIATIONS

AAS Australian Administrative Services

ABA Australian Bankers' Association

ABN Australian Business Number

ACA Australian Consumers' Association

ACTU Australian Council of Trade Unions

ADF Approved deposit fund

AIG Australian Industry Group

AIST Australian Institute of Superannuation Trustees

APRA Australian Prudential Regulation Authority

ASFA Association of Superannuation Funds of Australia

ASIC Australian Securities and Investments Commission

ATO Australian Taxation Office

Cbus Construction and Building Unions Superannuation

CPA Australia Certified Practicing Accountants Australia

EPSSS Exempt public sector superannuation scheme

FPA Financial Planning Association

FSR Act Financial Services Reform Act 2001

IAA Institute of Actuaries of Australia

IFF Industry Funds Forum

IFFP Industry Funds Financial Planning

IFSA Investment and Financial Services Association

MTAA Super Motor Trades Association of Australia Superannuation Fund

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RSA Retirement savings account

SG Superannuation guarantee

SIS Act Superannuation Industry (Supervision) Act 1993

SOS Society of Superannuants