



CHAMPION CAPITAL RESEARCH

A WEALTH OF WISDOM

Common Retirement Plan Acronyms

ABPT - Average Benefit Percentage Test	CRO - Chief Retirement Officer
ABT - Average Benefits Test	CRSP - Certified Retirement Services Professional
ACA - Automatic Contribution Arrangement	CSP - Covered Service Provider
AIF - Accredited Investment Fiduciary	CTF - Common Trust Fund
AIFA - Accredited Investment Fiduciary Analyst	CTPA - Compliance Third Party Administrators
AGI - Adjusted Gross Income	CVA - Certified Valuation Analyst
ANPR - Advance Notice of Proposed Rulemaking	DB - Defined Benefit
ARP - Association Retirement Plan	DB(k) - Defined Benefit 401k combined plan
ATRA - American Taxpayer Relief Act of 2012	DC - Defined Contribution
BD - Broker Dealers	DCIO - Defined Contribution Investment Only
BIC - Best Interest Contract	DDQ - Due Diligence Questionnaires
BICE - Best Interest Contract Exemption	DFVC - Delinquent Filer Voluntary Compliance program
BOPY - Beginning of Plan Year	DIA - Deferred Income Annuity
CEBS - Certified Employee Benefits Specialist	DIA - Designated Investment Alternative
CFA - Chartered Financial Analyst	DOL - Department of Labor
CFP - Certified Financial Planner	DRA - Deferred Retirement Annuities
ChFC - Chartered Financial Consultant	DRO - Domestic Relations Order
CIA - Certified Internal Auditor	EBAR - Equivalent Benefit Accrual Rate
CIMA - Certified Investment Management Analyst	EESA - Emergency Economic Stabilization Act
CIO - Chief Investment Officer	EFT - Electronic Fund Transfer
CIT - Collective Investment Trust	EGTRRA - Economic Growth and Tax Relief Reconciliation Act of 2001
CLU - Chartered Life Underwriter	EOPY - End of Plan Year
CMT - Chartered Market Technician	EPCRS - Employee Plans Compliance Resolution System
CODA - Cash or Deferred Arrangement	EPS - Education Policy Statement
COLA - Cost of Living Adjustment	ERISA - Employee Retirement Income Security Act
CPA - Certified Public Accountant	ERPA - Enrolled Retirement Plan Agent
CPC - Certified Pension Consultant	ESG - Environmental, Social, Ethical and Governance
CRA - Certified Retirement Administrator	ETF - Exchange Traded Fund
CRC - Certified Retirement Counselor	



ETI - Economically Targeted Investments	NUA - Net Unrealized Appreciation
FDL - Favorable Determination Letter	OAR - Outsourced Administrative Responsibilities
FIA - Fixed Indexed Annuity	OIAI - Once-in-always-in
FICA - Federal Insurance Contributions Act	OPEB - Other Post-Employment Benefits
FINRA - Financial Industry Regulatory Authority	ORP - Optional Retirement Plan
FIT - Federal Income Tax	PBGC - Pension Benefit Guaranty Corporation
FSA - Fellow of the Society of Actuaries	PDT - Permissive Disaggregation Test
GIC - Guaranteed Investment Contract	PEO - Professional Employer Organization
GIF - Guaranteed Investment Fund	PII - Personally Identifiable Information
GLIO - Guaranteed Lifetime Income Option	PIN - Personal Identification Number
GLWB - Guaranteed Lifetime Withdrawal Benefit	PLR - Private Letter Ruling
GMWB - Guaranteed Minimum Withdrawal Benefits	PPA - Pension Protection Act of 2006
GUST - Series of four tax laws that also made changes to how retirement plans operate.	PTE - Prohibited Transaction Exemption
IA - Investment Analyst	PY - Plan Year
IFC - Investment Fiduciary Consulting	PYE - Plan Year-End
IGVS - Investment Grade Value Stocks	QAB - Quality Assurance Bulletin issued by the IRS
IPS - Investment Policy Statement	QACA - Qualified Automatic Contribution Arrangement
IQPA - Independent Qualified Public Accountant	QBAD - Qualified Birth and Adoption Distribution
IRA - Individual Retirement Account	QDIA - Qualified Default Investment Alternative
IRC - Internal Revenue Code	QDRO - Qualified Domestic Relations Order
IRR - In-Plan Roth Rollover	QJSA - Qualified Joint And Survivor Annuity
IRS - Internal Revenue Service	QLAC - Qualified Lifetime (or Longevity) Annuity Contract
IRT - In-Plan Roth Transfer	QOSA - Qualified Optional Survivor Annuity
JEPPS - Joint Expert Panel on Pension Standards	QPA - Qualified Pension Administrator
LIMRA - Life Insurance Marketing and Research Association	QPAM - Qualified Professional Asset Manager
LSD - Lump-Sum Distribution	QPDA - Qualified Plan Distributed Annuity
LTPT - Long-Term Part-Time	QPFC - Qualified Plan Financial Consultant
LVP - Low Volatility Pension Plan	QPLO - Qualified Plan Loan Offset
M&P - Master and Prototype	QPSA - Qualified Pre-retirement Survivor Annuity
MCIM - Market Cycle Investment Management	QSAT - Questionnaire Self-Audit Tool
MMF - Money Market Fund	QTA - Qualified Termination Administrator
MPRA - Multiemployer Pension Reform Act	QTIP - Qualified Terminable Interest Property
NAPA - National Association of Plan Advisors	RAP - Remedial Amendment Procedure
NDCT - Nondiscriminatory Classification Test	RBD - Required Beginning Date
NRA - Normal Retirement Age	REIT - Real Estate Investment Trust



RFI - Request for Information
RFP - Request for Proposal
RIA - Registered Investment Advisor
RIG - Retirement Income Generator
RMD - Required Minimum Distribution
RPA - Retirement Plans Associate
RPF - Responsible Plan Fiduciaries
RRIF - Registered Retirement Income Fund (Canada)
SAR - Summary Annual Report
SARSEP - Salary Reduction Simplified Employee Pension Plan
SBJCA - Small Business Jobs and Credit Act of 2010
SBJPA - Small Business Job Protection Act
SCOTUS - Supreme Court of the United States
SCP - Self-Correction Program
SECURE - Setting Every Community Up for Retirement Enhancement Act of 2019
SEP - Simplified Employee Pension
SEPP - Substantially Equal Periodic Payment
SMM - Summary of Material Modifications
SPD - Summary Plan Description
SSA - Social Security Administration
SSP - State-Based Savings Programs
TAA - Tactical Asset Allocation
TAMRA - Technical and Miscellaneous Revenue Act
TCJA - Tax Cuts and Jobs Act
TDF - Target-Date Fund
TEFRA - Technical and Miscellaneous Revenue Act
TPA - Third Party Administrator
TRA - Taxpayer Relief Act of 1997
TRO - Total Retirement Outsourcing
TSA - Tax-sheltered Annuity
UPIA - Uniform Prudent Investment Act
USERRA - Uniformed Services Employment and Reemployment Rights Act
VFCP - Voluntary Fiduciary Compliance Program
VIA - Variable Immediate Annuity
VRU - Voice Response Unit
VS - Volume Submitter
WFTRA - Working Families Tax Relief Act of 2004
WRERA - The Worker, Retiree and Employer Recovery Act of 2008
YOS - Year of Service