## Abbreviations

ACCI	Australian Chamber of Commerce and Industry
AFA	Association of Financial Advisers
AIST	Australian Institute of Superannuation Trustees
APRA	Australian Prudential Regulation Authority
ASFA	Association of Superannuation Funds of Australia
ASIC	Australian Securities and Investments Commission
BT	BT Financial Group
CFA	Consumers' Federation of Australia
CFS	Colonial First State
CSSA	Corporate Superannuation Specialist Alliance
EM	Explanatory Memorandum
ERF	Eligible rollover fund
FPA	Financial Planning Association
FSC	Financial Services Council
ISN	Industry Super Network
RSE	Registrable Superannuation Entity
TPD	Total and permanent disability