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## LIST OF ABBREVIATIONS

ABA	Australian Bankers' Association
ABS	Australian Bureau of Statistics
ACA	Australian Consumers' Association
ACCI	Australian Chamber of Commerce and Industry
ACCIRT	Australian Centre for Industrial Relations Research and Training
ACTU	Australian Council of Trade Unions
AIR	Association of Independent Retirees
APRA	Australian Prudential Regulation Authority
APM	Active Participation Model
APS	Australian Public Service
ARPA(SA)	Australian Retired Persons' Association (South Australia)
ASFA	Association of Superannuation Funds of Australia
ASIC	Australian Securities and Investments Commission
ATO	Australian Taxation Office
AWT	Australians Working Together
AWU	Australian Workers' Union
COTA	Council on the Ageing
CPI	Consumer price index
CSA	Corporate Super Association
CSHC	Commonwealth Seniors Health Card
DEWR	Department of Employment and Workplace Relations
DSP	Disability support pension
DVA	Department of Veterans' Affairs

FaCS	Department of Family and Community Services
FIS	Financial Information Service
FPA	Financial Planning Association
FSR Act	<i>Financial Services Reform Act 2001</i>
GST	Goods and services tax
IAA	Institute of Actuaries of Australia
ICA	Institute of Chartered Accountants in Australia
IFF	Industry Funds Forum
IFSA	Investment and Financial Services Association
NICRI	National Information Centre on Retirement Investments
NILS	National Institute of Labour Studies
OECD	Organisation for Economic Cooperation and Development
OH&S	Occupational health and safety
Queensland DIR	Queensland Department of Industrial Relations
RBL	Reasonable benefit limit
SCOA	Superannuated Commonwealth Officers' Association
SG	Superannuation Guarantee
SI(S) Act	<i>Superannuation Industry (Supervision) Act 1993</i>
SRF	Seafarers' Retirement Fund