Note: Acronyms and terms in bold blue are unique to CAPTRUST.

A-C

- **AAGR** – Average Annual Growth Rate
- **AALU** – Association of Advanced Life Underwriting
- **AARP** – American Association of Retired Persons
- **ABF** – Asset Based Fees
- **ABO** – Accumulated Benefit Obligation
- **ABPT** – Average Benefit Percentage Test
- **ABT** – Average Benefits Test
- **ACA** – Automatic Contribution Arrangement
- **ACD – Advent Custodial Data**
- **ACAT** – Automated Customer Account Transfer
- **ACP** – Actual/Average Contribution Percentage
- **AGG** – Barclay's Aggregate Bond Index
- **ACWI** – All Country World Index
- **ADP** – Actual/Average Deferral Percentage
- **ADR** – Actual Deferral Ratio
- **AG – Advisor Group**
- **AGI** – Adjusted Gross Income
- **AI** – Accredited Investor
- **AIF** – Accredited Investment Fiduciary
- **AIFA** – Accredited Investment Fiduciary Analyst
- **AKO – Advisor Kickoff**
- **A/L** – Asset/Liability
- **ALM** – Asset Liability Management
- **AMEX** – American Stock Exchange
- **ANPR** – Advance Notice of Proposed Rulemaking
- **APR** – Accredited Pension Representative
- **APX – Advent Portfolio Exchange**
- **ARPC** – Accredited Retirement Plan Consultant
- **ARPS** – Accredited Retirement Plan Specialist
- **ASG – Advisor Support Group**
- **ASPPA** – American Society of Pension Professionals and Actuaries
- **ATRA** – American Taxpayer Relief Act of 2012
- **AUM** – Assets Under Management
- **AVA** – Actuarial Value of Assets
- **BAA** – By All Accounts
- **BD** – Broker Dealer
- **Biz Ops – Business Operations Group**
- **BLS** – Bureau of Labor Statistics
- **Blue Team – New CAPTRUST financial advisors under development**
- **BOA – Board of Advisors**
- **BOPY** – Beginning of Plan Year
- **BPS** – Basis point expression of fees, typically 0.01%

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **BTS – Blue Team Summit**
- **Brick – A brick is a new client that meets minimum revenue requirements**
- **CAAG – CAPTRUST at a Glance**
- **CAGR** – Compound Annual Growth Rate
- **CAPConnect/CRM – CAPTRUST's customer relationship management system and database**
- **CBO** – Congressional Budget Office
- **CBRS** – Cost Basis Reporting Service
- **CC – CAPConnect**
- **CCA – Client Coordinator Associate**
- **CCF – CAPCommunity Foundation**
- **CCM** – Certified Cash Manager
- **CCO** – Chief Compliance Officer
- **CDA** – Capital Dividend Account
- **CDO** – Congressional Budget Office
- **CDS** – Credit Default Swap
- **CEBS** – Certified Employee Benefit Specialist
- **CEO** – Chief Executive Officer
- **CFA** – Chartered Financial Analyst
- **CFMC** – Chartered Mutual Fund Counselor
- **CFP** – Certified Financial Planner
- **CFS** – Certified Fund Specialist
- **CBO** – Congressional Budget Office
- **ChFC** – Chartered Financial Consultant
- **CIA** - Certified Internal Auditor
- **CIMA** – Certified Investment Management Analyst
- **CIMC** – Certified Investment Management Consultant
- **CIMS** – Certified Investment Management Specialist
- **CIO** – Chief Investment Officer
- **CIT – Collective Investment Trust**
- **CLU** – Chartered Life Underwriter
- **CLU** – Compensation Management Specialist
- **CMA - Client Management Associate**
- **CMC – Client Management Consultant**
- **CMFC** – Chartered Mutual Fund Underwriter
- **CMS – Client Management Specialist**
- **CMT** – Chartered Market Technician
- **CMO** – Collateralized Mortgage Obligation
- **CPI** – Consumer Price Index
- **CPI-U** – Consumer Price Index for Urban Consumers
- **COB** – Close of Business
- **COBRA** – Consolidated Omnibus Budget Reconciliation Act
- **CODA** – Cash or Deferred Arrangement
- **COI** – Center of Influence
- **COLA** – Cost of Living Adjustment

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **COLI** – Company Owned Life Insurance
- **COO** – Chief Operating Officer
- **CPA** – Certified Public Accountant
- **CPC** – Certified Pension Consultant
- **CRA** – Certified Retirement Administrator
- **CRC** – Certified Retirement Counselor
- **CRG – Consulting Research Group**
- **CRM** – Client Relationship Management
- **CRPC** – Chartered Retirement Planning Counselor
- **CRPS** – Chartered Retirement Plans Specialist
- **CRSP** – Certified Retirement Services Professional
- **CSA** – Consulting Services Agreement
- **CSG – Consulting Services Group**
- **CSO** – Client Service Operations
- **CTA** – Commodity Trading Advisor
- **CTF** – Common Trust Fund
- **CTPA** – Compliance Third Party Administrators
- **CVA** – Certified Valuation Analyst
- **CY** – Calendar Year
- **CY** – Current Yield
- **CYE** – Calendar Year End

D-F

- **DB** – Defined Benefit
- **DB(k)** – Defined Benefit 401k Combined Plan
- **DC** – Defined Contribution
- **DCIO** – Defined Contribution Investment Only
- **DCP – Discretionary Consulting Portfolio**
- **DDQ** – Due Diligence Questionnaire
- **DFVC** – Delinquent Filer Voluntary Compliance Program
- **DIA** – Designated Investment Alternative
- **Direct Fiduciary™ – Proprietary CAPTRUST discretionary defined contribution retirement service**
- **DJIA** – Dow Jones Industrial Average
- **DOL** – Department of Labor
- **DOMA** – Defense of Marriage Act
- **DPSP** – Deferred Profit Sharing Plan
- **DRA** – Deferred Retirement Annuities
- **DRO** – Domestic Relations Order
- **DTC** – Depository Trust Company
- **DTI** – Debt to Income Ratio
- **EACA** – Eligible Automatic Contribution Arrangement
- **EBAR** – Equivalent Benefit Accrual Rate
- **EBITDA** – Earnings Before Interest Taxes Depreciation and Amortization
- **EBRI** – Employee Benefit Research Institute

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **EBSA** – Employee Benefits Security Administration
- **EE** – Employee
- **EESA** – Emergency Economic Stabilization Act
- **EFT** – Electronic Fund Transfer
- **EGTRRA** – Economic Growth and Tax Relief Reconciliation Act of 2001
- **EIC** – Earned Income Credit
- **EIN** – Employer Identification Number
- **EM** – Emerging Markets
- **EMC** – Equity Market Capitalization
- **EMD** – Emerging Markets Debt
- **EME** – Emerging Markets Equities
- **EPCRS** – Employee Plans Compliance Resolution System
- **EPS** – Earnings per Share
- **EPS** – Education Policy Statement
- **ER** – Employer
- **ERD** – Eligible Rollover Distribution
- **ERISA** – Employee Retirement Income Security Act of 1974
- **ERPA** – Enrolled Retirement Plan Agent
- **EROA** – Expected Long-Term Rate of Return
- **ESOP** – Employee Stock Ownership Plan
- **ESPP** – Employee Stock Purchase Plan
- **ETF** – Exchange-Traded Fund
- **FA – Financial Advisor**
- **FAB** – Field Assistance Bulletin, issued by the U.S. Department of Labor
- **FARM – Financial Advisor, Relationship Manager**
- **FASB** – Financial Accounting Standards Board
- **FDIC** – Federal Deposit Insurance Corporation
- **FDL** – Favorable Determination Letter
- **FICA** – Federal Insurance Contributions Act
- **FINRA** – Financial Industry Regulatory Authority
- **FIT** – Federal Income Tax
- **FLB** – Foreign Large Growth
- **FLV** – Foreign Large Value
- **FIT** – Federal Income Tax
- **FLMI** – Fellow, Life Management Institute
- **Freedom 401k™ – Proprietary CAPTRUST discretionary defined contribution retirement service, record kept at Freedom One Retirement Services**
- **FOREX** – Foreign Exchange
- **FPO** – Follow on Public Offer
- **FRB** – Federal Reserve Board
- **FSA** – Fellow of the Society of Actuaries
- **FSA** – Flex Spending Account
- **FT** – Full Time

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **FTE** – Full Time Equivalent
- **FY** – Fiscal Year
- **FYE** – Fiscal Year End

G-I

- **GA** – Group Annuity
- **GAAP** – Generally Accepted Accounting Practices
- **GAC** – Government Affairs Committee
- **GAO** – Government Accountability Office
- **GASB** – Government Accounting Standards Board
- **FLB** – Foreign Large Growth
- **GDP** – Gross Domestic Product
- **GIC** – Guaranteed Investment Contract
- **GIF** – Guaranteed Investment Fund
- **GLIO** – Guaranteed Lifetime Income Option
- **GLWB** – Guaranteed Lifetime Withdrawal Benefit
- **GMWB** – Guaranteed Minimum Withdrawal Benefits
- **GNMA** – Government National Mortgage Association
- **GNP** – Gross National Product
- **GRS** – Global Registered Share
- **GSE** – Government Sponsored Entity
- **GSRA** – Government-Sponsored Retirement Agreement
- **GUST** – An acronym that stands for a series of four tax laws that also made changes to how retirement plans operate
- **HCE** – Highly Compensated Employee
- **HRA** – Healthcare Reimbursement Account
- **HAS** – Health Savings Account
- **HTML** – Hyper Text Markup Language
- **HOLDR** – Holding Company Depository Receipt
- **HY** – High Yield
- **IA** – Investment Analyst
- **IB** – Interpretive Bulletin
- **IFA** – Investment Fiduciary Auditor
- **IFC** – Investment Fiduciary Consultant
- **IG** – Investment Grade
- **IGO – Investment Goals and Objectives**
- **IGVS** – Investment Grade Value Stocks
- **IMA – Investment Management Agreement**
- **IMF** – International Monetary Fund
- **IMI** – Investable Market Index
- **IO** – Interest Only
- **IQPA** – Independent Qualified Public Accountant
- **IPO** – Initial Public Offering

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **IPS** – Investment Policy Statement
- **IRA** – Individual Retirement Account
- **IRC** – Internal Revenue Code
- **IRR** – Internal Rate of Return
- **IRR** – Investment Rate of Return
- **IRS** – Internal Revenue Service
- **IRT** – In-Plan Roth Transfer
- **ISO** – Incentive Stock Option
- **IT** – Information Technology

J-L

- **JD** – Juris Doctor
- **JEPPS** – Joint Expert Panel on Pension Standards
- **KSOP** – Combined ESOP and 401(k) Plan
- **Large Cap** – Large Market Capitalization
- **LBO** – Leveraged Buy Out
- **LC** – Large Cap
- **LCB** – Large Cap Blend
- **LCG** – Large Cap Growth
- **LCV** – Large Cap Value
- **LDI** – Liability Driven Investing
- **LIMRA** – Life Insurance Marketing and Research Association
- **LLC** – Limited Liability Corporation
- **LSD** – Lump-Sum Distribution
- **LVP** – Low Volatility Pension Plan

M-O

- **M&P** – Master and Prototype
- **MAP – Managed Account Portfolio**
- **MBA** – Master's of Business Administration
- **MBO** – Management Buyout
- **MBS** – Mortgage Backed Securities
- **MC** – Mid Cap
- **MCB** – Mid Cap Blend
- **MCG** – Mid Cap Growth
- **MCIM** – Market Cycle Investment Plan
- **MCV** – Mid Cap Value
- **MD** – Managing Director
- **MEP** – Multi Employer Plan
- **MIU – Management Incentive Unit**
- **MMF** – Money Market Fund
- **MSCI** – Moran Stanley Capital International
- **MV** – Market Value

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **MVA** – Market Value Adjustment
- **NASD** – National Association of Securities Dealers
- **NDCT** – Nondiscriminatory Classification Test
- **NEC** – Non-Elective Contribution
- **NAPA** – National Association of Plan Advisors
- **NASDAQ** – National Association of Securities Dealers Automated Quotation
- **NAV** – Net Asset Value
- **NDA** – Non-Disclosure Agreement
- **NHCE** – Non-Highly Compensated Employee
- **NOI** – Net Operating Income
- **No Load Fund** – A fund sold without a commission or sales charge
- **NQ or Non Qual** – Nonqualified Retirement Plans
- **NUA** – Net Unrealized Appreciation
- **NRA** – Normal Retirement Age
- **NYSE** – New York Stock Exchange
- **OAP – Other Assets Pools (Non-retirement)**
- **OBAAT – One Brick At A Time**
- **OCIO** – Outsourced Chief Investment Officer
- **OIBDA** – Operating Income Before Depreciation And Amortization
- **OMB** – Office of Management and Budget
- **OneUP – One Unified Practice**
- **OPEB** – Other Post Employment Benefits

P-R

- **PA** – Participation Agreement
- **P&L** – Profit and Loss
- **PAS – Participant Advisory Services**
- **PAT** – Profit After Taxes
- **PBGC** – Pension Benefit Guaranty Corporation
- **PBO** – Projected Benefit Objectives
- **PBT** – Profit Before Taxes
- **PDF** – Portable Document File
- **PDT** – Permissive Disaggregation Test
- **PEO** – Professional Employer Organization
- **P/E** – Price to Earnings Ratio
- **PFS** – Personal Financial Specialist
- **PGF – Professional Growth Forum**
- **PIN** – Personal Identification Number
- **PLR** – Private Letter Ruling
- **PMA – Portfolio Managed Account**
- **PMAS** – Pershing Managed Account Solutions
- **PO** – Principal Only
- **PPA** – Pension Protection Act of 2006
- **PPI** – Producer Price Index

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **PPACA** – Patient Protection and Affordable Care Act
- **Provider Link – CAPTRUST institutional discretionary solutions**
- **PRP** – Plan Sponsor Retirement Professional
- **PRT** – Pension Risk Transfer
- **PSP** – Profit Sharing Plan
- **PSCA** – Plan Sponsor Council of America
- **PPA** – Pension Protection Act of 2006
- **PT** – Part Time
- **PT** – Prohibited Transaction
- **PTE** – Prohibited Transaction Exemption
- **PY** – Plan Year
- **PYE** – Plan Year End
- **QACA** – Qualified Automatic Contribution Arrangement
- **QDIA** – Qualified Default Investment Alternative
- **QDRO** – Qualified Domestic Relations Order
- **QJSA** – Qualified Joint and Survivor Annuity
- **QKA** – Qualified 401(k) Administrator
- **QQLAC** – Qualified Lifetime Annuity Contract or Qualifying Longevity Annuity Contract
- **QMAC** – Qualified Matching Contribution
- **QNEC** – Qualified Non-Elective Contribution
- **QOSA** – Qualified Optional Survivor Annuity
- **QP** – Qualified Purchaser
- **QPA** – Qualified Pension Administrator
- **QPAM** – Qualified Professional Asset Manager
- **QPDA** – Qualified Plan Distributed Annuity
- **QPFC** – Qualified Plan Financial Consultant
- **QPSA** – Qualified Pre-retirement Survivor Annuity
- **QRG – Quarterly Report Generator**
- **QSAT** – Questionnaire Self-Audit Tool
- **QSLOB** – Qualified Separate Lines of Business
- **QTA** – Qualified Termination Administrator
- **QTIP** – Qualified Terminable Interest Property
- **RAM – Relationship Account Manager**
- **RAP** – Remedial Amendment Procedure
- **RAP** – Risk Adjusted Performance
- **RBD** – Required Beginning Date
- **REIT** – Real Estate Investment Trust
- **RFI** – Request for Information
- **RFP** – Request for Proposal
- **RIA** – Registered Investment Advisor
- **RIG** – Retirement Income Generator
- **RM – Relationship Manager**
- **RMA – Research Managed Account**
- **RMD** – Required Minimum Distribution

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **ROA** – Return on Asset
- **ROC** – Return on Capital
- **ROI** – Return on Investment
- **ROIC** – Return on Investment Capital
- **RPA** – Retirement Plan Associate
- **RPASA** – Retirement Plan Advisory Service Agreement
- **RRIF** – Registered Retirement Income Fund (Canada)
- **RSP** – Retirement Savings Plan

S-V

- **S&P** – Standard and Poors
- **SAG – Strategic Advisor Group (Bethlehem)**
- **SAR** – Summary Annual Report
- **SARSEP** – Salary Reduction Simplified Employee Pension Plan
- **SBJCA** – Small Business Jobs and Credit Act of 2010
- **SARSEP** – Salary Reduction Simplified Employee Pension Plan
- **SBJCA** – Small Business Jobs and Credit Act of 2010
- **SBJPA** – Small Business Jobs Protection Act
- **SC** – Small Cap
- **SCB** – Small Cap Blend
- **SCG** – Small Cap Growth
- **SCV** – Small Cap Value
- **SCOTUS** – Supreme Court of the United States
- **SCP** – Self-Correction Program
- **SDBA** – Self-Directed Brokerage Account
- **SEC** – Securities Exchange Commission
- **SEP** – Simplified Employee Pension
- **SEPP** – Substantially Equal Periodic Payment
- **SHNEC** – Safe Harbor Non-Elective Contribution
- **SIMPLE** – Savings Incentive Match Plan for Employees (of Small Employers)
- **SIRA – Senior Institutional Research Analyst**
- **SMA – Separately Managed Account**
- **SME – Subject Matter Expert**
- **SMM** – Summary of Material Modifications
- **Small Cap** – Small Market Capitalization
- **SOC – Service Organization Controls**
- **SOG – Student of the Game**
- **SOX** – Sarbanes-Oxley Act of 2002
- **SPARK** – Society of Professional Asset Managers and Record Keepers
- **SPD** – Summary Plan Description
- **SSA** – Social Security Administration
- **SSN** – Social Security Number
- **SSO** – Single Sign On

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

- **STRIPS** – Separate Trading of Registered Interest and Principal of Securities
- **SV** – Stable Vale
- **SVIA** – Stable Value Investment Association
- **SWOT** – Strengths, Weaknesses, Opportunities, Threat
- **TAA** – Tactical Asset Allocation
- **TAMRA** – Technical and Miscellaneous Revenue Act
- **TDA** – Tax Deferred Annuity
- **TDF** – Target Date Fund
- **TER** – Total Expense Ratio
- **TFR – Trade Flow Request**
- **TFSA** – Tax-Free Savings Account (Canada)
- **TIAA-CREF** – Teachers Insurance and Annuity Association - College Retirement Equities Fund
- **TIPS** – Treasury Inflation Protected Securities
- **TPA** – Third Party Administrator
- **TR** – Total Return
- **TRA** – Taxpayer Relief Act of 1997
- **TRI – Total Retirement Initiative**
- **TRO** – Total Retirement Outsourcing
- **TSA** – Tax Sheltered Account
- **TSR** – Total Shareholder Return
- **UGMA** – Uniform Gifts to Minors Act
- **UTMA** – Uniform Transfers to Minors Act
- **UPIA** – Uniform Prudent Investment Act
- **USD** – United States Dollar(s)
- **USERRA** – Uniformed Services Employment and Reemployment Rights Act
- **VCPF** – Voluntary Fiduciary Compliance Program
- **VEBA** – Voluntary Employee Beneficiary Association
- **VRU** – Voice Response Unit
- **VS** – Volume Submitter

W-Z

- **WACC** – Weighted Average Cost of Capital
- **WAI** – Wealth Added Index
- **WAVG** – Wealth Added Index
- **WealthView – web-based CAPTRUST tool**
- **WFTRA** – Working Families Tax Relief Act of 2004
- **WQRG – Wealth Quarterly Report Generator**
- **WRERA** – The Worker, Retiree and Employer Recovery Act
- **WTO** – World Trade Organization
- **YTD** – Year to Date
- **YTM** – Yield to Maturity
- **YTW** – Yield to Worst
- **YOS** – Years of Service
- **YOY** – Year Over Year
- **ZBA** – Zero Balance Account
- **ZBB** – Zero Based Budgeting

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Note: Acronyms and terms in bold blue are unique to CAPTRUST.

Other

- **3(21)** – Fiduciary Investment Advisor, recommends and monitors investment options
- **3(38)** – Fiduciary Investment Manager, selects and monitors investment options
- **401(a)** – Defined contribution plan (not specific to non-profit or public institutions)
- **401(k)** – Defined contribution plan that allows employees to defer income (can be offered by for profit or non-profit entities)
- **403(b)** – Defined contribution plan that allows employees of non-profit or public entities to defer income
- **404(a)** – Participant fee disclosure
- **408(b)(2)** – Plan Sponsor fee disclosure
- **457 plans** – A type of non-qualified tax advantage deferred compensation retirement plan that is available for governmental and certain non-governmental employers
- **501(c)** – A tax exempt non-profit organization

To suggest additional acronyms and terminology, please email Colby Warren at:

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