

GLOSSARY

ARF	Approved Retirement Fund
CBFSAI	Central Bank and Financial Services Authority of Ireland
CPI	Consumer price index
DB	Defined-benefit
DC	Defined-contribution
ECB	European Central Bank
EEA	European Economic Area
EEE	Exempt-exempt-exempt
EET	Exempt-exempt-tax
ELS	Existing level of service
EMU	Economic and Monetary Union
ESB	Electricity Supply Board
ESRI	Economic and Social Research Institute
EU	European Union
EU-SILC	European Union Statistics on Income and Living Conditions
FDI	Foreign direct investment
GAIE	Gross average industrial earnings
GDP	Gross domestic product
GNI	Gross national income
GNP	Gross national product
HSE	Health Service Executive
ICT	Information and communication technology
IFSC	International Financial Services Centre
MIF	Management Information Framework
MIRAS	UK Mortgage Interest Tax Relief
NDP	National Development Plan
NPPI	National Pensions Policy Initiative
NPR	National Pensions Review
NPRF	National Pension Reserve Fund
PAYE	Pay-As-You-Earn
PPP	Public-private partnerships
PRETA	Pre-Retirement Allowance
PRSAs	Personal Retirement Savings Accounts
PRSI	Pay Related Social Insurance
PSBB	Public Service Benchmarking Body
PRSI	Pay Related Social Insurance
RAS	Rental Accommodation Scheme
R&D	Research and Development
SSIA _s	Special Savings Investment Accounts
VAT	Value added tax
VECs	Vocational Education Committees
VFM	Value for Money