



## This Might Help...!

<b>AIM</b>	— Alternative Investment Market	<b>EIS</b>	— Enterprise Investment Scheme
<b>AMC</b>	— Annual Management Charge	<b>EIME</b>	— Emerging Market Economy
<b>AML</b>	— Anti Money Laundering	<b>EMEA</b>	— Europe, Middle East, Africa
<b>ARP</b>	— Annual Percentage Rate	<b>EPP</b>	— Executive Pension Plan
<b>AUA</b> under Advice	— Assets under Administration / Asset	<b>EU</b>	— European Union
<b>AUM</b>	— Assets under Management	<b>FA</b>	— Finance Act
<b>BoE</b>	— Bank of England	<b>FAMR</b>	— Financial Advice Market Review
<b>BPS</b>	— Bespoke Portfolio Service	<b>FATCA</b> Act	— Foreign Account Tax Compliance
<b>CEO</b>	— Chief Executive Officer	<b>FCA</b>	— Financial Conduct Authority
<b>CGT</b>	— Capital Gains Tax	<b>FoF</b>	— Funds of Funds
<b>CI</b>	— Critical Illness	<b>FOS</b>	— Financial Ombudsman Service
<b>CIMPS</b>	— Contracted- in Money Purchase Scheme	<b>FPC</b>	— Financial Policy Committee
<b>COBS</b>	— Conduct of Business Sourcebook	<b>FSA</b>	— Financial Services Authority
<b>COMPS</b>	— Contracted-out Money Purchase Scheme	<b>FSAVC</b> Contribution	— Free Standing Additional Voluntary
<b>CPA</b>	— Compulsory Purchase Annuity	<b>FSMA</b> 2000	— Financial Services and Markets Act
<b>CPI</b>	— Consumer Price Index	<b>FTSE</b>	— Financial Times Stock Exchange
<b>CT</b>	— Corporation Tax	<b>GAD</b>	— Government Actuarial Department
<b>CTF</b>	— Child Trust Fund	<b>GAO</b>	— Guaranteed Annuity Option
<b>CWP</b>	— Conventional with Profits	<b>GAR</b>	— Guaranteed Annuity Rate
<b>DB</b>	— Defined Benefit	<b>GDP</b>	— Gross Domestic Product
<b>DC</b>	— Defined Contribution	<b>GDPR</b>	— General Data Protection Regulation
<b>DFM</b>	— Discretionary Fund Manager	<b>GIA</b>	— General Investment Account
<b>DIM</b>	— Discretionary Investment Manger	<b>GIP</b>	— Group Income Protection
<b>DPS</b>	— Discretionary Portfolio Service	<b>GMP</b>	— Guaranteed Minimum Pension
<b>DWP</b> Pensions	— The Department for Work and	<b>GPP</b>	— Group Personal Pension
<b>ECB</b>	— European Central Bank	<b>GPPP</b>	— Group Personal Pension Plan
<b>EEA</b>	— European Economic Area	<b>HMRC</b>	— Her Majesty's Revenue & Customs
		<b>HNW</b>	— High Net Worth
		<b>IFA</b>	— Independent Financial Adviser

## Financial Services Abbreviations Buster

<b>IHT</b>	— Inheritance Tax	<b>PPP</b>	— Personal Pension Plan
<b>IMA</b>	— Investment Management Association	<b>PRA</b>	— Prudential Regulation Authority
<b>IMD</b>	— Insurance Mediation Directive	<b>PRC</b>	— Prudential Regulation Committee
<b>IMF</b>	— International Monetary Fund	<b>PRIIP</b>	— Packaged Retail and Insurance-based Investment Product
<b>IP</b>	— Income Protection/ Individual Protection	<b>PRIP</b>	— Packaged Retail Investment Product
<b>IPO</b>	— Initial Public Offering	<b>QNUPS</b>	— Qualifying Non- UK Pension Scheme
<b>IR</b>	— Inland Revenue	<b>QROPS</b>	— Qualifying Recognised Overseas Pension Scheme
<b>ISA</b>	— Individual Savings Account	<b>RDR</b>	— Retail Distribution Review
<b>ISIN</b> Number	— International Securities Identification	<b>RPI</b>	— Retail Price Index
<b>KID</b>	— Key Information Document	<b>SEIS</b>	— Seed Enterprise Investment Scheme
<b>KII</b>	— Key Investor Information	<b>SIPP</b>	— Self Invested Personal Pension
<b>KIID</b>	— Key Investor Information Document	<b>SMEs</b>	— Small and Medium- Sized Enterprises
<b>LIBOR</b>	— London Interbank Offered Rate	<b>SPS</b>	— Statement of Professional Standing
<b>LLP</b>	— Limited Liability Partnership	<b>SSAS</b>	— Small Self-Administered Scheme
<b>MBI</b>	— Management Buy In	<b>TCF</b>	— Treating Customers Fairly
<b>MBO</b>	— Management Buy Out	<b>TER</b>	— Total Expense Ratio
<b>MIFID</b>	— Markets in Financial Instruments Directive	<b>TPR</b>	— The Pensions Regulator
<b>MPC</b>	— Managed Portfolio Service	<b>TV</b>	— Transfer Value
<b>MVR</b>	— Market Value Reduction	<b>TVA</b>	— Transfer Value Analysis
<b>MVA</b>	— Market Value Adjustment	<b>UCITS</b>	— Unregulated Collective Investment Scheme
<b>NAV</b>	— Net Asset Value	<b>UHNW</b>	— Ultra High Net Worth
<b>NBV</b>	— Net Book Value	<b>UL</b>	— Unit Linked
<b>NISA</b>	— New Individual Savings Account	<b>UWP</b>	— Unitised With Profits
<b>OEIC</b>	— Open Ended Investment Company	<b>VAT</b>	— Value Added Tax
<b>OMO</b>	— Open Market Option	<b>VCT</b>	— Venture Capital Trust
<b>ONS</b>	— Office for National Statistics	<b>WP</b>	— With Profits
<b>OPRA</b> Authority	— Occupational Pensions Regulatory	<b>WoM</b>	— Whole of Market
<b>OPS</b>	— Occupational Pensions Scheme		
<b>PFS</b>	— Personal Finance Society		
<b>PHI</b>	— Permanent Health Insurance		
<b>PPFM</b> Management	— Principles and Practices of Financial		
<b>PPI</b>	— Payment Protection Insurance		