

# List of Common Acronyms and Statutory References

***Acronym:***

***Stands for:***

ACA	Automatic contribution arrangement (ERISA §514(e))
ACP	Actual contribution percentage (for group) (Code §401(m))
ACR	Actual contribution ratio (for individual) (Code §401(m))
ADP	Actual deferral percentage (for group) (Code §401(k))
ADR	Actual deferral ratio (for individual) (Code §401(k))
ASG	Affiliated service group (Code §414(m))
BIS	Break in service (eligibility or vesting – Code §411(a)(6))
CAP	Closing Agreement Program (IRS)
CSP	Covered Service Provider (DOL Reg. §2550.408b-2(c))
DB	Defined benefit plan
DC	Defined contribution plan
DFVCP	Delinquent Filer Voluntary Compliance Program (DOL)
DIA	Designated Investment Alternative (FAB 2012-2)
DOL	Department of Labor
DRO	Domestic relations order
EACA	Eligible automatic contribution arrangement (Code §414(w))
EBSA	Employee Benefit Security Administration
EGTRRA	Economic Growth and Tax Relief Reconciliation Act of 2001
EPCRS	Employee Plans Compliance Resolution System (Rev. Proc. 2013-12)
ERISA	Employee Retirement Income Security Act of 1974
FAB	Field Assistance Bulletin (DOL)
FSO	First service organization (Code §414(m))
GCM	General Counsel Memorandum (IRS)
GUST	GATT, USERRA, SBJPA and TRA 97
HCE	Highly compensated employee (Code §414(q))
HEART	Heroes Earnings Assistance and Relief Tax Act of 2008
HOS	Hour of service (eligibility, vesting or benefit accrual)
IRR	In-plan Roth rollover (Code §402A(c)(4))
IRS	Internal Revenue Service
IRT	In-plan Roth transfer Code §402A(c)(4)(E))
NHCE	Nonhighly compensated employee (Code §414(q))
NRA	Normal retirement age (Code §411(a)(8))
OEE	Otherwise excludible employee (Treas. Reg. §1.410(b)-7(d))
PBGC	Pension Benefit Guarantee Corporation
PPA	Pension Protection Act of 2006
PT	Prohibited transaction (Code §4975)
QACA	Qualified automatic contribution arrangement (Code §401(k)(13))

QDIA	Qualified default investment alternative (ERISA §404(c)(5))
QDRO	Qualified domestic relations order (Code §414(p))
QMAC	Qualified matching contribution (Code §401(k)(3)(D)(ii))
QNEC	Qualified nonelective contribution (Code §401(m)(4)(C))
QOSA	Qualified optional survivor annuity (Code §417(g))
QPSA	Qualified preretirement survivor annuity (Code §417(c))
QJSA	Qualified joint and survivor annuity (Code §417(b))
RMD	Required minimum distribution (Code §401(a)(9))
SCP	Self-correction program (EPCRS)
SBJPA	Small Business Job Protection Act of 1996
SEI	Self-employed individual (Code §401(c)(1))
SEP	Simplified Employee Pension (Code §408(k))
SH	Safe harbor (401(k)(12) – “traditional”)
SIMPLE	Savings incentive match plan for employees (401(k) - Code §§401(k)(11))
SLT	Single life table (Treas. Reg. §1.401(a)(9)-9, A-1)
TH	Top heavy (Code §416)
TIPRA	Tax Increase Prevention and Reconciliation Act of 2005
ULT	Uniform lifetime table (Treas. Reg. §1.401(a)(9)-9, A-2)
VCP	Voluntary Correction Program (EPCRS)
VFCP	Voluntary Fiduciary Correction Program (DOL)
USERRA	Uniformed Services Employment and Reemployment Rights Act of 1994
WRERA	Worker, Retiree, and Employer Recovery Act of 2008
YOS	Year of service (Code §411(a)(5))

**Code §:** *Relates to:*

72(p)	Deemed distribution rules for participant loans
72(t)	Premature distribution penalty
401(a)(4)	Nondiscrimination testing
401(a)(9)	RMD rules
401(a)(13)	Antiassignment rule
401(a)(17)	Compensation limitation
401(a)(31)	Direct rollover rules
402(g)	Elective deferral limit
403(b)	Tax-sheltered annuity rules
404(a)(6)	Deduction “grace period” rule
408(k)	SEP IRA rules
408(p)	SIMPLE IRA rules
410(b)	Coverage rules
411(a)(11)	Distribution consent rules
415	Annual additions limitation
416	Top-heavy rules
417	Joint and survivor annuity rules
457	Nonqualified deferred compensation arrangement rules

**ERISA §:** *Relates to:*

404(a)	Fiduciary responsibility rules
404(c)(1)	Fiduciary relief for participant direction of investment
404(c)(5)	Fiduciary relief for QDIAs
408(b)	Prohibited Transaction Exemptions
514	ERISA preemption