This list of abbreviations and acronyms may change over time as new items are added and deleted. If you believe an abbreviation or acronym should be added to this list, please contact Aziza Alexander or Ralph Perricone.

### Abbreviations and Acronyms List

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>10K</td>
<td>Annual financial report filed with the SEC</td>
</tr>
<tr>
<td>10Q</td>
<td>Quarterly financial report filed with the SEC</td>
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<tr>
<td>3P</td>
<td>Third Party</td>
</tr>
<tr>
<td>8K</td>
<td>Document filed with the SEC disclosing any significant news about the company</td>
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<tr>
<td>A/P</td>
<td>Accounts Payable Department</td>
</tr>
<tr>
<td>AARP</td>
<td>American Association Of Retired Persons</td>
</tr>
<tr>
<td>AAT</td>
<td>Asset Adequacy Testing (Cash Flow Testing)</td>
</tr>
<tr>
<td>ABAS</td>
<td>Account Benefit Asset Summary (statement that goes to customers with multiple policies)</td>
</tr>
<tr>
<td>ABC</td>
<td>Annual Bonus Coverage</td>
</tr>
<tr>
<td>AC</td>
<td>Administrative Consultants</td>
</tr>
<tr>
<td>ACATS</td>
<td>Automated Customer Account Transfer System</td>
</tr>
<tr>
<td>ACCESS</td>
<td>A Client Centered Service Strategy</td>
</tr>
<tr>
<td>ACE</td>
<td>Activity Control Environment</td>
</tr>
<tr>
<td>ACE</td>
<td>Agent Of Certified Excellence</td>
</tr>
<tr>
<td>ACG</td>
<td>Accounting Control Group</td>
</tr>
<tr>
<td>ACG-BNY</td>
<td>Accounting Cash General-Bank Of New York</td>
</tr>
<tr>
<td>ACH</td>
<td>Automated Clearing House</td>
</tr>
<tr>
<td>ACL</td>
<td>Audit Compliance And Investigation</td>
</tr>
<tr>
<td>ACL</td>
<td>Access Control List (List Of Access Permissions In Lotus Notes)</td>
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<tr>
<td>ACL</td>
<td>Anterior Cruciate Ligament</td>
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<tr>
<td>ACR</td>
<td>Accounting Control Redesign</td>
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<td>Agent Commission Record</td>
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<td>Associate Customer Service</td>
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<tr>
<td>ACTDS</td>
<td>Activity Control &amp; Transaction Development System</td>
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<tr>
<td>AD</td>
<td>Agency Distribution</td>
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<tr>
<td>ADD&amp;D</td>
<td>Accidental Death &amp; Dismemberment</td>
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<tr>
<td>ADAS</td>
<td>Advanced District Agency System</td>
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<tr>
<td>ADB</td>
<td>Accidental Death Benefit</td>
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<tr>
<td>ADB</td>
<td>Agents Database</td>
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<tr>
<td>ADCAPS</td>
<td>Automated Death Claim Payment System</td>
</tr>
<tr>
<td>ADCPS</td>
<td>Advanced Death Claim Payment System</td>
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<tr>
<td>ADD</td>
<td>Accidental Death &amp; Dismemberment</td>
</tr>
<tr>
<td>ADD/D</td>
<td>Administrative Data Definition</td>
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<tr>
<td>ADDS</td>
<td>Advanced Deposit &amp; Disbursement System</td>
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<tr>
<td>ADI</td>
<td>Application Desktop Integrator</td>
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<tr>
<td>ADMF</td>
<td>Automated Data Management Function</td>
</tr>
<tr>
<td>ADMF</td>
<td>Automated Data Management Function</td>
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<tr>
<td>ADR</td>
<td>Alternative Dispute Resolution</td>
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<tr>
<td>ADROC</td>
<td>Alternative Dispute Resolution Operations Center</td>
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<td>ADRS</td>
<td>Application Data Routing System</td>
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<td>ADS</td>
<td>Agency Data System</td>
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<tr>
<td>ADSS</td>
<td>Agencies Database System Interface</td>
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<td>Accountable Executive</td>
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<tr>
<td>AEC</td>
<td>Address Element Correction</td>
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<tr>
<td>ADC</td>
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<tr>
<td>AFF</td>
<td>Accounting Flex Field</td>
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<tr>
<td>AFR</td>
<td>Applicable Federal Rate (interest rate used in tax reserve calculations)</td>
</tr>
<tr>
<td>AGCC</td>
<td>Additional Gross Condition Checks</td>
</tr>
<tr>
<td>AHF</td>
<td>Agent Handle Time</td>
</tr>
<tr>
<td>AHF</td>
<td>Average Handle Time</td>
</tr>
<tr>
<td>AI</td>
<td>Address Integrity Program Initiative</td>
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<tr>
<td>AIB/MXP</td>
<td>Annually Increasing Benefit / Modal Extra Premium</td>
</tr>
<tr>
<td>AID/VISTA</td>
<td>Automated Input Of Data/Visual Inquiry System Through Aid</td>
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<tr>
<td>AIMIS</td>
<td>Agents Index Maintenance System</td>
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<tr>
<td>AIPF</td>
<td>Annually Increasing Premium Term Policy</td>
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<td>AIR</td>
<td>Assumed Investment Rate</td>
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<td>AJX</td>
<td>Advanced Interactive Executive</td>
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<tr>
<td>AL</td>
<td>Appraisable Life</td>
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<tr>
<td>AL&amp;RMI</td>
<td>Asset Liability and Risk Management</td>
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<tr>
<td>ALB</td>
<td>Age Last Birthday</td>
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<tr>
<td>ALM</td>
<td>Asset / Liability Management</td>
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<td>ALT</td>
<td>Alteration</td>
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<td>AM</td>
<td>Associate Manager</td>
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<td>AMA</td>
<td>American Management Association</td>
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<td>AMA</td>
<td>Architecture Migration Aid</td>
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<td>AMEX</td>
<td>American Express</td>
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<td>AML</td>
<td>Anti Money Laundering system</td>
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<tr>
<td>AMPLIFI</td>
<td>Analyze Market For Prudential And Financial Industry</td>
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<tr>
<td>AMS</td>
<td>Agencies Master File System</td>
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<tr>
<td>ASMIS</td>
<td>Advanced Markets Success Institute</td>
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<tr>
<td>AN</td>
<td>Alpha Numeric</td>
</tr>
<tr>
<td>ANB</td>
<td>Age Nearest Birthday</td>
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<tr>
<td>ANI</td>
<td>Adjusted Net Income</td>
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<tr>
<td>ANPI</td>
<td>Actuarial New Product Information (memos)</td>
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<tr>
<td>AOI</td>
<td>Adjusted Operating Income</td>
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<tr>
<td>AORC</td>
<td>Agent Owned Reinsurance Company</td>
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<tr>
<td>AOS</td>
<td>Advanced Ordinary System</td>
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<tr>
<td>AOS COLT</td>
<td>Advance Ordinary Systems Calculate On-Line Taxes</td>
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<tr>
<td>AP</td>
<td>Attending Physician</td>
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<tr>
<td>APBS</td>
<td>Advanced Payroll Budget System</td>
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<tr>
<td>APDC</td>
<td>Actuarial Professional Development Committee</td>
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<tr>
<td>APDM</td>
<td>Actuarial Product Design Memo</td>
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<td>API</td>
<td>Application Program Interface</td>
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<td>APL</td>
<td>Automatic Premium Loan</td>
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<tr>
<td>APMS</td>
<td>Advanced Prumantic System</td>
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<tr>
<td>APO</td>
<td>Abandoned Property Office</td>
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<tr>
<td>APP</td>
<td>Abbreviated Payment Plan</td>
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<tr>
<td>APPENTRY</td>
<td>Application Entry</td>
</tr>
<tr>
<td>APPPLS</td>
<td>Accounts Payable Prudential Ledger System</td>
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</tbody>
</table>

**Related Acronyms:**

- APS – Attending Physicians Statement
- AQ/DSC – Auto Quality/Desktop Screen Capture
- ARC – Additional Resources To Complete (A Service Request For IBM)
- ARCS – Account Record Control System
- ARF – Actuarial Repair Facility
- ARMS – Agency Record Maintenance System
- ART – Agents Reference Tool
- ART – Annually Renewable Term Rider
- ASDA – Application Screen Data Area
- ASI – Alternate Source Of Input
- ASOP – Actuarial Standard Of Practice
- ASP – Application Service Provider
- ASR – Agency Status Records (information about policies underwritten & issued)
- AST – American Skandia Trust (holding company for Separate Accounts)
- AT&T – American Telephone & Telegraph Company
- ATFE – Agency Transaction Front-End
- ATLAS – A Total Life Administration System
- ATM – Asynchronous Transfer Mode
- ATOMS – Acceptance Testing On-Line Maintenance System
- AUM – Assets Under Management
- AUTOTAD – Automated Turnaround Document
- AV – Aid/Vista
- AVAS – Authorization tool (Agent Validation and Authorization System ?)
- AVR – Asset Valuation Reserve
- AWP – Applicants Waiver Of Premium
- BA – Business Analyst
- BAU – Business As Usual
- BBI – Bank Balance Increase
- BCP – Business Continuation Plan
- BEARS – Buildings Expenses Accounting & Reporting System
- BFDS – Vendor Used In The Customer Outreach Settlement Process
- BG – Business Group
- BGA – Brokerage General Agency
- BIP – Business Interface & Planning
- BM – Business Manager
- BMAC – Business Measurement Analysis & Control
- BMR – Basic Master Record
- BMR – Business Management Report
- BMS – Brokerage Marketing Specialist
- B-NOTICE – Notice Sent By IRS When They Cannot Determine ITIN Is Correct
- BOAC – On-Line Daily Cash Report
- BOC – Business Operations Center
- BOSS – Branch Office Support Services
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<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOY</td>
<td>Beginning Of Year</td>
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<tr>
<td>BPO</td>
<td>Business Process Outsourcing</td>
</tr>
<tr>
<td>BRC</td>
<td>Business Reply Card</td>
</tr>
<tr>
<td>BRD</td>
<td>Business Requirements Document</td>
</tr>
<tr>
<td>BRT</td>
<td>Batch Real-Time</td>
</tr>
<tr>
<td>BS</td>
<td>Balance Sheet</td>
</tr>
<tr>
<td>BSA</td>
<td>Business Systems Analysis</td>
</tr>
<tr>
<td>BSP</td>
<td>Business Systems Plan</td>
</tr>
<tr>
<td>BSPO</td>
<td>Business Systems Planning Office</td>
</tr>
<tr>
<td>BTV</td>
<td>Business Television</td>
</tr>
<tr>
<td>BU</td>
<td>Business Unit</td>
</tr>
<tr>
<td>BUCS</td>
<td>Business Unit Chargeback System</td>
</tr>
<tr>
<td>BUP</td>
<td>Business Unit Function (Code)</td>
</tr>
<tr>
<td>BUP</td>
<td>Back Up (Usually Refers To Tax Withholdings)</td>
</tr>
<tr>
<td>BUP</td>
<td>Backup Withholding For Interest And Miscellaneous Payments</td>
</tr>
<tr>
<td>BVA</td>
<td>Business Value Award</td>
</tr>
<tr>
<td>BWL</td>
<td>Back-Loaded Whole Life</td>
</tr>
<tr>
<td>BZM</td>
<td>Business Manager</td>
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<tr>
<td>C&amp;L</td>
<td>Coopers &amp; Lybrand</td>
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<tr>
<td>C&amp;P</td>
<td>Control &amp; Processing Check</td>
</tr>
<tr>
<td>C&amp;C</td>
<td>Control &amp; Processing Error report from AOS</td>
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<tr>
<td>CAB</td>
<td>Canadian Added Benefit</td>
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<tr>
<td>CAC</td>
<td>Computer Activity Coordination</td>
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<tr>
<td>CAD</td>
<td>Computer Aided Design</td>
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<tr>
<td>CAD</td>
<td>Corporate Actuarial Department (formerly CRMU)</td>
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<td>CAG</td>
<td>Centralized Adapter Group</td>
</tr>
<tr>
<td>CAI</td>
<td>Computer Assisted Instruction</td>
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<tr>
<td>CAM</td>
<td>Comptroller's Accounting Memorandum</td>
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<tr>
<td>CAM/HOME</td>
<td>Case Activity Monitor/Hardware Oriented Machine Executive</td>
</tr>
<tr>
<td>CAMO</td>
<td>Central Atlantic Marketing Organization</td>
</tr>
<tr>
<td>CAO</td>
<td>Central Atlantic Operations</td>
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<tr>
<td>CAP</td>
<td>Client Acquisition Process</td>
</tr>
<tr>
<td>CAP</td>
<td>Client Acquisition Process (application is filled out over phone - used for &lt;$250,000 policies)</td>
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<tr>
<td>CAPP</td>
<td>Closed Block</td>
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<tr>
<td>CAS</td>
<td>Controlled Account System</td>
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<tr>
<td>CASE</td>
<td>Center for Advanced Sales Excellence</td>
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<tr>
<td>CASE</td>
<td>Case Activity Monitor/Hardware Oriented Machine Executive</td>
</tr>
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<td>CASPR</td>
<td>Cash Proof System</td>
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<tr>
<td>CATS</td>
<td>Call Tracking &amp; Status System</td>
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<td>CB</td>
<td>Closed Block</td>
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<td>CBA</td>
<td>Collective Bargaining Agreement</td>
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<td>CBA-IP1</td>
<td>Cmm Based Appraisal For Internal Process Improvement</td>
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<td>CBB</td>
<td>Closed Block Business</td>
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<tr>
<td>CBE</td>
<td>Closed Block Executive</td>
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<td>CBL(T)</td>
<td>Computer Based Learning (Training)</td>
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<td>CBR</td>
<td>Case Based Reasoning</td>
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<td>CBT</td>
<td>Computer Based Training</td>
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<td>CC</td>
<td>Call Coach</td>
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<td>CCB</td>
<td>Change Control Board</td>
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<tr>
<td>CCC</td>
<td>Computer Command and Control Company (an application services company that provides document management services to support our output processes)</td>
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<tr>
<td>CCD</td>
<td>Change Control Division</td>
</tr>
<tr>
<td>CCDX</td>
<td>Change Control Division - Ordinary</td>
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<tr>
<td>CCF</td>
<td>Change Control Form</td>
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<tr>
<td>CCFO</td>
<td>Central, Corporate And Financial Operations</td>
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<td>CCM</td>
<td>Case Maintenance History File</td>
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<td>CCM</td>
<td>Centralized Client Information Source</td>
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<td>CCL</td>
<td>Change Control Log Form</td>
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<td>CCM</td>
<td>Complex Coding Manual</td>
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<tr>
<td>CCM</td>
<td>Complex Coding Manual</td>
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<td>CCM</td>
<td>Corporate Claim Memo</td>
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<td>CCS</td>
<td>Cash Control System</td>
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<td>CDE</td>
<td>Common Desktop Environment</td>
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<td>CDN</td>
<td>Canadian Operations</td>
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<td>Cellular Digital Packet Data</td>
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<td>Continuing Education</td>
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<td>Chief Executive Officer</td>
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<td>Cash Expense Plan (expense allowance paid to agents)</td>
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<td>CFD</td>
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<td>CFE</td>
<td>Common Front-End</td>
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<td>Cash Flow from Insurance Operations</td>
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<td>Career Foundation Program</td>
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<td>Control File Records</td>
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<td>CGLI</td>
<td>Common General Ledger Interface</td>
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<td>Central Group Office</td>
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<td>Comprehensive Human Resource Information System &amp; Payroll</td>
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<td>Case Maintenance Database</td>
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<td>Conversational Monitoring System</td>
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<td>Cash On Delivery</td>
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<td>COD</td>
<td>Cause Of Death</td>
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<td>Continuation Of Disability</td>
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<td>Center Of Excellence</td>
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<td>Computer Output To Laser Disk</td>
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<td>Calculate On-Line Taxes</td>
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<td>CORP</td>
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<td>COSE</td>
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<td>COSO</td>
<td>Committee Of Sponsoring Organizations Of The Treadway Commission</td>
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<tr>
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<td>CPCU</td>
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<td>Continuous Process Improvement</td>
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<td>CR</td>
<td>Change Rules &amp; Calculations Memo</td>
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<td>CRD</td>
<td>Central Registration Repository</td>
</tr>
<tr>
<td>CRIS</td>
<td>Canadian Reinsurance Administration Area</td>
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<td>CRAF</td>
<td>Claim Replacement Authorization Form</td>
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<tr>
<td>CRB</td>
<td>Case Routing Brief</td>
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<tr>
<td>CRC</td>
<td>Customer Relationship Center (marketing unit - tries to sell new policies to orphans)</td>
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<td>Change Rules &amp; Calculations Memo</td>
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<tr>
<td>CRD</td>
<td>Central Registration Repository</td>
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<tr>
<td>CRIS</td>
<td>Canadian Records Information System</td>
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</table>
This list of abbreviations and acronyms may change over time as new items are added and deleted. If you believe an abbreviation or acronym should be added to this list, please contact Aziza Alexander or Ralph Perricone.

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRMS</td>
<td>Customer Request Management System</td>
</tr>
<tr>
<td>CRMU</td>
<td>Corporate Risk Management Unit (now CAD)</td>
</tr>
<tr>
<td>CRO</td>
<td>Combined Reconciliation Output</td>
</tr>
<tr>
<td>CROSF</td>
<td>Corporate Records Off-Site Facility (Diversified Records Services, Inc.)</td>
</tr>
<tr>
<td>CRU</td>
<td>Customer Recovery Unit</td>
</tr>
<tr>
<td>CSA</td>
<td>Claim Settlement Certificate</td>
</tr>
<tr>
<td>CSS</td>
<td>Customer Service Specialist</td>
</tr>
<tr>
<td>CSU</td>
<td>Customer Support Utility</td>
</tr>
<tr>
<td>CSV</td>
<td>Cash Surrender Value</td>
</tr>
<tr>
<td>CTI</td>
<td>Computer Technology Integration</td>
</tr>
<tr>
<td>CTP</td>
<td>Commissionable Target Premium</td>
</tr>
<tr>
<td>CTR</td>
<td>Centralized Transaction Review (unit, in AD that reviews product suitability)</td>
</tr>
<tr>
<td>CTS</td>
<td>Corporate Technology Services</td>
</tr>
<tr>
<td>CUT</td>
<td>Clearing Unit Tables</td>
</tr>
<tr>
<td>CVAT</td>
<td>Cash Value Accumulation Test (method for demonstrating compliance with IRC definition of life insurance)</td>
</tr>
<tr>
<td>CVC</td>
<td>Customer Value Center (conservation unit – deals with 1035s, surrenders, etc)</td>
</tr>
<tr>
<td>D&amp;B</td>
<td>Dun &amp; Bradstreet</td>
</tr>
<tr>
<td>DA</td>
<td>District Agency</td>
</tr>
<tr>
<td>DA PAYROLL</td>
<td>District Agencies Payroll</td>
</tr>
<tr>
<td>DAC</td>
<td>Deferred Acquisition Costs</td>
</tr>
<tr>
<td>DCAS</td>
<td>Disbursement Account Control System</td>
</tr>
<tr>
<td>DACTAC</td>
<td>Deferred Acquisition Cost Tax</td>
</tr>
<tr>
<td>DAG</td>
<td>Disbursement Authorization Guidelines</td>
</tr>
<tr>
<td>DAMIS</td>
<td>Data Management Information System</td>
</tr>
<tr>
<td>DAP</td>
<td>Document Application Platform (customer output system)</td>
</tr>
<tr>
<td>DAUSD</td>
<td>Direct Access Storage Device</td>
</tr>
<tr>
<td>DASII</td>
<td>Developed Annual Statement Item</td>
</tr>
<tr>
<td>DB</td>
<td>Defined Benefit</td>
</tr>
<tr>
<td>DBMS</td>
<td>Data Base Management System</td>
</tr>
<tr>
<td>DBS</td>
<td>Dun &amp; Bradstreet Smartstream</td>
</tr>
<tr>
<td>DC</td>
<td>Data Collect File</td>
</tr>
<tr>
<td>DC&amp;N</td>
<td>Distributed Computing And Network</td>
</tr>
<tr>
<td>DCA</td>
<td>Dollar Cost Averaging</td>
</tr>
<tr>
<td>DCCI</td>
<td>Delayed Claim Interest</td>
</tr>
<tr>
<td>DCRM</td>
<td>Drum Core International</td>
</tr>
<tr>
<td>DCR</td>
<td>Daily Cash Report</td>
</tr>
<tr>
<td>DCRT</td>
<td>Daily Cash Report Type</td>
</tr>
<tr>
<td>DCS</td>
<td>Disciplined current scale</td>
</tr>
<tr>
<td>DDE</td>
<td>Dynamic Data Exchange</td>
</tr>
<tr>
<td>DEAN</td>
<td>Dividend Evaluation and ANalysis system (proposed replacement to PRIDE – never fully implemented)</td>
</tr>
<tr>
<td>DECB</td>
<td>Dividends Exceed Cost Basis</td>
</tr>
<tr>
<td>DEF</td>
<td>Data Enhancement Facility</td>
</tr>
<tr>
<td>DFF</td>
<td>Descriptive Flex Field</td>
</tr>
<tr>
<td>DFI</td>
<td>Directory File</td>
</tr>
<tr>
<td>DIA</td>
<td>Data Integrity</td>
</tr>
<tr>
<td>DIAI</td>
<td>Daily Investment Account</td>
</tr>
<tr>
<td>DIDS</td>
<td>Data Item Description Sheet</td>
</tr>
<tr>
<td>DILMIS</td>
<td>Data Integrity Letters And Management Information System</td>
</tr>
<tr>
<td>DIMS</td>
<td>Data Integrity Management System</td>
</tr>
<tr>
<td>DIS</td>
<td>Disability Waiver of Premium</td>
</tr>
<tr>
<td>DIT</td>
<td>Diversified Information Technologies;</td>
</tr>
<tr>
<td>DM</td>
<td>Diabetes Mellitus</td>
</tr>
<tr>
<td>DMO</td>
<td>Dental Maintenance Organization</td>
</tr>
<tr>
<td>DMS</td>
<td>Database Management System</td>
</tr>
<tr>
<td>DO</td>
<td>Debit Ordinary (Insurance)</td>
</tr>
<tr>
<td>DOD</td>
<td>Department Of Defense</td>
</tr>
<tr>
<td>DOFS</td>
<td>Detailed Output Format Study</td>
</tr>
<tr>
<td>DOI</td>
<td>Department Of Insurance</td>
</tr>
<tr>
<td>DOLI</td>
<td>Definition Of Life Insurance (could comply under CVAT or GPT methods)</td>
</tr>
<tr>
<td>DOPS</td>
<td>Debit Ordinary Policy Status Record</td>
</tr>
<tr>
<td>DOS</td>
<td>Debit Ordinary System</td>
</tr>
<tr>
<td>DOS</td>
<td>Disk Operating System (operating system for PC's)</td>
</tr>
<tr>
<td>DOU</td>
<td>Document Of Understanding</td>
</tr>
<tr>
<td>DP</td>
<td>Data Processing</td>
</tr>
<tr>
<td>DP</td>
<td>Data Processing</td>
</tr>
<tr>
<td>DP</td>
<td>Defect Prevention</td>
</tr>
<tr>
<td>DPA</td>
<td>Discovery Plus (Preferred) Annuity</td>
</tr>
<tr>
<td>DPM</td>
<td>Development Process Methodology</td>
</tr>
<tr>
<td>DRCS</td>
<td>Debit Records Control System (IWP Admin system)</td>
</tr>
<tr>
<td>DRGA</td>
<td>Direct Response General Agent (usually specialize in term sales)</td>
</tr>
<tr>
<td>DRD</td>
<td>Dividends Received Deduction</td>
</tr>
<tr>
<td>DRC</td>
<td>Disclosure Reporting Pages</td>
</tr>
<tr>
<td>DSA</td>
<td>Discovery Select Annuities</td>
</tr>
<tr>
<td>DSDDR</td>
<td>Data Systems Development Review</td>
</tr>
<tr>
<td>DSS</td>
<td>Distribution Support System</td>
</tr>
<tr>
<td>DT</td>
<td>Decreasing Term</td>
</tr>
<tr>
<td>DTCC</td>
<td>Depositary Trust Clearing Corporation?</td>
</tr>
<tr>
<td>DVP</td>
<td>Departmental Vice President</td>
</tr>
<tr>
<td>E COLT</td>
<td>Enterprise Calculate On-Line Taxes</td>
</tr>
<tr>
<td>EA</td>
<td>Electronic Assistant – program on Launchpad that electronically collects an application</td>
</tr>
<tr>
<td>EAP</td>
<td>Employee Assistance Program</td>
</tr>
<tr>
<td>EARC</td>
<td>Experience Assumption Review Committee</td>
</tr>
<tr>
<td>EB</td>
<td>Econometric Benefit</td>
</tr>
<tr>
<td>EBOY</td>
<td>Ecomomic Benefit One Year Term</td>
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<tr>
<td>EBP</td>
<td>Employee Benefits Program</td>
</tr>
<tr>
<td>ECC</td>
<td>Eastern Communications Center</td>
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<tr>
<td>ECIW</td>
<td>Enterprise Customer Information Warehouse</td>
</tr>
<tr>
<td>ECTN</td>
<td>Enterprise Cross To Net System</td>
</tr>
<tr>
<td>EDI</td>
<td>Electronic Data Interchange</td>
</tr>
<tr>
<td>EDP</td>
<td>Electronic Data Processing</td>
</tr>
<tr>
<td>EE</td>
<td>Employee</td>
</tr>
<tr>
<td>EEOC</td>
<td>Equal Employment Opportunity Commission</td>
</tr>
<tr>
<td>EEX</td>
<td>End-Of-Job Executive Routine</td>
</tr>
<tr>
<td>EFDW</td>
<td>Enterprise Financial Data Warehouse</td>
</tr>
<tr>
<td>EFM</td>
<td>Enterprise Financial Management</td>
</tr>
<tr>
<td>EFT</td>
<td>Electronic Funds Transfer</td>
</tr>
<tr>
<td>EGTM</td>
<td>Enterprise Gross To Net Payroll System</td>
</tr>
<tr>
<td>EHO</td>
<td>Eastern Home Office</td>
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<tr>
<td>EHS</td>
<td>Employee Health Service</td>
</tr>
<tr>
<td>EIN</td>
<td>Employee Identification Number</td>
</tr>
<tr>
<td>EKG/ECG</td>
<td>Electrocardiogram</td>
</tr>
<tr>
<td>EMSI</td>
<td>Excel Management Systems Inc (a systems engineering and management services company that provides tele-underwriting services)</td>
</tr>
<tr>
<td>EO</td>
<td>Eastern Operations – Fort Washington</td>
</tr>
<tr>
<td>EOB</td>
<td>Explanation Of Benefits</td>
</tr>
<tr>
<td>EOC</td>
<td>Emergency Operations Center</td>
</tr>
<tr>
<td>EOV</td>
<td>End Of Year</td>
</tr>
<tr>
<td>EP</td>
<td>Earned Premium</td>
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<tr>
<td>EPICS</td>
<td>Emergency Processing Information Control Slip</td>
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<tr>
<td>EPR</td>
<td>Estate Protection Rider</td>
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<tr>
<td>EPS</td>
<td>Earnings Per Share</td>
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<tr>
<td>EPT</td>
<td>Expanded Production Test (AOS Testing Process)</td>
</tr>
<tr>
<td>EPW</td>
<td>Eisenhower Parkway (Pru Location)</td>
</tr>
<tr>
<td>ER</td>
<td>Emergency Room</td>
</tr>
<tr>
<td>ER</td>
<td>Employer</td>
</tr>
<tr>
<td>ERISA</td>
<td>Employee Retirement Income Security Act</td>
</tr>
<tr>
<td>ERSC</td>
<td>Easter Regional Service Center</td>
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<tr>
<td>ES</td>
<td>Electronic Submission</td>
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<tr>
<td>ES</td>
<td>Enterprise Solutions</td>
</tr>
<tr>
<td>ESL</td>
<td>English As A Second Language</td>
</tr>
<tr>
<td>ESM</td>
<td>Enterprise Systems Management</td>
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<tr>
<td>ESP</td>
<td>Employment Security Program</td>
</tr>
<tr>
<td>ESS</td>
<td>Enterprise Suitability System</td>
</tr>
<tr>
<td>ETI</td>
<td>Enterprise Technical Integration Framework</td>
</tr>
<tr>
<td>ETRS</td>
<td>Enterprise Tax Reporting System</td>
</tr>
</tbody>
</table>
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<th>Abbreviation</th>
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</tr>
</thead>
<tbody>
<tr>
<td>ETS</td>
<td>Enterprise Tax Systems</td>
</tr>
<tr>
<td>ETI</td>
<td>Exercise Tolerance Test (a.k.a. Stress Test) (underwriting term)</td>
</tr>
<tr>
<td>ETWS</td>
<td>Enterprise Tax Withholding Systems</td>
</tr>
<tr>
<td>EUP</td>
<td>Expanded Underwriting Program</td>
</tr>
<tr>
<td>EVA</td>
<td>Entrance Variable Annuity</td>
</tr>
<tr>
<td>EVP</td>
<td>Enhanced Value Policy</td>
</tr>
<tr>
<td>EVP</td>
<td>Executive Vice President</td>
</tr>
<tr>
<td>F&amp;L</td>
<td>Forms &amp; Letters Redesign And Automation Program Initiative</td>
</tr>
<tr>
<td>FCA</td>
<td>Federal Communications Act</td>
</tr>
<tr>
<td>FCA</td>
<td>Financial Analysis And Calculation Tool</td>
</tr>
<tr>
<td>FACTOR2</td>
<td>Focus Assisted Client Tools On Request</td>
</tr>
<tr>
<td>FAQ</td>
<td>Frequently Asked Question</td>
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<tr>
<td>FBA</td>
<td>Flexible Benefits Account</td>
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<tr>
<td>FCMS</td>
<td>Field Cash Management System</td>
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<tr>
<td>FDCC</td>
<td>Financial Data Collection System</td>
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<tr>
<td>FDW</td>
<td>Financial Data Warehouse</td>
</tr>
<tr>
<td>FESL</td>
<td>Front End Sales Load</td>
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<tr>
<td>FEV</td>
<td>Forced Expiratory Volume (underwriting term)</td>
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<tr>
<td>FH</td>
<td>Family History</td>
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<tr>
<td>FICA</td>
<td>Federal Insurance Contribution Act</td>
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<tr>
<td>FIFO</td>
<td>First In, First Out</td>
</tr>
<tr>
<td>FIP</td>
<td>Fixed Investment Plan</td>
</tr>
<tr>
<td>FIT</td>
<td>Federal Income Tax</td>
</tr>
<tr>
<td>FIU</td>
<td>Further Information Unobtainable (type of underwriting outcome)</td>
</tr>
<tr>
<td>FLMI</td>
<td>Fellow, Life Management Institute</td>
</tr>
<tr>
<td>FMLA</td>
<td>Family Medical Leave Act</td>
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<tr>
<td>FOC</td>
<td>Field Office Consultant</td>
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<td>FOCUS</td>
<td>Field Office Computerized Update System</td>
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<tr>
<td>FODIR</td>
<td>Field Office Directory</td>
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<td>FORCS</td>
<td>Field Office Rent Control System</td>
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<tr>
<td>FP</td>
<td>Function Points</td>
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<tr>
<td>FPAS</td>
<td>Financial Planning Administration Systems</td>
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<tr>
<td>FPI</td>
<td>Fellow Of The Society Of Actuaries</td>
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<tr>
<td>FSA</td>
<td>Financial Services Association</td>
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<tr>
<td>FSA</td>
<td>Flexible Spending Account</td>
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<td>FSA</td>
<td>Future State Analysis</td>
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<tr>
<td>FSD</td>
<td>Functional Specifications Document</td>
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<td>FSO</td>
<td>Financial Services Office</td>
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<tr>
<td>EPS</td>
<td>Financial Securities Plan</td>
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<tr>
<td>ESP</td>
<td>Financial Security Program</td>
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<tr>
<td>FTC</td>
<td>Foreign Tax Credit</td>
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<tr>
<td>FTE</td>
<td>Full-Time Expenses (Employees)</td>
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<tr>
<td>FTMS</td>
<td>Financial Table Maintenance System</td>
</tr>
<tr>
<td>FTW</td>
<td>Fort Washington (a.k.a. EHO)</td>
</tr>
<tr>
<td>FVA</td>
<td>Future Value Annuity</td>
</tr>
<tr>
<td>FVE</td>
<td>Funds Value of Equity – extra investment income associated with a difference between actual equity and required equity</td>
</tr>
<tr>
<td>FVP</td>
<td>Functional Vice President</td>
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<tr>
<td>FWS</td>
<td>Funding Work Sheet</td>
</tr>
<tr>
<td>FYCC</td>
<td>First Year Commission Credits</td>
</tr>
<tr>
<td>G&amp;A</td>
<td>General and Administrative Expenses</td>
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<tr>
<td>GA</td>
<td>General Account</td>
</tr>
<tr>
<td>GAAP</td>
<td>Generally Accepted Accounting Principles</td>
</tr>
<tr>
<td>GAB</td>
<td>Gibraltar Accidental Death Benefit</td>
</tr>
<tr>
<td>GACX</td>
<td>Government Allotment (Office Code) + CS8</td>
</tr>
<tr>
<td>GAPM</td>
<td>General Account Portfolio Management</td>
</tr>
<tr>
<td>GAPS</td>
<td>Government Allotment Processing System</td>
</tr>
<tr>
<td>GCW</td>
<td>Generic Check Writer</td>
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<tr>
<td>GDR</td>
<td>Gross Distribution Revenue (to Agency Distribution)</td>
</tr>
<tr>
<td>GEM</td>
<td>GAAP Earnings Model</td>
</tr>
<tr>
<td>GI</td>
<td>Guaranteed Issue</td>
</tr>
<tr>
<td>GIB SERIES</td>
<td>Gibraltar Series</td>
</tr>
<tr>
<td>GL</td>
<td>General Ledger</td>
</tr>
<tr>
<td>GLB</td>
<td>Graham Leach Bilsteady (federal law regarding the privacy of customer information)</td>
</tr>
<tr>
<td>GLCS</td>
<td>Group Life Claims System</td>
</tr>
<tr>
<td>GLDI</td>
<td>Group Life And Disability Insurance</td>
</tr>
<tr>
<td>GOLF</td>
<td>Gain or Loss on Funds (from separate account processing)</td>
</tr>
<tr>
<td>GOS</td>
<td>Green Onion Skin (??)</td>
</tr>
<tr>
<td>GP</td>
<td>Guaranteed Products</td>
</tr>
<tr>
<td>GPAS</td>
<td>Group Pension Admin System</td>
</tr>
<tr>
<td>GPT</td>
<td>Gross Premium Test (method for demonstrating compliance with IRC definition of life insurance)</td>
</tr>
<tr>
<td>GSMO</td>
<td>Greater Southern Marketing Office</td>
</tr>
<tr>
<td>GSO</td>
<td>Greater Southern Operations – Jacksonville</td>
</tr>
<tr>
<td>GSP</td>
<td>Group Security Program</td>
</tr>
<tr>
<td>GUI</td>
<td>Graphical User Interface</td>
</tr>
<tr>
<td>GUL</td>
<td>Group Universal Life</td>
</tr>
<tr>
<td>GVUL</td>
<td>Group Variable Universal Life</td>
</tr>
<tr>
<td>GX</td>
<td>Government Allotment</td>
</tr>
<tr>
<td>HEX</td>
<td>Housekeeping Executive Routine</td>
</tr>
<tr>
<td>HIAA</td>
<td>Health Insurance Association Of America</td>
</tr>
<tr>
<td>HLB</td>
<td>High Level Business Process</td>
</tr>
<tr>
<td>HLE</td>
<td>High Level Estimate</td>
</tr>
<tr>
<td>HMO</td>
<td>Health Maintenance Organization</td>
</tr>
<tr>
<td>HO</td>
<td>Home Office</td>
</tr>
<tr>
<td>HORD</td>
<td>Home Office Receipt Date (date a policy transaction request is received from policyowner)</td>
</tr>
<tr>
<td>HR</td>
<td>Human Resources</td>
</tr>
<tr>
<td>HRD</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td>HRDD</td>
<td>Human Resources Development Division</td>
</tr>
<tr>
<td>IA</td>
<td>Independent Agent</td>
</tr>
<tr>
<td>IAPPO</td>
<td>Insurance And Annuity Pension Office</td>
</tr>
<tr>
<td>IAR</td>
<td>Illustration Actuary Report</td>
</tr>
<tr>
<td>IBM</td>
<td>International Business Machines</td>
</tr>
<tr>
<td>IBNR</td>
<td>Incurred but not Reported</td>
</tr>
<tr>
<td>IBS</td>
<td>Integrated Business Solutions</td>
</tr>
<tr>
<td>IC</td>
<td>Intergroup Coordination</td>
</tr>
<tr>
<td>ICO</td>
<td>In Course of Settlement (a stage of claim processing)</td>
</tr>
<tr>
<td>IPC</td>
<td>Incentive Compensation Plan</td>
</tr>
<tr>
<td>ICRR</td>
<td>Indeterminate Cost Recovery (corporate overhead charges to business units)</td>
</tr>
<tr>
<td>ICT</td>
<td>In Course Of Transfer</td>
</tr>
<tr>
<td>ID</td>
<td>Identifier, Identification</td>
</tr>
<tr>
<td>IDP</td>
<td>Individual Development Plan</td>
</tr>
<tr>
<td>IDS</td>
<td>Integrated Database Management System</td>
</tr>
<tr>
<td>IFC</td>
<td>Integrated Framework Of Control</td>
</tr>
<tr>
<td>IFS</td>
<td>Individual Financial Services (now known as U.S. Consumer Group)</td>
</tr>
<tr>
<td>IFSPO</td>
<td>Individual Insurance Services Program Office</td>
</tr>
<tr>
<td>IGS</td>
<td>INTL Business Machines (IBM) Global Services</td>
</tr>
<tr>
<td>IHOP</td>
<td>Insured Home Ownership Plan</td>
</tr>
<tr>
<td>II</td>
<td>Individual Insurance (Jim Avery’s organization)</td>
</tr>
<tr>
<td>IIAM</td>
<td>Individual Insurance Administrative Memo</td>
</tr>
<tr>
<td>IIG</td>
<td>Individual Insurance Group (now IPS)</td>
</tr>
<tr>
<td>IIG</td>
<td>Individual Insurance Group (Now Referred To As IFS)</td>
</tr>
<tr>
<td>IISA</td>
<td>Individual Insurance System Administration</td>
</tr>
<tr>
<td>IKO</td>
<td>Vendor Used In The Customer Outreach Process</td>
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<tr>
<td>IL</td>
<td>Incentive Life (Equitable COLI product)</td>
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<tr>
<td>ILB</td>
<td>Individual Life Business (previously used term to describe Individual Life without Agency Distribution Loss)</td>
</tr>
<tr>
<td>ILD</td>
<td>Individual Life Division (financial reporting name of life manufacturer)</td>
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<tr>
<td>ILI</td>
<td>Individual Life Insurance (Open and Closed Blocks, but excluding Agency, used for expense analysis &amp; Performance Contract expenses)</td>
</tr>
<tr>
<td>ILS</td>
<td>Individual Life Segment (Open Block plus Agency, but excluding closed block, these are the results for GAAP financial statements, when combined with Annuities forms a reportable segment for Prudential GAAP financial results)</td>
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<td>IMF</td>
<td>Investment Management Fee</td>
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<td>IMR</td>
<td>Interest Management Reserves</td>
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<td>INBU</td>
<td>Investment Business Unit</td>
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<td>IONS</td>
<td>Inter Office Financial System</td>
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<tr>
<td>IPL</td>
<td>Initial Programming Load</td>
</tr>
<tr>
<td>IPOYT</td>
<td>Indeterminate Premium One Year Term</td>
</tr>
<tr>
<td>IPR</td>
<td>Investment Performance Reporting</td>
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</table>
This list of abbreviations and acronyms may change over time as new items are added and deleted. If you believe an abbreviation or acronym should be added to this list, please contact Aziza Alexander or Ralph Perricone.

## Abbreviations and Acronyms List

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>IPS</td>
<td>Individual Pension System</td>
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<td>IPS</td>
<td>Insurance Publishing System</td>
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<td>IPS</td>
<td>Investment Policy Statement</td>
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<td>Investor Relations</td>
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<td>Individual Retirement Account</td>
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<td>IRA</td>
<td>Individual Retirement Annuity</td>
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<td>Internal Revenue Code</td>
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<td>IRR</td>
<td>Insurance Risk Profile</td>
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<td>Internal Rate of Return</td>
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<td>IRS</td>
<td>Internal Revenue Service</td>
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<td>Information Systems</td>
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<td>Integrated System Controller</td>
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<td>Information Systems Executive</td>
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<td>ISL</td>
<td>Interest Sensitive Life (see VISL)</td>
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<td>Integrated Software Management</td>
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<tr>
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<td>Interest Sensitive Tax Gains</td>
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<td>Internal Security Unit</td>
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<td>ISVA</td>
<td>Interest Sensitive Valuation Application</td>
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<td>Information Technology</td>
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<td>IT</td>
<td>Information Technology</td>
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<td>IT</td>
<td>Integration Testing</td>
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<td>Information Technology Operations Management</td>
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<td>IVR</td>
<td>Integrated Voice Response</td>
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<td>IWP</td>
<td>Intermediate &amp; Weekly Premium Insurance</td>
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<td>Intelligent Workstation Program Initiative (1998)</td>
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<td>JAD</td>
<td>Joint Application Design</td>
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<td>JAX</td>
<td>Jacksonville</td>
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<td>JCL</td>
<td>Job Control Language</td>
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<td>Job Description Questionnaire</td>
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<td>Journal Entry Tracking System</td>
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<td>JWL</td>
<td>Joint Whole Life</td>
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<td>Key Performance Measures</td>
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<td>L&amp;D</td>
<td>Learning &amp; Development</td>
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<td>L= R</td>
<td>Loan Equals Reserve</td>
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<td>L85</td>
<td>Life at 85</td>
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<td>LAMP</td>
<td>Linkage Analysis Match Program</td>
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<td>Local Area Network</td>
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<td>LAS</td>
<td>Life Acquisition (PC front end to CAP)</td>
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<td>Learmonth And Burchett Management Systems</td>
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<td>LIFO</td>
<td>Last In, First Out</td>
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<td>Life Insurance Marketing And Research Area</td>
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<td>LLL</td>
<td>LifeLink And Close Link System</td>
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<td>Life Underwriting Guide</td>
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<td>Merger &amp; Acquisition</td>
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<td>M&amp;C</td>
<td>Managed And Controlled</td>
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<td>M&amp;E</td>
<td>Mortality &amp; Expense (charges levied in VUL policies)</td>
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<td>Move, Add, Change System</td>
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<td>Multiple Application Interface</td>
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<td>Mid-American Operations – Ft. Washington</td>
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<td>Management Accounting And Resource Information System</td>
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<td>Match All Records System</td>
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<td>Monthly Aged Suspense</td>
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<td>Manager, Agency Training</td>
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<td>MBANK</td>
<td>Memo Bank</td>
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<td>M I B &amp; P H I Inquiries</td>
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<td>Management Control Plan</td>
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<td>Main Consolidation Run</td>
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<td>Managing Director</td>
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<td>Medical Doctor</td>
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<td>MD&amp;A</td>
<td>Management Discussion &amp; Analysis</td>
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<td>MDAD</td>
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<td>MDBGR</td>
<td>Minimum Death Benefit Guarantee Reserve</td>
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<td>MDO</td>
<td>Month Debit Ordinary</td>
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<td>MDRT</td>
<td>Million Dollar Round Table (organization of high producing agents)</td>
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<td>Group Med Fees &amp; Expenses</td>
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<td>Manager, Financial Services</td>
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<td>MGR</td>
<td>Manager</td>
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<tr>
<td>MI</td>
<td>Manual Intervention (Used to be Calc &amp; Complex)</td>
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<td>MI</td>
<td>Minority Interchange</td>
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<td>MIB</td>
<td>Medical Information Bureau</td>
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<td>MIC</td>
<td>Management Incentive Compensation</td>
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<td>MICR</td>
<td>Magnetic Ink Character Recognition</td>
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<td>MIP</td>
<td>Management Intern Program</td>
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<td>MIP</td>
<td>Multiple Image Print</td>
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<td>MIPS</td>
<td>Millions Of Instructions Per Second</td>
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<td>MIS</td>
<td>Management Information System</td>
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<td>MLP</td>
<td>Month Of Last Premium</td>
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<td>Money Management Group</td>
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<td>MMM</td>
<td>Marketing Material Mall</td>
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<td>MMRS</td>
<td>Marketing Material Review System</td>
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<tr>
<td>MNBS</td>
<td>Modernized New Business System</td>
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<tr>
<td>MO</td>
<td>Model Office</td>
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<tr>
<td>MODEM</td>
<td>Modular-Demodulator (Hooks PC To Telephone Lines)</td>
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<td>MPTS</td>
<td>Modified Off-The-Shelf</td>
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<td>MPE</td>
<td>Minimum Premium to Endow</td>
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<td>MPLS</td>
<td>Minneapolis</td>
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<td>Marketing Review Association</td>
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<td>MROO</td>
<td>Master Record Write Out</td>
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<td>MS</td>
<td>Microsoft</td>
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<td>MSD</td>
<td>Most Significant Digit</td>
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<td>MSP</td>
<td>Marketing Support Program</td>
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<tr>
<td>MSP</td>
<td>Minimum Scheduled Premium</td>
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<td>MSS</td>
<td>Marketing Support Specialist</td>
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<td>MSSG</td>
<td>Minneapolis Site Security Group – Centralized Security Division</td>
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<td>MSTF</td>
<td>Multi-State Task Force</td>
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<td>MTD</td>
<td>Month To Date</td>
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<td>Medical Underwriting Manual</td>
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<td>MVA</td>
<td>Market Value Adjustment</td>
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<td>MVR</td>
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<td>Modal Extra Premium</td>
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<td>NAIC</td>
<td>National Association Of Insurance Commissioners</td>
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<td>NAM</td>
<td>National Account Manager</td>
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<td>NAMO</td>
<td>North Atlantic Marketing Organization</td>
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<td>NASD</td>
<td>National Association Of Securities Dealers</td>
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<td>New Business Single Pay Annuity</td>
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<td>New Business Auto. Return Specimen</td>
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<td>NBAS</td>
<td>New Business Annuity Status</td>
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</table>
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### Abbreviations and Acronyms List

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>NB AU – NBBAU</td>
<td>New Business Assign Underwriter</td>
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<td>NB BL – NBBL</td>
<td>New Business Letter</td>
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<td>NB BR – NBBR</td>
<td>New Business Batch Report</td>
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<td>NB BS – NBBS</td>
<td>New Business Buyer Study</td>
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<td>NB CA – NBCCA</td>
<td>New Business Canadian A O Trans</td>
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<td>NB CC – NBBCC</td>
<td>New Business Check Digit Calculation</td>
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<td>NB CD – NB CDC</td>
<td>New Business Dr Check Delete Adjust</td>
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<td>New Business Inquiry Pending (Paul Revere)</td>
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<td>NB MI – NB B M I</td>
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<td>NB TX – NB BTX</td>
<td>New Business Dr. 1099 Update</td>
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<tr>
<td>NB U – NB BNU</td>
<td>New Business Unit (of Vantage – used for VUL)</td>
</tr>
<tr>
<td>NB UC – NB BUC</td>
<td>New Business Unplaced Change Request</td>
</tr>
<tr>
<td>NB UH – NB B UH</td>
<td>New Business Underwriter Hurray-Up</td>
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<tr>
<td>NB UW – NB BUW</td>
<td>New Business Speed Underwriting</td>
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<td>NB XP – NB BX P</td>
<td>New Business Express Entry</td>
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<tr>
<td>NC BN – NB CBN</td>
<td>New Business Control Number</td>
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<tr>
<td>NC BT – NB CBT</td>
<td>New Business Charge Transaction</td>
</tr>
<tr>
<td>NC HO – NCCHO</td>
<td>North Central Home Office</td>
</tr>
<tr>
<td>NC CO – NCO</td>
<td>North Central Operations – Minneapolis</td>
</tr>
<tr>
<td>NC PO – NCP O</td>
<td>Non-Business Operations</td>
</tr>
<tr>
<td>NC RC – NCRRC</td>
<td>North Central Records Center</td>
</tr>
<tr>
<td>ND – NB N D</td>
<td>No Disability Provision</td>
</tr>
<tr>
<td>NE AR – NEAR</td>
<td>Non-Electronic Administrative Records</td>
</tr>
<tr>
<td>NEMO – NEMO</td>
<td>Northeast Marketing Organization</td>
</tr>
<tr>
<td>NFP – NFP</td>
<td>National Financial Partners (a brokerage organization)</td>
</tr>
<tr>
<td>NI – NI</td>
<td>Net Investment Income</td>
</tr>
<tr>
<td>NIM – NIM</td>
<td>North Central Initiating Multiples</td>
</tr>
<tr>
<td>NIP – NIP</td>
<td>Net Investment Premium</td>
</tr>
<tr>
<td>NLM – NLM</td>
<td>Netware Loadable Module</td>
</tr>
<tr>
<td>NOR – NOR</td>
<td>Notice Of Remittance</td>
</tr>
<tr>
<td>NOTES – NOTES</td>
<td>Lotus Notes</td>
</tr>
<tr>
<td>NOVA – NOVA</td>
<td>Non-Occupational Vehicle Accident</td>
</tr>
<tr>
<td>NPAB – NPAB</td>
<td>Not Paid As Billed</td>
</tr>
<tr>
<td>NPAP O – NPAP O</td>
<td>New Product Administration Program Office</td>
</tr>
<tr>
<td>NPF – NPF</td>
<td>Net Paid For</td>
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<tr>
<td>NPIM – NPIM</td>
<td>New Product Information Memo</td>
</tr>
<tr>
<td>NPP – NPP</td>
<td>Non Premium Paying</td>
</tr>
<tr>
<td>NRSC – NRSC</td>
<td>Northern Regional Service Center</td>
</tr>
<tr>
<td>NS – NS</td>
<td>Nonsmoker</td>
</tr>
<tr>
<td>NSO – NSO</td>
<td>National Service Office</td>
</tr>
<tr>
<td>NSP – NSP</td>
<td>Net Single Premium</td>
</tr>
<tr>
<td>NT – NT</td>
<td>Not Taken</td>
</tr>
<tr>
<td>NYS – NYS</td>
<td>New Valuation System (replaced by LifeMaster)</td>
</tr>
<tr>
<td>NWBC – NWBC</td>
<td>Northwest Business Campus</td>
</tr>
<tr>
<td>NYSE – NYSE</td>
<td>New York Stock Exchange</td>
</tr>
<tr>
<td>O &amp; S – O &amp; S</td>
<td>Operations &amp; Systems</td>
</tr>
<tr>
<td>O A – OA</td>
<td>Ordinary Agency</td>
</tr>
<tr>
<td>OA PAYROLL – OA PAYROLL</td>
<td>Ordinary Agencies Payroll</td>
</tr>
<tr>
<td>OAJ – OAJ</td>
<td>Organization/Account Junction</td>
</tr>
<tr>
<td>OARC – OARC</td>
<td>? (commission system)</td>
</tr>
<tr>
<td>OASHI – OASHI</td>
<td>Old Age Survivors And Disability Insurance</td>
</tr>
<tr>
<td>OCM – OCM</td>
<td>Operations &amp; Control Manager (in field offices)</td>
</tr>
<tr>
<td>OCS – OCS</td>
<td>Operations And Controls Specialist</td>
</tr>
<tr>
<td>ODS – ODS</td>
<td>One Dial System</td>
</tr>
<tr>
<td>ODS – ODS</td>
<td>On-Line Documentation System</td>
</tr>
<tr>
<td>ODS – ODS</td>
<td>Operations Database Server – a place parallel to PFMC database where variable product data is stored</td>
</tr>
<tr>
<td>OFA – OFA</td>
<td>Office Of The Field Advocate</td>
</tr>
<tr>
<td>OLDCR – OLDCR</td>
<td>On-Line Daily Cash Report</td>
</tr>
<tr>
<td>OLE – OLE</td>
<td>Object Linking And Embedding</td>
</tr>
<tr>
<td>OLE – OLE</td>
<td>Output Letter Extract</td>
</tr>
<tr>
<td>OLLIS – OLLIS</td>
<td>On-Line Ledger Inquiry System</td>
</tr>
<tr>
<td>OLT D – OLT D</td>
<td>Ordinary Long Term Disability</td>
</tr>
<tr>
<td>OMI – OMI</td>
<td>Office Manager</td>
</tr>
<tr>
<td>OMG – OMG</td>
<td>Office Management Group</td>
</tr>
<tr>
<td>OOO – OOO</td>
<td>Object Oriented</td>
</tr>
<tr>
<td>OOC – OOC</td>
<td>Office ‘s The Chairman</td>
</tr>
<tr>
<td>OP – OP</td>
<td>Office Pay</td>
</tr>
<tr>
<td>OPAI – OPAI</td>
<td>Option To Purchase Additional Insurance</td>
</tr>
<tr>
<td>OPC 97 – OPC 97</td>
<td>Feed From Focus</td>
</tr>
</tbody>
</table>
This list of abbreviations and acronyms may change over time as new items are added and deleted. If you believe an abbreviation or acronym should be added to this list, please contact Aziza Alexander or Ralph Perricone.

### Abbreviations and Acronyms List

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PARIS</td>
<td>Prudential Accounting Reconciliation &amp; Inventory System</td>
</tr>
<tr>
<td>PARS</td>
<td>Prudential Automated Reconciliation System</td>
</tr>
<tr>
<td>PAS</td>
<td>Prudential Annuity Services</td>
</tr>
<tr>
<td>PAS</td>
<td>PrULife Advisor Select (TUL product featuring funds managed by ProFunds)</td>
</tr>
<tr>
<td>PASMO</td>
<td>Prudential Annuity Services Minneapolis Office</td>
</tr>
<tr>
<td>PASS</td>
<td>Policyholder Annual Statement System</td>
</tr>
<tr>
<td>PB</td>
<td>Payroll Budget</td>
</tr>
<tr>
<td>PB&amp;T</td>
<td>Prudential Bank &amp; Trust</td>
</tr>
<tr>
<td>PBBRD</td>
<td>Paper Based Remittance Processing</td>
</tr>
<tr>
<td>PBPRS</td>
<td>Pension Billing And Remittance Processing System</td>
</tr>
<tr>
<td>PBS</td>
<td>Premium Billing System</td>
</tr>
<tr>
<td>PBS</td>
<td>Prudential Bache Securities</td>
</tr>
<tr>
<td>PBS</td>
<td>Prudential Business Systems</td>
</tr>
<tr>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>PCF</td>
<td>Process Control File</td>
</tr>
<tr>
<td>PCG</td>
<td>Prudential Counseling Guidelines</td>
</tr>
<tr>
<td>PCM</td>
<td>Process Change Management</td>
</tr>
<tr>
<td>PCP</td>
<td>Primary Care Physician</td>
</tr>
<tr>
<td>PCP</td>
<td>PrULife Custom Premier (UL plan)</td>
</tr>
<tr>
<td>PCR</td>
<td>Project Change Request</td>
</tr>
<tr>
<td>PCWS</td>
<td>Process Control Words</td>
</tr>
<tr>
<td>PDCA</td>
<td>Plan-Do-Check-Act (A Closed-Loop Problem Solving Methodology)</td>
</tr>
<tr>
<td>PDD</td>
<td>Pre-DAP Duplication (system for providing duplicate policy printing)</td>
</tr>
<tr>
<td>PDF</td>
<td>Probability Density Function</td>
</tr>
<tr>
<td>PDF</td>
<td>Probability Density Function</td>
</tr>
<tr>
<td>PDF</td>
<td>Product Definition File</td>
</tr>
<tr>
<td>PDI</td>
<td>Prudential Direct, Inc</td>
</tr>
<tr>
<td>PDL</td>
<td>Policy Delivery Letter (cover letter for Policy at a Glance form)</td>
</tr>
<tr>
<td>PDLC</td>
<td>Program Development Life Cycle</td>
</tr>
<tr>
<td>PDMA</td>
<td>(Company that owns LifePRO)</td>
</tr>
<tr>
<td>PDS</td>
<td>Partition Data Set</td>
</tr>
<tr>
<td>PDSS</td>
<td>Prudential Data Security System</td>
</tr>
<tr>
<td>PDU</td>
<td>Power Distribution Units</td>
</tr>
<tr>
<td>PE</td>
<td>Pure Endowment</td>
</tr>
<tr>
<td>PEDU</td>
<td>Prudential Employee Disability Unit</td>
</tr>
<tr>
<td>PEF</td>
<td>Prudential Preferred</td>
</tr>
<tr>
<td>PER</td>
<td>Process Executive Routine</td>
</tr>
<tr>
<td>PESP</td>
<td>Prudential Employee Savings Plan</td>
</tr>
<tr>
<td>PET</td>
<td>Production Environment Test (Plan)</td>
</tr>
<tr>
<td>PFAP</td>
<td>Prudential Financial Analysis Package (used by Controllers to collect financial information)</td>
</tr>
<tr>
<td>PFM</td>
<td>Prudential Fund Management</td>
</tr>
<tr>
<td>PFMC</td>
<td>Product Financial Management Cycle</td>
</tr>
<tr>
<td>PFSS</td>
<td>Prudential Select Financial Services</td>
</tr>
<tr>
<td>PFT</td>
<td>Pulmonary Function Test</td>
</tr>
<tr>
<td>PGAM</td>
<td>Prudential Global Asset Management</td>
</tr>
<tr>
<td>PGF</td>
<td>Prudential Global Funding</td>
</tr>
<tr>
<td>PGL</td>
<td>Prudential Guaranteed Life (non-par L@85)</td>
</tr>
<tr>
<td>PGLS</td>
<td>Prudential General Ledger System</td>
</tr>
<tr>
<td>PHC</td>
<td>Prudential Health Care</td>
</tr>
<tr>
<td>PHG</td>
<td>Prudential Healthcare Group</td>
</tr>
<tr>
<td>PI</td>
<td>Process Improvement</td>
</tr>
<tr>
<td>PI</td>
<td>Prudential Institutional</td>
</tr>
<tr>
<td>PI</td>
<td>Prudential Insurance</td>
</tr>
<tr>
<td>PI</td>
<td>Prudential Investment</td>
</tr>
<tr>
<td>PI</td>
<td>Project Initiation &amp; Acceptance Process</td>
</tr>
<tr>
<td>PIA</td>
<td>Prudential Income Annuity</td>
</tr>
<tr>
<td>PIBANK</td>
<td>Post Issue Bank</td>
</tr>
<tr>
<td>PIBI</td>
<td>Prudential Insurance Brokerage, Inc. (used by Prudential Agents for outbrokerage of P&amp;C, since sale of P&amp;C it reports results of P&amp;C profit sharing)</td>
</tr>
<tr>
<td>PIC</td>
<td>Project Identification Code</td>
</tr>
<tr>
<td>PIC</td>
<td>Prudential Investment Corporation</td>
</tr>
<tr>
<td>PIDS</td>
<td>Prudential Investment Disbursement System</td>
</tr>
<tr>
<td>PIE</td>
<td>Post Implementation E</td>
</tr>
<tr>
<td>PIE FILE</td>
<td>Policy Information Extract File</td>
</tr>
<tr>
<td>PIF</td>
<td>Policies In Force</td>
</tr>
<tr>
<td>PIF</td>
<td>Project Initiation Form</td>
</tr>
<tr>
<td>PIF</td>
<td>Project Initiation Form</td>
</tr>
<tr>
<td>PIIFS</td>
<td>Prudential Insurance And Financial Services (agents who market to low-mid income customers)</td>
</tr>
<tr>
<td>PIJ</td>
<td>Prudential Institutional Investors</td>
</tr>
<tr>
<td>PIM</td>
<td>Product Implementation Manager</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
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<tr>
<td>PIP</td>
<td>Prudential Investment Plan</td>
</tr>
<tr>
<td>PIPS</td>
<td>Prudential Inventory &amp; Proof System (ledger accounting input system – formats input)</td>
</tr>
<tr>
<td>PIIR</td>
<td>Program Initialization Request &amp;Request For System Change</td>
</tr>
<tr>
<td>PIWD</td>
<td>Prudential Image &amp; Workflow Desktop</td>
</tr>
<tr>
<td>PL&amp;R</td>
<td>Prudential Licensing &amp; Registration</td>
</tr>
<tr>
<td>PLA</td>
<td>Performance Life Account</td>
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<tr>
<td>PLA</td>
<td>Personal Lines Agent</td>
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<tr>
<td>PLA</td>
<td>Prudential Life Association</td>
</tr>
<tr>
<td>PLAM</td>
<td>Prudential Life Management Memo</td>
</tr>
<tr>
<td>PLAM</td>
<td>Prudential Lifetime Asset Manager</td>
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<tr>
<td>PLAS</td>
<td>Policy Loan Admin System</td>
</tr>
<tr>
<td>PLAZ</td>
<td>Pruco Life (of Arizona)</td>
</tr>
<tr>
<td>PLC</td>
<td>Prudential Financial Council (group of top AD producers)</td>
</tr>
<tr>
<td>PLIC</td>
<td>Pruco Life Insurance Company Of Arizona</td>
</tr>
<tr>
<td>PLICA</td>
<td>Pruco Life Insurance Company Of America</td>
</tr>
<tr>
<td>PLM</td>
<td>Pruco Life Minneapolis Office</td>
</tr>
</tbody>
</table>
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<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>PLN – PL –</td>
<td>Prudential Learning Network</td>
</tr>
<tr>
<td>PLNJ – P –</td>
<td>Prudential Life Insurance Co. New Jersey</td>
</tr>
<tr>
<td>PLPO –</td>
<td>Pruco Life Phoenix Office</td>
</tr>
<tr>
<td>PLS –</td>
<td>Policy Loan Sale</td>
</tr>
<tr>
<td>PLS – P –</td>
<td>Prudential Learning System</td>
</tr>
<tr>
<td>PLUS –</td>
<td>Producer Life Underwriting Service (a Navisys software product)</td>
</tr>
<tr>
<td>PM –</td>
<td>Program Manager</td>
</tr>
<tr>
<td>PM – PM –</td>
<td>Program Manager</td>
</tr>
<tr>
<td>PMFS –</td>
<td>Prudential Mutual Fund Services</td>
</tr>
<tr>
<td>PMG –</td>
<td>Portfolio Management Group</td>
</tr>
<tr>
<td>PMO –</td>
<td>Project Management Office</td>
</tr>
<tr>
<td>PNN –</td>
<td>Prudential News Network</td>
</tr>
<tr>
<td>PNP –</td>
<td>Project Nomination Process</td>
</tr>
<tr>
<td>POA –</td>
<td>Power Of Attorney</td>
</tr>
<tr>
<td>POG –</td>
<td>Prudential Old Guard</td>
</tr>
<tr>
<td>POM – P –</td>
<td>Private Offering Memorandum (used with PPVUL)</td>
</tr>
<tr>
<td>POP –</td>
<td>PUs (Paid-Up-Additions) On PUs</td>
</tr>
<tr>
<td>POPS –</td>
<td>Personal Technology Order Processing Center</td>
</tr>
<tr>
<td>PP –</td>
<td>Project Profile</td>
</tr>
<tr>
<td>PPA –</td>
<td>Positive Premium Accounting</td>
</tr>
<tr>
<td>PPC –</td>
<td>Periodic Payment Center</td>
</tr>
<tr>
<td>PPF –</td>
<td>Prudential Preferred Financial Services (agents who market to mid-upper income customers)</td>
</tr>
<tr>
<td>PPFSD –</td>
<td>Prudential Preferred Financial Services Division</td>
</tr>
<tr>
<td>PLLA –</td>
<td>Prudential Personal Lines Agent</td>
</tr>
<tr>
<td>PPM –</td>
<td>Process Performance Measures</td>
</tr>
<tr>
<td>PPN –</td>
<td>Prudential Product Network (outbrokerage)</td>
</tr>
<tr>
<td>PPR –</td>
<td>Prudential Policymaker Relations</td>
</tr>
<tr>
<td>PPRS –</td>
<td>Prepaid Remittance System</td>
</tr>
<tr>
<td>PSP –</td>
<td>Periodic Payment System</td>
</tr>
<tr>
<td>PSS –</td>
<td>Policy Package System (automates the creation of many customer outputs for products)</td>
</tr>
<tr>
<td>PPV –</td>
<td>Private Placement VUL (such as PruLife Advisor Select)</td>
</tr>
<tr>
<td>PQR –</td>
<td>Plan Quality Review</td>
</tr>
<tr>
<td>PR –</td>
<td>Peer Review(s)</td>
</tr>
<tr>
<td>PR –</td>
<td>Premium Refund</td>
</tr>
<tr>
<td>PR –</td>
<td>Public Relations</td>
</tr>
<tr>
<td>PRB –</td>
<td>Premium Receipt Book</td>
</tr>
<tr>
<td>PRD –</td>
<td>Policymaker Relations Department</td>
</tr>
<tr>
<td>PRD –</td>
<td>Policymaker Relations Department (deals with remediation claims)</td>
</tr>
<tr>
<td>PREA –</td>
<td>Prudential Real Estate Affiliates, Inc.</td>
</tr>
<tr>
<td>PREA –</td>
<td>Prudential Real Estate Affiliates, Inc.</td>
</tr>
<tr>
<td>PREMIS –</td>
<td>Prudential Real Estate</td>
</tr>
<tr>
<td>PRERS –</td>
<td>Prudential Real Estate and Relocation Services</td>
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<tr>
<td>PRIAC –</td>
<td>Prudential Retirement Insurance and Annuity Company</td>
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<tr>
<td>PRIIDE –</td>
<td>Prudential Inforce Dividend &amp; Earnings System</td>
</tr>
<tr>
<td>PRIIDE –</td>
<td>Prudential Investments Distribution Endeavor</td>
</tr>
<tr>
<td>PRISM –</td>
<td>Platform Related Illustration System</td>
</tr>
<tr>
<td>PRMVS –</td>
<td>Performance Reporter For MVS</td>
</tr>
<tr>
<td>PROC –</td>
<td>Procedure (Usually Refers To A Procedure That Has Been Documented.)</td>
</tr>
<tr>
<td>PROCHECKS –</td>
<td>Protested Checks</td>
</tr>
<tr>
<td>PROFS –</td>
<td>Professional Office System (Office Vision)</td>
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<tr>
<td>PRU –</td>
<td>Prudential Insurance Company Of America</td>
</tr>
<tr>
<td>PRU SHARE –</td>
<td>Prudential Time Sharing System</td>
</tr>
<tr>
<td>PRUMATIC –</td>
<td>Payroll Deduction</td>
</tr>
<tr>
<td>PRUPAC –</td>
<td>Prudential Property And Casualty</td>
</tr>
<tr>
<td>PRUVE –</td>
<td>Prudential Versatile Editor</td>
</tr>
<tr>
<td>PRWP –</td>
<td>? (underwriting term)</td>
</tr>
<tr>
<td>PSAO –</td>
<td>Prescribed Statements of Actuarial Opinion</td>
</tr>
<tr>
<td>PSC –</td>
<td>Prudential Service Company</td>
</tr>
<tr>
<td>PSF –</td>
<td>Pru Series Fund</td>
</tr>
<tr>
<td>PSFS –</td>
<td>Prudential Select Financial Services</td>
</tr>
<tr>
<td>PSG –</td>
<td>Prudential Securities Group</td>
</tr>
<tr>
<td>PSI –</td>
<td>Prudential Securities, Inc.</td>
</tr>
<tr>
<td>PTB –</td>
<td>Programmer's Test Base</td>
</tr>
<tr>
<td>PTC –</td>
<td>Product Tax Compliance (unit)</td>
</tr>
<tr>
<td>PDT –</td>
<td>Paid To Date</td>
</tr>
<tr>
<td>PTO –</td>
<td>Project Tracking And Oversight</td>
</tr>
<tr>
<td>FTP –</td>
<td>Prudential Term Protector</td>
</tr>
<tr>
<td>PTS –</td>
<td>Pricing Testing System (SS&amp;C / Chalke software)</td>
</tr>
<tr>
<td>PTS2000 –</td>
<td>Latest version of PTS</td>
</tr>
<tr>
<td>PUA –</td>
<td>Paid Up Additions (single premium paid up insurance purchased by dividends)</td>
</tr>
<tr>
<td>PUE –</td>
<td>Paid Up Endowment (Term products have PUEs instead of PUAs)</td>
</tr>
<tr>
<td>PUF –</td>
<td>Prudential Unclaimed Funds System</td>
</tr>
<tr>
<td>PUI –</td>
<td>Paid Up Insurance</td>
</tr>
<tr>
<td>PUL –</td>
<td>Prudential Ultimate Life System Environment</td>
</tr>
<tr>
<td>PUP –</td>
<td>Premiere Underwriting Program</td>
</tr>
<tr>
<td>PUX –</td>
<td>Personal (Paid) Vacation</td>
</tr>
<tr>
<td>PVCS –</td>
<td>Prudential Version Control System</td>
</tr>
<tr>
<td>PV –</td>
<td>Product Variations Infrastructure (formerly Product Variations Initiative)</td>
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<tr>
<td>PWC –</td>
<td>Price Waterhouse Coopers</td>
</tr>
<tr>
<td>PWS –</td>
<td>Prudential Workstation</td>
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<tr>
<td>PWW –</td>
<td>Project Workbench For Windows</td>
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<td>PXB –</td>
<td>Prudential Express Brokerage</td>
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<tr>
<td>QA –</td>
<td>Quality Assurance</td>
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<td>QAB –</td>
<td>Quality Additional Benefits</td>
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<tr>
<td>QFD –</td>
<td>Quality Function Development</td>
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<td>QFS –</td>
<td>Quarterly Financial Supplement</td>
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<td>QIT –</td>
<td>Quality Initiative Team</td>
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<tr>
<td>QM –</td>
<td>Quality Management</td>
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<tr>
<td>QMP –</td>
<td>Quality Management Program</td>
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<tr>
<td>QOB –</td>
<td>Quality Of Business System</td>
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<tr>
<td>QP –</td>
<td>Quality Payment (agent bonus paid on P&amp;C business)</td>
</tr>
<tr>
<td>QPM –</td>
<td>Quantitative Process Management</td>
</tr>
<tr>
<td>QPT –</td>
<td>Quality Productivity, Time To Market</td>
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<td>PR –</td>
<td>Quality Review</td>
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<tr>
<td>ORC –</td>
<td>Professional Reference Card</td>
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<tr>
<td>QSS –</td>
<td>Quality Systems &amp; Software (Vendor Of Doors Product)</td>
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<td>QTD –</td>
<td>Quarter To Date</td>
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<tr>
<td>QUIP –</td>
<td>Quality Incentive Program</td>
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<tr>
<td>R&amp;C –</td>
<td>Review &amp; Comment</td>
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<tr>
<td>R&amp;D –</td>
<td>Research &amp; Development</td>
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<tr>
<td>R&amp;E –</td>
<td>Rates and Values</td>
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<tr>
<td>R/W –</td>
<td>Reporting And/Or Withholding</td>
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<tr>
<td>RA –</td>
<td>Retirement Annuity</td>
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<tr>
<td>RAC –</td>
<td>Repeat Audit Concern</td>
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<tr>
<td>RACF –</td>
<td>Resource Access Control Facility</td>
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<tr>
<td>RAD –</td>
<td>Rapid Application And Prototype Development</td>
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<td>RBC –</td>
<td>Risk Based Capital</td>
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<td>RBC –</td>
<td>Regional Brokerage Director</td>
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<tr>
<td>RCB –</td>
<td>Regulatory Closed Block</td>
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<tr>
<td>RCIS –</td>
<td>?? (Replacement Compensation Information System?)</td>
</tr>
<tr>
<td>RCP –</td>
<td>Rating Class Premiums</td>
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<tr>
<td>RCS –</td>
<td>Remittance Control System</td>
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<td>RCSD –</td>
<td>Regional Compliance Services Department</td>
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<tr>
<td>RDS –</td>
<td>Replacement Detection System (for adjusting agents commissions on replacements)</td>
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<tr>
<td>REF –</td>
<td>Revolving Error File</td>
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<td>REQ –</td>
<td>Requirements</td>
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<td>RFP –</td>
<td>Request For Proposal</td>
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<td>RFQ –</td>
<td>Request For Quotation</td>
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<td>RGO –</td>
<td>Regional Group Office</td>
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<tr>
<td>RHO –</td>
<td>Regional Home Office</td>
</tr>
<tr>
<td>RHOPE –</td>
<td>Regional Home Office Performance Evaluation</td>
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<td>RIBS –</td>
<td>Roster Information Billing System</td>
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<td>RIC –</td>
<td>Registered Investment Company</td>
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<td>RIC –</td>
<td>Retained in Corporate</td>
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<td>RIE –</td>
<td>Retirement Income Endowment</td>
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<td>RIP –</td>
<td>Return Of Initial Premium</td>
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<td>RIT –</td>
<td>Reinsurance Implementation Team</td>
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<td>RKS –</td>
<td>Record Keeping System</td>
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<td>RLA –</td>
<td>Remote LAN Access</td>
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<td>RM –</td>
<td>Risk Manager</td>
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<tr>
<td>RMDS –</td>
<td>Report Management &amp; Distribution System</td>
</tr>
<tr>
<td>RMO –</td>
<td>Regional Marketing Office</td>
</tr>
<tr>
<td>RO –</td>
<td>Regional Office Or Regular Ordinary</td>
</tr>
</tbody>
</table>
This list of abbreviations and acronyms may change over time as new items are added and deleted. If you believe an abbreviation or acronym should be added to this list, please contact Aziza Alexander or Ralph Perricone.

### Abbreviations and Acronyms List

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>ROC</td>
<td>Regional Operations Center</td>
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<tr>
<td>ROE</td>
<td>Return On Equity</td>
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<td>ROI</td>
<td>Return On Investment</td>
</tr>
<tr>
<td>RORE</td>
<td>Return on Required Equity</td>
</tr>
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<td>RPO</td>
<td>Returns From The Post Office</td>
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<td>RPU</td>
<td>Reduced Paid Up</td>
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<td>RR</td>
<td>Registered Representative</td>
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<td>RSC</td>
<td>Regional Service Center</td>
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<td>RSO</td>
<td>Regional Sales Office</td>
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<tr>
<td>RSPD</td>
<td>Remittance &amp; Special Planning Division</td>
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<tr>
<td>RTP</td>
<td>Rolling Target Premium</td>
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<tr>
<td>RVP</td>
<td>Regional Vice President</td>
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<tr>
<td>S &amp; P</td>
<td>Standard &amp; Poor's</td>
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<tr>
<td>S. A.</td>
<td>Service Ability (PC program to support Customer Service representatives)</td>
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<td>SA</td>
<td>Separate Account</td>
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<td>SA</td>
<td>Service Ability</td>
</tr>
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<td>SA</td>
<td>Special Agent</td>
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<tr>
<td>SAI</td>
<td>Statement of Additional Information</td>
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<tr>
<td>SALLI</td>
<td>Separate Account Life Insurance</td>
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<td>SAP</td>
<td>Scheduled Additional Premium</td>
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<tr>
<td>SARF</td>
<td>Systems Aid Request Form</td>
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<tr>
<td>SAS</td>
<td>Statistical Analysis System</td>
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<tr>
<td>SAS</td>
<td>Statistical Analysis System</td>
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<tr>
<td>SCCB</td>
<td>Software Configuration Control Board</td>
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<tr>
<td>SCHO</td>
<td>South Central Home Office</td>
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<tr>
<td>SCI</td>
<td>Supplementary Contracts involving Life Contingencies</td>
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<tr>
<td>SCM</td>
<td>Software Configuration Management</td>
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<tr>
<td>SCM</td>
<td>Specialized Case Management</td>
</tr>
<tr>
<td>SCM</td>
<td>Systems Coordination Memorandum</td>
</tr>
<tr>
<td>SCML</td>
<td>Software Configuration Management Librarian</td>
</tr>
<tr>
<td>SCMU</td>
<td>Specialized Case Management Unit</td>
</tr>
<tr>
<td>SCN1</td>
<td>Supplementary Contracts Not involving Life Contingencies</td>
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<tr>
<td>SDLC</td>
<td>System Development Life Cycle</td>
</tr>
<tr>
<td>SDLP</td>
<td>System Development Life Plan</td>
</tr>
<tr>
<td>SDDP</td>
<td>System Data Protection Plan</td>
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<tr>
<td>SDEP</td>
<td>Software Development Plan</td>
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<tr>
<td>SECI</td>
<td>Securities &amp; Exchange Commission</td>
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<tr>
<td>SEI</td>
<td>Software Engineering Institute</td>
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<tr>
<td>SEPI</td>
<td>Simplified Employee Pension</td>
</tr>
<tr>
<td>SEPG</td>
<td>Software Engineering Process(ing) Group</td>
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<tr>
<td>SI</td>
<td>Simplified Issue</td>
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<tr>
<td>SDS</td>
<td>Software Information Distribution Sheet</td>
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<td>SISBANK</td>
<td>Sales Illustrations System Specification Memos</td>
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<td>SIU</td>
<td>Special Investigations Unit</td>
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<tr>
<td>SLA</td>
<td>Service Level Agreement</td>
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<tr>
<td>SLD</td>
<td>Security Life of Denver</td>
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<tr>
<td>SLOC</td>
<td>Source Lines Of Code</td>
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<tr>
<td>SLPPO</td>
<td>Special Level Premium Option</td>
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<tr>
<td>SLR</td>
<td>Senior Life Representative</td>
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<td>SLPW</td>
<td>Survivorship Level Whole Life (Level Premium Survivorship)</td>
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<tr>
<td>SMI</td>
<td>Specified Monetary Instrument</td>
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<td>SMR</td>
<td>Systems Measurement Representative</td>
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<td>SMTS</td>
<td>Single Module Test System</td>
</tr>
<tr>
<td>SO</td>
<td>Settlement Option</td>
</tr>
<tr>
<td>SOD</td>
<td>Scan On Demand (Operations Efficiencies – Imaging Project)</td>
</tr>
<tr>
<td>SOLC</td>
<td>Source Lines Of Code</td>
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<tr>
<td>SOR</td>
<td>Scan On Return</td>
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<tr>
<td>SORT</td>
<td>Suspense Online Reporting Tool</td>
</tr>
<tr>
<td>SORC</td>
<td>Suspense Online Reporting Tool</td>
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<td>SOW</td>
<td>Statement Of Work</td>
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<tr>
<td>SOX</td>
<td>Sarbanes-Oxley</td>
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<td>SPA</td>
<td>Software Process Assessment</td>
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<tr>
<td>SPB</td>
<td>Single Payment Bonus</td>
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<tr>
<td>SPC</td>
<td>Standard Planning Council</td>
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<tr>
<td>SPI</td>
<td>Software Process Improvement</td>
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<tr>
<td>SPOC</td>
<td>Single Point Of Contact</td>
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<tr>
<td>SPOCHelp</td>
<td>Single Point Of Contact Help Desk For Lotus Notes</td>
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<tr>
<td>SPOCS</td>
<td>Sales Practice Oversight And Control System</td>
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<td>SPP</td>
<td>Software Project Planning</td>
</tr>
<tr>
<td>SPR</td>
<td>System Problem Report</td>
</tr>
<tr>
<td>SPUFI</td>
<td>SQL Processing Using File Input (often used to manually edit a file or account balance)</td>
</tr>
<tr>
<td>SQA</td>
<td>Software Quality Assurance</td>
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<tr>
<td>SQL</td>
<td>Structured Query Language</td>
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<td>Software Quality Management</td>
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<td>Service Request</td>
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<td>Systems Request</td>
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<td>Service Request Broker</td>
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<td>SRC</td>
<td>Systems Review Committee</td>
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<td>Special Registration Review</td>
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<td>SRSC</td>
<td>Southern Regional Service Center</td>
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<td>SS</td>
<td>Smart Stream</td>
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<td>SSA</td>
<td>Social Security Administration</td>
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<td>SSAP</td>
<td>Statement of Statutory Accounting Principles</td>
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<td>SSAI</td>
<td>Special Investigation Unit</td>
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<td>SSE</td>
<td>Software System Engineering</td>
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<tr>
<td>SSE</td>
<td>Software Systems Engineering</td>
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<tr>
<td>SSG</td>
<td>Site Security Group</td>
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<tr>
<td>SSM</td>
<td>Software Subcontract Management</td>
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<tr>
<td>SSN</td>
<td>Social Security Number</td>
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<tr>
<td>SSWL</td>
<td>Survivorship Select Whole Life (modified premium survivorship)</td>
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<tr>
<td>STATUS</td>
<td>SCMS Alts, Terminal Update System</td>
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<tr>
<td>STEP/PLG</td>
<td>General Ledger</td>
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<tr>
<td>STM</td>
<td>Service Team Manager</td>
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<tr>
<td>STP</td>
<td>Short Term Premium (minimum premium to keep UL contract in force for a short period)</td>
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<td>STP</td>
<td>Strategic Technology Program – program offered by Vantage</td>
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<tr>
<td>STS</td>
<td>Suspense Tracking System</td>
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<td>STTS</td>
<td>Single Transaction Test System</td>
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<td>SUL</td>
<td>Survivorship Universal Life</td>
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<td>SUMX</td>
<td>Summary Record</td>
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<td>SURV</td>
<td>Survivorship</td>
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<td>SVUL</td>
<td>Survivorship Variable Universal Life</td>
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<tr>
<td>SW</td>
<td>Software</td>
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<td>SWAP</td>
<td>Structured Walk-Through Analysis Program</td>
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<td>SWL</td>
<td>Survivorship Whole Life</td>
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<tr>
<td>TA</td>
<td>Technical Advisor</td>
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<tr>
<td>TA</td>
<td>Transaction Analyst</td>
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<tr>
<td>TA TRAIN</td>
<td>Technical Advisor Train</td>
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<tr>
<td>TAD</td>
<td>Turn Around Document</td>
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<tr>
<td>TAMRA</td>
<td>Technical Miscellaneous Revenue Act Of 1988</td>
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<tr>
<td>TAP</td>
<td>Training Allocation Plan</td>
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<td>TAR</td>
<td>Transaction Analysis Routine</td>
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<tr>
<td>TBAU</td>
<td>Tax Business As Usual</td>
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<tr>
<td>TBD</td>
<td>to be determined</td>
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<tr>
<td>TC</td>
<td>Term Conversion</td>
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<tr>
<td>TCAU</td>
<td>Tax Calculation As Usual</td>
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<td>TCM</td>
<td>Technology Change Management</td>
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<td>Tata Computer Services</td>
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<td>TD</td>
<td>Termination Dividend</td>
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<td>TDA</td>
<td>Tax Deferred Annuity</td>
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<tr>
<td>TDB</td>
<td>To Be Determined</td>
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<tr>
<td>TDR</td>
<td>Termination Dividend Reserves</td>
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<tr>
<td>TEFRA</td>
<td>The Tax Equity And Fiscal Responsibility Act Of 1992</td>
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<td>TERP</td>
<td>Temporary Enhanced Renewal Payment (agent bonus paid on life renewal commissions)</td>
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<td>TIC</td>
<td>Transaction Inquiry Control</td>
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<td>TICS</td>
<td>Transaction Inquiry Control Slip</td>
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<td>TIN</td>
<td>Taxpayer Identification Number</td>
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<td>TIFP</td>
<td>Treasury Inquiry Paid File</td>
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<td>TLS</td>
<td>Terminal Link System</td>
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<tr>
<td>TM</td>
<td>Territory Manager</td>
</tr>
<tr>
<td>TMC</td>
<td>Talent Management Connection (HR system to manage PA's, IDPs)</td>
</tr>
</tbody>
</table>
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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>TMS</td>
<td>Time Management System</td>
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<tr>
<td>TOLI</td>
<td>Trust Owned Life Insurance</td>
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<tr>
<td>TOM 1-8</td>
<td>Tax On-Line Modules</td>
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<tr>
<td>TP</td>
<td>Target Premium</td>
</tr>
<tr>
<td>TPD</td>
<td>Transaction Processing Department</td>
</tr>
<tr>
<td>TPP</td>
<td>Temporary Performance Payment (agent bonus paid on life, annuity &amp; mutual fund commissions)</td>
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<tr>
<td>TQM</td>
<td>Total Quality Management</td>
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<tr>
<td>TRIP</td>
<td>Transit Reimbursement Incentive Program</td>
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<td>TRX</td>
<td>Transaction</td>
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<td>TSO</td>
<td>Time Sharing Option</td>
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<td>TTC</td>
<td>Transaction Type Code</td>
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<td>TTR</td>
<td>Target Term Rider</td>
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<tr>
<td>TVP</td>
<td>Territorial Vice President</td>
</tr>
<tr>
<td>UAA</td>
<td>Undeliverable As Addressed</td>
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<tr>
<td>UAT</td>
<td>User Acceptance Testing</td>
</tr>
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<td>UCR</td>
<td>Unit Cost Review</td>
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<tr>
<td>UDAK</td>
<td>User Defined Accounting Key</td>
</tr>
<tr>
<td>UDF</td>
<td>Used Defined Functions (in PTS)</td>
</tr>
<tr>
<td>UDT</td>
<td>Underwriting Data Technician</td>
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<td>UEA</td>
<td>Unearned Expense Allowance (on variable contracts – affects Statutory reserves)</td>
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<td>UEC</td>
<td>Unearned Expense Charges (a liability in GAAP for monthly charges paid in advance)</td>
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<td>Unclaimed Equities Department</td>
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<tr>
<td>UED</td>
<td>Unclaimed Equities Division</td>
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<tr>
<td>UI</td>
<td>User Interface</td>
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<tr>
<td>UL</td>
<td>Universal Life</td>
</tr>
<tr>
<td>UNIX</td>
<td>operating system (like DOS or Windows)</td>
</tr>
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<td>UNPD</td>
<td>Unpaid</td>
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<td>UBPR</td>
<td>Unscheduled Premium Benefits</td>
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<td>URR</td>
<td>Unearned Revenue Reserve</td>
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<td>USCG</td>
<td>U.S. Consumer Group</td>
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<tr>
<td>UTL</td>
<td>Ultimate Total Line (total amount of insurance in force)</td>
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<td>UUI</td>
<td>User To User Interface</td>
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<td>UVATS</td>
<td>Unit Value Asset Tracking System</td>
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<td>V1</td>
<td>Vantage 1</td>
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<td>VAL</td>
<td>Variable Appreciable Life</td>
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<td>VAS</td>
<td>Vendor Administration System</td>
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<tr>
<td>VATC</td>
<td>Valuation And Agency Transaction Control System</td>
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<tr>
<td>VB</td>
<td>Value Basis (cash value basis)</td>
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<td>VB</td>
<td>Visual Basic</td>
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<td>VDN</td>
<td>Voice Dial Network</td>
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<td>VIA</td>
<td>Variable Insurance Amount</td>
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<td>VIDD</td>
<td>Vantage Interactive Display Design</td>
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<td>Vim</td>
<td>Vendor Independent Messaging</td>
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<td>Variable Investment Plan</td>
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<td>VISL</td>
<td>Variable and Interest Sensitive Life</td>
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<td>VK CARD</td>
<td>Variable Constant Card</td>
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<td>VLI</td>
<td>Variable Life Insurance</td>
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<td>VLIR</td>
<td>Variable Loan Interest Rate</td>
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<tr>
<td>VM</td>
<td>Another Description For Office Vision</td>
</tr>
<tr>
<td>VM</td>
<td>Virtual Machine</td>
</tr>
<tr>
<td>VMF</td>
<td>Valuation Master File</td>
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<tr>
<td>VOB A</td>
<td>Value of Business Acquired (balance sheet entry associated with M&amp;A activity)</td>
</tr>
<tr>
<td>VOP</td>
<td>Variable Outlay Plan</td>
</tr>
<tr>
<td>VPA</td>
<td>AD Vice President of Administration</td>
</tr>
<tr>
<td>VPAS</td>
<td>Variable Products Administration System</td>
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<tr>
<td>VSAM</td>
<td>Virtual Storage Access Method</td>
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<tr>
<td>VTAM</td>
<td>Virtual Telecommunications Access Method</td>
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<tr>
<td>VTOC</td>
<td>Vice President Territorial Operations &amp; Controls</td>
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<tr>
<td>VTC</td>
<td>Video Teleconference</td>
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<tr>
<td>VUL</td>
<td>Variable Universal Life</td>
</tr>
<tr>
<td>WAN</td>
<td>Wide Area Network</td>
</tr>
<tr>
<td>WBI</td>
<td>Wesbphere Business Integration (Integration program that connects PLUS to Producer Services Management programs)</td>
</tr>
<tr>
<td>WBS</td>
<td>Work Breakdown Structure</td>
</tr>
<tr>
<td>WL</td>
<td>Whole Life</td>
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<tr>
<td>WNL</td>
<td>Within Normal Limits (underwriting term)</td>
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<tr>
<td>WO</td>
<td>Western Operations – Jacksonville</td>
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<td>WOMMA</td>
<td>Word of Mouth Marketing Association</td>
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<td>WP</td>
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<td>Written Premium</td>
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<td>Waiver Of Target Premium</td>
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<td>eXtended term Insurance</td>
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</tr>
<tr>
<td>YEB</td>
<td>Youth Estate Builder</td>
</tr>
<tr>
<td>YTD</td>
<td>Year To Date</td>
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