

COMMON PRESENT POSITION MODEL ABBREVIATIONS

Debt Window

30M	30-year mortgage
15M	15-year mortgage
SL	Student Loan
CC	Credit Card
CL	Car Loan
H	Home Equity Line of Credit
LI	Life Insurance Loan
K	401(k) Loan

Protection Component

Ded	Deductible
Mo	Month
Yr	Year
JT	Joint Tenants
Ind	Individual
JTWROS	Joint Tenants with Rights of Survivorship
JTC	Joint Tenants in Common
Y	Yearly Renewable Term
G	Group Term
DT	Decreasing Term
SG	Supplemental Group Term
UL	Universal life
VL	Variable Life
VUL	Variable Universal Life
T-10-20-30	10, 20, 30 Year Level Term
WL	Whole Life
SL	Survivorship Life
FLP	Family Limited Partnership

Savings Component

CV	Cash Value
TK	Traditional 401(k)
RK	Roth 401(k)
PS	Profit Sharing Plan
403(b)	Tax Sheltered Account (TSA)
DB	Defined Benefit Plan
MP	Money Purchase
IRA	Traditional IRA
RI	Rollover IRA
R	Roth IRA
DC	Deferred Compensation (527)
A	Non-Qualified Annuity
ESOP	Employee Stock Ownership Plan
HAS	Health Savings Account
529	Education Savings Account

Growth Component

OPT	Stock Options
ESPP	Employee Stock Purchase Plan
RSU	Restricted Stock Unit
LD	Land
CD	Condo
RT	Rental
TS	Timeshare
LIH	Low Income Housing
EL	Equipment Leasing
O/G	Oil/Gas