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| |  | | --- | |  | | ***NIA Financial Glossary of Terms*** | ***Version 2*** |
| **Code** | **Description** | **Dept Source** |
| **A** | Advance - if followed by a # - adv months designated | Finance |
| **Adj** | Adjustment for incorrect credits, debits or recredits of prior hold backs | Finance |
| **AE** | Crediting advance Earnings held back until earned | Finance |
| **AFR** | Agent Fee Recovery - Usually a charge for a service fee not approved by the agent credit card and charged to commissions | Finance |
| **BN** | Bonus Paid to Agents and uplines | Finance |
| **CB** | Chargeback | Finance |
| **CNI** | Client not identified by Carrier - Unknown | Finance |
| **CVAR** | Carrier unknown various charges | Finance |
| **E** | As Earned | Finance |
| **Exp** | Expense Reimbursement reported to IRS | Finance |
| **Fee** | Fees for advances, applications | Finance |
| **Fin** | Finance charges for cancellations and unearned advances | Finance |
| **H** | Hold By Finance | Finance |
| **HC** | Hold By Carrier | Finance |
| **HP** | Partial Hold by Finance | Finance |
| **HSEC** | Homeland Security regulatory hold pending client or agent review | Loss Prevention |
| **L** | Agent Loan from NIA |  |
| **LP** | Loss Prevention Freeze Pending Investigation of Agent or Client | Loss Prevention |
| **LRP** | Loan Repayment for monies Loaned to agents by NIA | Finance |
| **M** | A Miscellaneous entry for other reasons - Call Finance to get details | Finance |
| **NIA** | Hold Requested by NIA Executive Officer | NIA |
| **Ovr** | Override to Uplines | Finance |
| **P** | Penalties for Cancellations, Lapses when advanced | Finance |
| **PC** | Property Casualty Adjustment | Finance |
| **Pnd** | Unidentified commission or entry being Investigated | Finance |
| **R** | Administrative Residuals or Renewals | Finance |
| **R-13** | Rule 13- Chairman says just pay it | Exec Offices |
| **Rec** | Recovery from Carriers, Legal Proceedings, Collections or Agent Cancels where RMB is paying back the carrier instead of charging the uplines or agencies | Legal |
| **Res** | Residual or Legacy Income | Finance |
| **Rev** | Reversal of Credits or Debits for Incorrect entries | Finance |
| **SOB** | Sign on Bonus | Finance |
| **T** | Agent Terminated Funds Transferred to RMB Reserve or Legal | Corp HR |
| **TA** | Tax Adjustment | Finance |
| **Trp** | Trip Cancellation or extra services fees requested by agents | Finance |
| **Unk** | Unknown Agent | Finance |
| **VPC** | High Volume Commission Held in part pending policy, client review, annuity cancellation window or Carrier request | Finance |