

ACRONYMS

| | |
|--------------------|---|
| AFC | Average Final Compensation |
| DOE | Department of Education |
| ERS | Employees' Retirement System, State of Hawaii |
| EUTF | Employer-Union Health Benefits Trust Fund (Employer-Union Trust Fund) |
| HSTA | Hawaii State Teachers Association |
| HSTA-Retired | Hawaii State Teachers Association – Retired |
| HSTA-VEBA TRUST | Hawaii State Teachers Association – Voluntary Employee Beneficiary Association |
| IRA | Individual Retirement Account |
| NEA | National Education Association |
| NEA-Retired | National Education Association – Retired |
| RCE | Retirement Claims Examiner |
| TSA | Tax Sheltered Annuity |