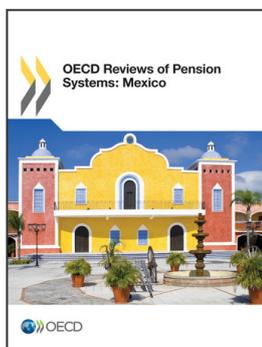


Acronyms and abbreviations

AFORE	<i>Administradora de Fondos para el Retiro</i>	Specialised private pension manager
CNSF	<i>Comisión Nacional de Seguros y Fianzas</i>	National Insurance and Surety Commission
COFECE	<i>Comisión Federal de Competencia Económica</i>	Federal Economic Competition Commission
CONAPO	<i>Consejo Nacional de Población</i>	National Council of Population
CON SAR	<i>Comisión Nacional del Sistema de Ahorro para el Retiro</i>	National Commission of the Retirement Savings System
DB		Defined benefit
DC		Defined contribution
FOVISSSTE	<i>Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado</i>	Housing Fund of the Institute for Security and Social Services for State Workers
IMSS	<i>Instituto Mexicano del Seguro Social</i>	Mexican Institute of Social Security
INFONAVIT	<i>Instituto del Fondo Nacional de la Vivienda para los Trabajadores</i>	National Housing Fund Institute for Workers
IRN	<i>Indice de Rendimiento Neto</i>	Net Return Indicator
ISSSTE	<i>Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado</i>	Institute for Security and Social Services for State Workers
NPCC		National Pension Communication Campaign

PAYG		Pay-as-you-go
PMG	<i>Pensión Mínima Garantizada</i>	Guaranteed minimum pension
PAM	<i>Pensión para Adultos Mayores</i>	Pension for the elderly
RCV	<i>Subcuenta de Retiro, Cesantía en Edad Avanzada, y Vejez</i>	Retirement sub-account
SAOR	<i>El Sistema Administrador de Ofertas y Resoluciones</i>	Offers and Resolutions Management System
SAR	<i>Sistema de Ahorro para el Retiro</i>	Retirement Savings System
SB	<i>SIEFORE basica</i>	Basic SIEFORE
SIEFORE	<i>Sociedad de Inversión Especializada en Fondos para el Retiro</i>	Pension fund
UAIR	<i>Unidad para la Administración Integral de Riesgos</i>	Comprehensive Risk Management Unit
URV	<i>Unidad de Renta Vitalicia</i>	Annuity factor
VaR		Value at Risk
Δ CVaR		Difference of the Conditional Value at Risk



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