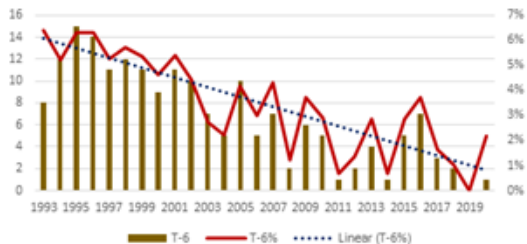


T-6: Pensions

pbgc pension benefit- employee- benefit-
 foreign-united states underfund- deadlin- file-
 disclosur- requirements defined benefit- plan
 internal revenue service defined benefit- regul-
 retir- statement- of financi- account- account-
 form- standards corp
 guarante- financi- account- standards board-
 rule- disclosur- international account- standards
 amend- penalti- termin- pension plan payment-
 guaranty



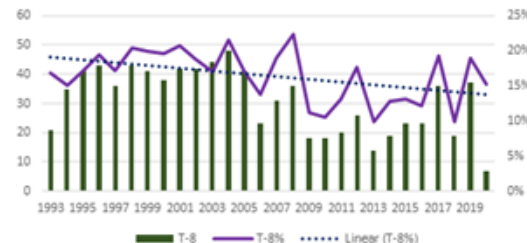
T-7: Financial Planning

fund- account- cost-
 invest- advisor- erisa- advisor- fee- regul-
 rule- plan sponsor- 401 k plan department of labor-
 employe- benefit- employe- retir- incom- securities act
 safe- governmental account- standards board- sponsor-
 internal revenue service Govern- fiduciari- selection
 employ- certifi- public account- statement- service providers
 liabil- invest- hedg- fund- harbor-
 employe-



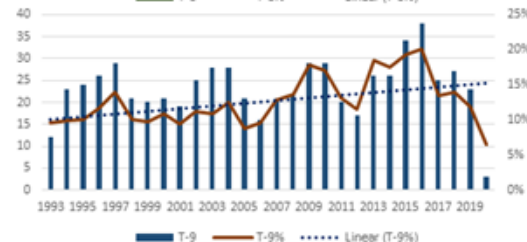
T-8: Technology

vendor- outsource- process-
 securities- compani- industri-
 softwar- technolog- web site account- firm-
 american- institut- of certifi- public account-
 survey- certifi- public account- internet-
 cost- business certifi- public account- firm- fraud-
 account- computer employe- resource- risk-
 online benefit- electron- product- inset-
 mediat- firm-



T-9: Financial Accounting

fund- purchas- retir-
 asset- exposure draft- life insur- propos-
 securities- benefit- certifi- public account-
 risk- international financi- reporting standards cost-
 financi- reporting roth account- standards business
 save- invest- fair value cash flow account-
 strategi- investor- goodwill annuiti-
 insur-



T-1: Accounting & Auditing

audit committee control
auditor: internal control responsibilities independent
 extensible business reporting language risk whistleblow
sarbanes oxley act guidance securities and exchange commission
act account: international financial reporting standards
public company account oversight board
 company american institut of certifi public account
 firm financial reporting generally accepted account principles
 securities and exchange commission sec audit standards govern
 financial statements certifi public account fraud
 complianc **audit:** implement



T-2: Estates & Gift Taxation

partnership benefit spous service tax
 internal revenue grantor agreement estat planning
 family income **beneficiary:** certifi public account taxpay
rule: internal revenue service mediati
commission: estat gift irt united states
 transfer disclaim death estat tax
 decis asset deced



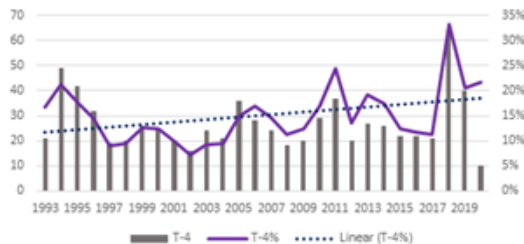
T-3: Responsibilities, Leadership & Education

school leadership skill
 public account account firm success
account: profession survey ethic account educ
 experience account profession career
educ: certifi public account exam
 graduat
 editor american institut of certifi public account
student: train international financial reporting standards
 account student recruit development colleg firm
 150 hour credenti



T-4: Income Taxation

loss
 amount home cost
 tcja united states payment real estat **taxpay:**
 tax credit internal revenue code irt section
act: internal revenue service tax cuts
incom: credit rule deduct expenses
 business tax benefit employe feder penalti amt
 invest irt file



T-5: CPA Profession

member resid societi taxpay states
 franchise tax **state** california nonresid sales tax
 rule new york citi tax law **new york state**
 bill societi of certifi public account propos
nysscpa: certifi public account reform
 board new jersey committee law **new york**
 legis tax account citi
 state's

