

Term	Applicable MI	Applicable SLA Groups	Definition
Acquiring Party (AP)	<ul style="list-style-type: none"> Core MI; Full MI. 	<ul style="list-style-type: none"> All 	The Scheme or Provider that the member is transferring their Portfolio / Pension to.
Application Received Date	<ul style="list-style-type: none"> Core MI; Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	The date a valid transfer request, that is proceedable and contains all information required by the AP and regulatory requirements, is received by the Acquiring Party.
Business Day	<ul style="list-style-type: none"> Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	A day when the London Stock Exchange is open. (From 0.00 to 23:59).
Calendar Day	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	Any working or non-working day. (From 0.00 to 23:59).
Cash Transfers	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	This is a Transfer where ALL Funds and Assets being transferred are Encashed by the CP and the Value is sent to the AP.
Ceding Party (CP)	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> All 	The Scheme or Provider that the member is transferring their Portfolio/ Pension from.
Combined Steps	<ul style="list-style-type: none"> Full MI 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	Where the processing of individual Steps are performed consecutively by the Ceding Provider they can be reported against a combined SLA,
Completed Application	<ul style="list-style-type: none"> Core MI, 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	A transfer request that is proceedable and contains all information required by the AP and regulatory requirements.
Completed Transfer	<ul style="list-style-type: none"> Core MI, Full MI 	<ul style="list-style-type: none"> All 	When the last asset/monies included in the transfer are visible to the customer (excluding any residual income).

Complex Transfers	<ul style="list-style-type: none"> Core MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; Occupational Pensions. 	<p>A “Complex Transfer” is identified by Origo as a Transfer with a delay that has a reason of :</p> <ul style="list-style-type: none"> Awaiting Advice Certificate Awaiting final premium Awaiting income payment to apply Awaiting outstanding info. Awaiting retirement date Awaiting trustee authorisation Bankruptcy Delivery of Risk Warnings Disinvestment delay Divorce Earmarking Exceeding LTA with/without protection Pension sharing
Conversion	<ul style="list-style-type: none"> Full MI 	<ul style="list-style-type: none"> Asset Manager. 	This refers to the conversion of Asset Share Class during the Transfer/ Re-registration,
Customer	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> All 	The Customer is the End Client and/or their Adviser.
Electronic Transfers	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> All 	Electronic transfers are defined as transfers initiated electronically using an electronic messaging set (not, for example by email) at a portfolio level or asset manager transfer instructions received electronically. (e.g. Actuate, Altus, Calastone, Origo or Allfunds Bank).
Fund Calendar Day	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> Asset Manager. 	A day when the Fund in question is open for Trading. The day is from 0.00am to 23:59pm.
Manual Transfer	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> All 	This a Transfer that is requested by means of a Paper or online Application Form not submitted using an electronic messaging set.
Re-Registrations	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> All 	This is a Transfer where the Funds or Assets are re-registered to be held by the AP rather than encashed, to prevent them being out of market for any time.
Simple Transfers	<ul style="list-style-type: none"> Core MI 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; Occupational Pensions. 	A “Simple Transfer” is identified by Origo as a Transfer without a delay or with a delay reason not specified in the list of Complex Transfers
Stop the Clock Events	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	Any event out with the control of the Step Owner, that will prevent them from completing the End Point action within the SLA.
Valid Application	<ul style="list-style-type: none"> Core MI, Full MI. 	<ul style="list-style-type: none"> Personal Pensions SIPP & SSAS; ISA/ GIA; Occupational Pensions. 	A transfer request that is proceedable and contains all information required by the AP and regulatory requirements.

Rejection	<ul style="list-style-type: none"> • Full MI. 	<ul style="list-style-type: none"> • Personal Pensions SIPP & SSAS; • ISA/ GIA; • Occupational Pensions. 	<p>A Transfer Request that the cannot proceed, due to it being an invalid application, or for other reasons that come to light during the process.</p> <p>This will not continue, unlike the Stop the Clock events, where the transfer may resume at a later stage.</p>
Rejection Reasons	<ul style="list-style-type: none"> • Full MI. 	<ul style="list-style-type: none"> • Personal Pensions SIPP & SSAS; • ISA/ GIA; • Occupational Pensions. 	<p>List of Rejection Reasons (as opposed to Stop the Clock reasons)</p>
Asset Manager	<ul style="list-style-type: none"> • Full MI. 	<ul style="list-style-type: none"> • Asset Manager. 	<p>The fund group responsible for re-registration and conversion of specific assets.</p>