

# POSTGRADUATE LOAN (PGL) FOR MASTER'S STUDY AY2016/17 (England)

AWARENESS SEMINARS 12<sup>TH</sup> – 22<sup>ND</sup> JANUARY 2016

## Q&A DOCUMENT EDITION 5

### Policy - Personal Eligibility

Is there a minimum age criteria for Post Graduate Funding?

There is no minimum age limit although applicants for PGL must be aged under 60 on the first day of the first academic year of the course.

Where a student transfers to a course with a later academic year start date, the student remains eligible even where their 60<sup>th</sup> birthday falls before the start date of the course that they are transferring onto. (The student must transfer and be continuing in the same continuous period of study, rather than withdraw from the first course and apply as a new student.

Are Distance Learning students eligible for PG funding?

Where the course is a distance learning course, the student must be resident in England on the first day of the first academic year of the course (i.e. they are undertaking the course in England on that date). This rule applies to all residency categories.

It would be helpful to understand more about the process for a repeating student with compelling personal reasons?

Repeat funding may be available where the student did not complete a course due to compelling personal reasons (CPR). If the student is awarded funding for CPR, they will receive another £10,000 for the new course.

Repeat PGL funding due to CPR may be awarded one time only per student.

The student must provide evidence to support a claim that withdrawal from previous course was for compelling personal reasons, such as medical evidence or evidence of a personal or family crisis.

Note that repeat funding is not available for repeat year or part year of a course that the student is currently undertaking.

In the circumstance of deferred entry for a student after the application has been approved, will the application be cancelled or can the student carry it forward to the next AY?

As per UG, the student would need to submit a new application for the next Academic Year.

How will PGL impact (be counted as income) for students in receipt of welfare benefits?

As at August 2016, it is now confirmed that where a Master's student is eligible for benefits, DWP will take 30% of the maximum PGL into account in benefits entitlement calculation (i.e. £3,000 in AY2016/17, regardless of whether or not the Master's student has applied for PGL or has requested an amount of PGL which is less than the maximum. It is recommended that PGL applicants are referred to DWP for further information.

## Policy - Personal Eligibility (cont.)

If a Scottish/Welsh student is domiciled in the UK (Scotland or Wales) for 3 years and then moves to England for a month, prior to the start of the AY, but claims to be relocating for reasons other than study, are they eligible for PGL?

A student who has been ordinarily resident in either Scotland, Northern Ireland, Wales, the Channel Islands, or the Isle of Man who moves to England specifically for the purpose of undertaking the current course, will be regarded as being ordinarily resident in the place from which they have moved, and as such is ineligible. Such a student should contact the responsible authority in the area they have moved from to apply for any available support. Students who are ordinarily resident in England should apply to SFE for PGL.

Do EU students need to study in England to be eligible for PG funding?

EU students who have been ordinarily resident anywhere in the EEA / Switzerland for the past three years but do not meet the requirements to be assessed as English domiciled students, must attend the course (or undertake the course where they are distance learning) in England. The requirement to attend in England is satisfied where the student is attending a campus in England and the campus is part of an HE Provider that is based in a different UK territory. It should also be noted that EU students are permitted to attend field trips and placements outwith England where they form part of a course that is delivered by a provider in England.

Are EU students expected to apply for a National Insurance Number?

EU Nationals should provide a NINO with their application if they have one. Although there is no mandatory requirement for EU students to provide a NINO, over the course of their studies if they obtain one through employment, for example, then they are expected to pass it on to SLC.

What are the residency requirements for migrant workers/students with refugee status and leave to remain?

Regulatory residency requirements for PGL will be broadly similar to those that currently apply to undergraduate HE student support.

**New residency category:** Following a Supreme Court judgement (*Tigere v. Secretary for State of BIS*), a new residency category has been created and is being added to student support regulations for AY 2016/17. This category will also be an eligibility category for PGL.

Applicants who are eligible under the new residency category will be required to demonstrate that they meet either one of the following criterion regarding their ordinary residence in the UK:

- Those under 18 years of age who have lived in the UK for at least 7 years;
- Those aged 18 and over who have spent at least half of their life in the UK or at least 20 years in the UK.

If a student is in receipt of a bursary, does this affect their PGL eligibility?

Students are not eligible for PGL where they are eligible to apply for a healthcare bursary or are in receipt of a social work bursary from any of the following:

- National Health Service (NHS)
- Department of Health, Social Services and Public Safety (DHSSPS)
- Student Awards Agency Scotland (SAAS)

DfE are aware that there are only a limited number of social work bursaries available and if the student has not been awarded a social work bursary after applying for one, they may apply for PGL.

Is funding available to students for repeating a year of study?

PGL funding is not available for repeating a year of study unless the student did not complete a course due to a compelling personal reason.

If an EU domiciled student is studying a Master's course and their fees are paid by the NHS, are they eligible to apply for PGL?

As tuition fee support is considered to be part of the NHS bursary package, the students are not entitled to apply for PGL.

## Policy - Personal Eligibility (cont.)

If a student already holds a Master's qualification, are they ineligible for PGL?

Yes. Students who already hold a qualification (taught or research based, and gained in the UK or overseas) which is equivalent to or higher in level than a Master's level qualification will not be eligible for PGL. This applies regardless of whether or not the student received any funding from any source (public or private) for the course.

Any lower level qualifications held will not affect eligibility for PGL. If the applicant holds a postgraduate Initial Teacher Training (ITT) qualification (i.e. a PGCE), a postgraduate certificate or a postgraduate diploma at Level 7 (or an overseas equivalent), this will not make them ineligible for PGL. Note, however, that PGL will only be available where the student is undertaking a full stand alone Master's course, not a partial Master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

Is a student currently studying on a Postgraduate course at the institution which began in AY15/16 and is continuing in AY16/17 eligible for PGL?

No. Students continuing a course of Postgraduate study are not eligible. Students who start a postgraduate Master's course in AY 2016/17 or later (i.e. on or after 1st August 2016) may be eligible for a Postgraduate Loan (PGL).

If a student started a postgraduate course in AY 15/16 and withdrew, are they eligible to apply for PGL in AY 16/17?

Yes. If the student has not gained an equivalent or higher qualification they can apply for a PGL for undertaking a full stand-alone master's course in AY 16/17. Note that students who already hold a qualification (taught or research based, and gained in the UK or overseas) which is equivalent to or higher in level than a Master's level qualification will not be eligible for PGL. This applies regardless of whether or not the student received any funding from any source (public or private) for the course.

If a student completed the first year of a postgraduate course in AY15/16 and wishes to progress into year 2 of a new course in AY16/17, are they eligible to apply for PGL?

No. In AY 2016/17 and future AYs, students who start a postgraduate Master's course as a direct entrant in a later academic year will not be eligible for PGL Master's. The PGL Master's has been designed as a contribution towards the costs of undertaking a full master's degree, rather than as a contribution towards the reduced costs of undertaking part of a master's course.

If a student has previously studied on a Postgraduate course but failed to gain a qualification, will this exclude them from applying for PGL?

Eligibility for PGL is not affected by previous postgraduate study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive a PGL. As previously stated, PGL will only be available where the student is undertaking a full stand alone Master's course, not a partial Master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

If a student undertook a previous postgraduate Master's degree and received a PGL for that course but did not receive the qualification, they will be ineligible for another PGL (even where they did not receive full payment of PGL), unless they prove that they did not complete the course due to a compelling personal reason (CPR). If they have a compelling personal reason they can access another £10,000 for a new course.

Equivalent or higher qualification achieved?	PGL previously received?	PGL available?
NO	NO	YES
NO	YES	NO*
YES	NO	NO
YES	YES	NO

\*unless CPR awarded

Can a student top-up an existing qualification to a Master's and be eligible for PGL?

PGL will only be available where the student is undertaking a full stand alone Master's course, not a partial Master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

## Policy - Course Eligibility

Is funding available to students attending an overseas location (although part of an English based HEP)?

Students may undertake periods of attendance abroad during the Master's course. The qualification must be awarded by the UK HEP and at least 50% of the study completed within the UK. N.B. where a student is an EU national who has not been ordinarily resident in the UK & Islands for three years prior to the start of the first AY of the course, the student must attend the course in England only in order to be eligible for PGL.

It should also be noted that EU students are permitted to attend field trips and placements outwith England where they form part of a course that is delivered by a provider in England.

For a student holding a Scottish Master's, how is this treated?

Where an applicant holds a Scottish MA awarded by a Scottish HE Provider, they may be eligible for PG funding as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons).

Similarly, where an applicant holds an MA awarded by Oxford, Cambridge or Trinity College, Dublin, they may be eligible for PGL as this qualification does not require any postgraduate study.

For an intercalating student, (undertaking an MSc 1 year), are they eligible for PG funding and how will this impact UG funding for remaining years?

There is no undergraduate support provided during a year that a Master's course is intercalated into an undergraduate degree. The student may be eligible for PGL from AY 2016/17 if intercalating a Master's degree (as long as the student is not eligible to apply for a healthcare bursary or in receipt of a social work bursary for the Master's course). Undergraduate funding is unavailable post intercalation where the student has been awarded a Master's degree, except where the course leads to an exception qualification such as medicine or dentistry, in which case limited undergraduate funding may be available.

Will an integrated Master's student be eligible to undertake a stand alone Master's?

Those who hold an Integrated Master's degree will not be eligible to receive PG funding.

Can students retrospectively apply for Master's if original outcome was PHD or ineligible course?

PG Master's funding is not available for Master's degrees that are undertaken as an integral part of a Postgraduate Doctoral Degree. Students who transfer from an ineligible course to an eligible postgraduate Master's course may submit a new application for support. For example, if a student starts a qualification which is lower level than a postgraduate Master's course, they will not be eligible to apply for PG funding. If they then transfer to a postgraduate Master's course, they may apply for funding at that point. They will be eligible to apply for PG funding from the point of commencing the eligible course and, for the purposes of PG funding, they will be treated as a new student starting an eligible course from the point when they start the eligible course.

What happens if a student starts a 2 year F/T courses but then leaves/withdraws at the end of year 1 with an exit qualification?

Students may be awarded a PGL to undertake a postgraduate Master's course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower level qualification instead of a Master's (e.g. Postgraduate Diploma), PGL funding that is already paid will not be clawed back. However, further PGL funding will not be available unless the student has a compelling personal reason.

Should a student transfer to a non designated course, what will be the impact on the funding?

If a student transfers from an eligible course to an ineligible course they will cease to be eligible for PGL from the point of transfer and no further PGL payments will be made.

If a FT Master program has a duration of 13/14 months, how will this be categorised from a funding perspective (1 or 2 years)?

Any courses lasting longer than one academic year should be entered onto CMS as 2 year courses.

Assuming that a 14 month FT course is categorised as a two year program, is it possible that students will receive 2nd / 3rd instalments after the course is complete?

Yes. Any course which lasts longer than 12 months will have payment scheduled over two academic years.

# Course Submission via Courses Management Service (CMS)

Will HEPs be able to apply a bulk upload to CMS for the data entry of PG courses?

There is no 'bulk facility' available due to limited development time. The course entry will be very similar to undergraduate. The copy course function will be switched back on to speed up submission process. AY 16/17 will be the year where all courses will require to be added from scratch - going forward these will 'roll-over' like undergraduate courses.

To what level of detail is course information submission required, subject category, course title or generic course?

Again, this will match undergraduate - providers will be required to capture subject classification for each course submitted - so courses will require to be submitted to at least this level of detail. DfE will have MI requirements on the subject types of PG courses offered that we will be expected to provide data on, and also we need to ensure we are 'future proofing' course data for any future policy changes (ie ELQ subject categories etc).

Is UCAS code applicable/ required for PG courses?

Provider feedback has told us that the majority of PG courses do not have a UCAS code so the UCAS code section on CMS when adding a course will be defaulted to 'no UCAS code' however providers can uncheck this and enter a UCAS code if applicable. If a student is applying for a PG course they will only be presented with PG courses - we will guide providers to list their courses in CMS as they are listed within their own literature to ensure students can clearly identify their course.

Are JACS codes and subject classifications required for PG course entry?

Yes - same as undergraduate.

If a student has the option of a one year placement following their first year of study, will those courses need to be set up in CMS twice?

In the scenario highlighted the provider would need to enter two courses - a 1 year course and a 2 year course to include the integral placement.

Should Scottish domiciled Providers continue to enter SAAS funded PG courses (SAAS students only) and Scottish Master's courses as UG courses?

The Scottish Postgraduate and Scottish Masters courses will continue to appear on the undergraduate qualifications dropdown as the funding level of these courses is classified as being at 'undergraduate level'.

Online application system. If this is fed by CMS information and applicant is looking for PT 3 year course, will this show correctly within the online application if HEP has to input this as a 2 year duration?

The duration field for part time courses is currently being amended and will be different to how it was shown at the PGL Seminars. For PT course duration we will now be mirroring the undergraduate part time course duration where courses will be captured at the 'full time equivalent' duration. So for PG PT this will be either 1 year or 2 year full time equivalent duration. This will be covered in detail in the guidance material to follow.

For course entry, is there a date for launch and deadline for entry?

SLC will be collecting PG courses from mid to late March and providers should aim to enter as many courses as possible onto the system for the June launch.

After initial course collection exercise, will HEPs be able to add/ amend mid year?

Yes - exactly same as undergraduate - courses can be added at any point with no 'closing date'. The standard advice of ensuring as many of their courses as possible are on CMS prior to students being able to apply online would still be the case for PG.

From AY 17/18 onwards, will course collection launch coincide with UG?

As we roll providers over annually (around Oct/ Nov time) providers will be able to update all their courses at this time if they wish (FT / PT / undergraduate / postgraduate).

# Student Application Process

Will all PG students including EU students be able to apply online?

Yes, all students including EU students can apply online. There will also be a paper application process which will be downloadable.

Will the student retain the same SSN and CRN from Undergraduate to Postgraduate?

Yes.

Is there a time limit for application?

Students must apply for PGL within:

- 9 months of the first day of the academic year where the course is a one year course;
- 9 months of the first day of the second academic year where the course is a two year course \*.

\*This deadline also applies to two year full-time courses that are studied on a part-time basis over three or four years, and three year part-time courses that do not have a full-time equivalent course.

This means that a student may apply for PGL in year two of a course lasting two years or more, and will be awarded support for both years, i.e. years one and two as long as the student is confirmed by the HE Provider as being in study in both AYs of the course).

The definition of an 'academic year' and 'academic quarters' that are currently in the Student Support Regulations will apply to PGL. The first day of the academic year is as follows:

**1<sup>st</sup> September**, where the course begins on or after 1<sup>st</sup> August and before 1<sup>st</sup> January;

**1<sup>st</sup> January**, where the course begins on or after 1<sup>st</sup> January and before 1<sup>st</sup> April;

**1<sup>st</sup> April**, where the course begins on or after 1<sup>st</sup> April and before 1<sup>st</sup> July.

Will the PG declaration allow a digital signature? For

AY16/17 a signature will be required, but SLC are working with DfE regarding acceptance of a digital signature in the future.

Will students be able to undertake an eligibility check before they apply?

There will not be a specific tool to check eligibility, but introductory screens will provide detail and guidance on eligibility.

Is it necessary for students to apply for the maximum £10,000?

No. The minimum loan amount that can be requested is £1.

Where the student is studying the course over two or more years, they will specify the loan amount requested for each of years one and two of the course on the initial application (no payments are made for years three and four where the course lasts three or four years). A loan amount of up to a maximum of £5,000 can be requested in year one of the course. The difference up to the total maximum of £10,000 can be requested in year two. Where the student has requested less than £5,000 in year one, they may receive more than £5,000 in year two. For example a student may request £10,000 in total, split as £3,000 in year one and £7,000 in year two.

Will the application have a maximum loan box?

Yes, there will be a maximum loan tick box for both Year 1 and Year 2.

Will the application date of Summer 2016 be brought forward in future years i.e. 2017 onwards?

This is currently under review, with an intent to bring the application date forward, although there is no decision to date.

We would encourage students to apply as soon as possible, in line with the Summer 2016 launch. Students can apply using their preferred choice of Provider and course. (It is not necessary to hold an offer).

Will students be able to undertake an eligibility check before they apply?

There will not be a specific tool to check eligibility, but introductory screens will provide detail and guidance on eligibility.

Will students see or choose a qualification?

Students will see Postgraduate courses as entered via the Courses Management Service (CMS), the qualification will be either Research Masters or Taught Masters.

Is there a formal process to challenge assessment decisions (i.e. Appeal)?

Yes. This will be the same as the current process for Undergraduate study.

# Payment & Repayment

If a student has either outstanding repayment arrears or an outstanding UG grant overpayment on their account, will future PGL payments be blocked until arrears are cleared?

Grant - Grant overpayments do not affect any future loan eligibility including PGL.

Arrears - Applicants will not be eligible for PGL if they have outstanding arrears on any HE or FE loan balance. Once the arrears have been paid in full, the applicant can apply for PGL.

Overpayment - if a student owes an outstanding loan overpayment from a previous course of study, this overpayment will be deducted from PGL entitlement unless the student can prove financial hardship.

Students are asked to provide details of two main contacts when submitting their application, in what context will this data be held /utilised?

Students will be requested to provide details of two contacts residing at different addresses from each other as part of the loan application process. SLC use details of an individual we can contact if we lose touch with the student.

We understand the repayment process will be in place from AY19/20, will income assessment relate only to earnings from 19/20 onwards?

PGL is not a means-tested product therefore income details are not required for assessing. From a repayment perspective, Postgraduate Loans will be repaid under income contingent repayment terms. The Statutory Repayment Due Date (SRDD) for PGL balances (full-time and part-time) will be 6th April following the course end date (or the withdrawal date where the student withdraws from the course). However no PGL balances will enter repayment status until 6th April 2019 at the earliest, even where the student completes or withdraws from the course prior to that date.

If doing a course that is 3 or 4 years when do the repayments start?

Part-time courses studied over three or four years will enter repayment status on 6th April following the second academic year of the course; however, the student will only make mandatory repayments where their income is above the repayment threshold.

If a student leaves with a lower qualification, do they fall immediately into repayment or do they fall within the PGL repayment terms?

The Statutory Repayment Due Date (SRDD) for PGL balances (full-time and part-time) will be 6th April following the course end date (or the withdrawal date where the student withdraws from the course, with or without a lower qualification). However no PGL balances will enter repayment status until 6th April 2019 at the earliest, even where the student completes or withdraws from the course prior to that date.

The 'course end date' for Master's courses will be taken as the last day of the academic year (the second academic year where the course lasts two years or more).

Will the different repayment plans be shown separately on payslips?

The current proposal is that PGL will show as a separate deduction from any HE loan deductions on payslips. Further detail will be provided once confirmed.

Are students able to make voluntary payments prior to AY19/20?

Yes, a borrower can make voluntary repayments to their PGL balance at any time without charge or penalty, either before or after the loan balance has entered repayment status.

How will SLC collect repayment if EU nationals do not need to provide a NINO to apply?

EU students are expected to provide a NINO as and when they receive one over the period of their studies. If they stay in the UK after their studies, SLC would pursue the NINO. If they go overseas the loan is collected manually.

What is the repayment threshold?

For UK borrowers an annual repayment threshold of £21,000 will take effect from 6th April 2019 (the repayment threshold for PGL balances will be frozen until 5th April 2021. Any changes to the threshold from 6th April 2021 will be advised in due course). The repayment amount due will be 6% of income above this threshold.

## Payment & Repayment (cont.)

Note that this deduction is calculated and deducted in addition to any deductions due for Plan 1/Plan 2 loan balances. Any repayment for PGL will therefore be made concurrently with repayment to undergraduate loans.

Overseas repayers will repay 6% of income above the appropriate overseas threshold. Price Level Indices are assigned to countries based on purchasing power parity data from the World Bank and are used to allocate each country to a repayment band.

Interest will begin to accrue on PGL balances from the date that the loan is paid to the student. Interest rates will be applied to PGL balances at a rate of RPI + 3%.

What happens if the PGL balance is overpaid and is in credit?

Where a PGL balance has been over repaid and as such is in credit, the borrower will be notified and advised that interest will continue to accrue on the credit amount for 60 days from the issue of the notification letter at the rate of RPI + 3%. After the 60 day period, if the borrower has not confirmed that they want the credit balance refunded, the interest rate will change to 0%. Note the notification process will only take place where the credit balance is greater than £10.00.

## Student Information Service (SIS)

Will Providers be able to view in SIS that a PGL has been awarded and the amount?

As PGL is a payment to the student the HEP will not be able to view the value of PGL requested. However if the student has not been awarded PGL they will not appear on the Registration Worklist.

Will applications at the status of 'Approved' and 'Approved Awaiting Signature', be visible within SIS?

Applications at both Approved and Approved Awaiting Signature will be visible in SIS.

What will be the payment trigger for EU and UK students?

The payment trigger for EU and UK students will be the same - Registration confirmation.

Will HEPs be able to import PG Registration confirmations via a CSV/ Excel file/ Bulk upload?

Bulk import will be available for PG as per UG functionality.

Are there any plans to introduce the manual registration process, as a future enhancement?

As specified by DfE, there are no plans to introduce Manual Registration. The registration process for PG is explicit to the student studying at the Provider on an eligible course.

Can you provide clarity around the detail being confirmed via Registration?

When Registering the student the Provider is confirming that the student is attending an eligible postgraduate course at the required intensity level. So as long as these conditions are met, any course transfers can be notified subsequent to the registration process.

If the Provider submits an internal course transfer for a student, will HEP be required to reconfirm?

No. This will not require either re-registration or reconfirmation of the change.

If a student with a PGL self declares their withdrawal will that put them on the HEPs CoC worklist

No, as there is no Tuition Fee Loan and therefore no liability dates, the student will not appear on your CoC Worklist.

## Student Information Service (SIS) (cont.)

When confirming registration can UG and PG be combined, or do they need to be separate processes?

These can be combined within the same file and will be processed accordingly.

Will the SIS and current imports / exports work similarly to those currently used for UG?

Yes. There are no changes to any imports / exports apart from the Extended Student Information File which will be issued to the IT Suppliers Group and Providers shortly for review.

When will the technical specification be available?

The technical specification will be released at the end of February 2016.

What is the SLA for processing a withdrawal CoC for PG, are there any plans to automate?

HEPs must notify us of Withdrawal notifications as soon as they are aware of this change, SLC processing times are yet to be confirmed. SLC will monitor Provider compliance and performance in line with the Service Management Framework. DfE will review results of compliance monitoring and may revert to initial proposal of 3 confirmations if any issues are found.

If the start date of a student's course changes, how should we inform SLC?

Course Transfer CoC should be submitted to move the student onto the correct intake/course.

Regarding the CoC export files, can we have confirmation of planned amendments to enable alignment with our internal IT systems?

The Extended Student Information File will be updated to hold the field 'Level of Funding' which will display if the student is in receipt of Undergraduate or Postgraduate funding.

Will PG applications show within the Bursary Administration Service?

At the moment the students will not appear in the Bursary Administration Service. As Postgraduate Loans are a Non Means Tested product there is no financial income details to display in the Service. This will be subject to review and appetite for this data will be monitored.

## Customer Contact

Will there be a specific Helpline at SFE for Postgraduate students?

Yes. A separate telephone number will dial through to a dedicated team of Advisors.

What training plans are in place for the Customer Contact Centre?

Calls will be managed by a dedicated PGL Team. SLC Learning and Development have identified training needs and will 'roll out' materials and the training programme.

## Product Marketing

How are SLC promoting PGL to potential students, what media channels are being used?

PGL detail and updates are provided via Practitioner channels (IAG Partner Account Manager communication, Practitioner site [www.practitioners.slc.co.uk](http://www.practitioners.slc.co.uk)), alongside student facing channels – the student zone on 'The Student Room' and social media channels, Facebook, Twitter, Vine and YouTube. SLC will also use media to reach adult learners and mature students, through press releases, newspaper stories and placed articles. Text based web chats are also planned.

How will the launch be publicised?

We will publicise the launch date (once confirmed) via both the Practitioner channels and media channels as described above, alongside Stakeholder groups and IAG Partners.

Can PGL info be added to the National Careers Service website?

Yes, we will work with NCS to ensure correct signposting.

## Partner Services

Where will details of engagement activity, guidance and future communications be held?

Information regarding Service Specifications, Guidance and Best Practice, events and forums, can be found at the following service information websites:

### HEP Services

[www.heiinfo.slc.co.uk](http://www.heiinfo.slc.co.uk)

### IAG Partner Services

[www.practitioners.slc.co.uk](http://www.practitioners.slc.co.uk)