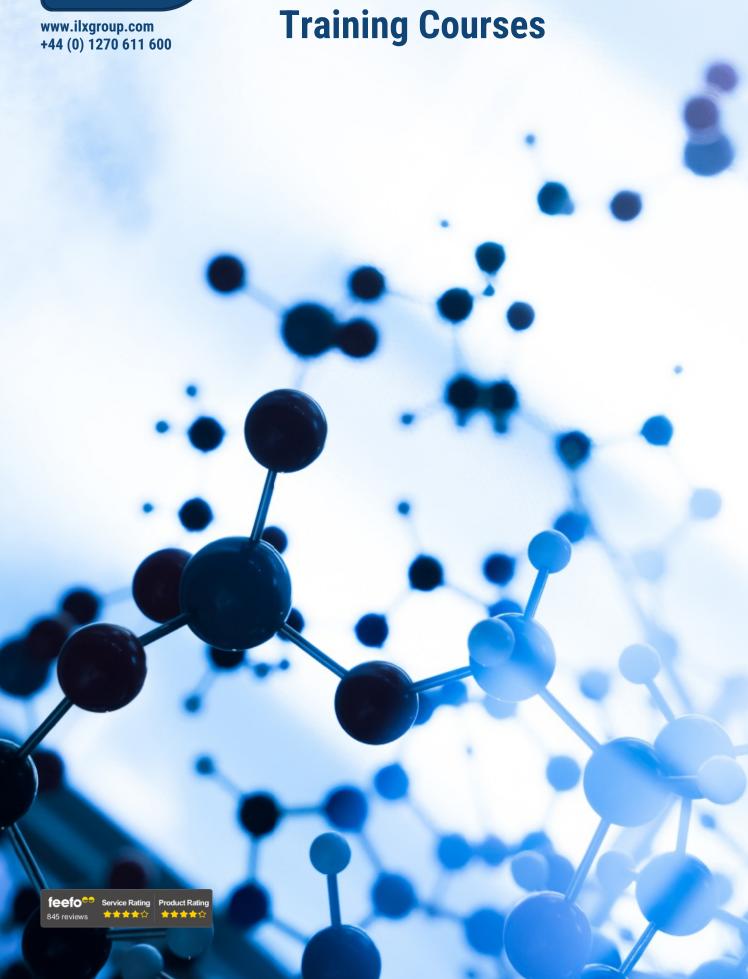
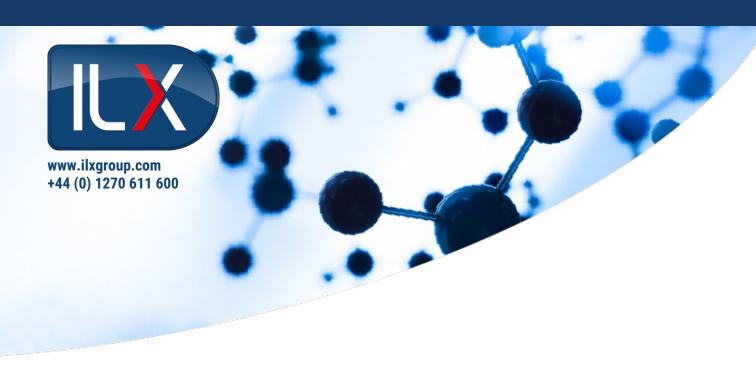


ILX Group Classroom Training Courses







PRINCE2® 6th Edition Training Programmes

PRINCE2 is a process-based method for effective project management, and this qualification will equip you with the fundamental skills needed to be a successful project manager. The PRINCE2 framework is used all over the world, and can be tailored to suit any project you are managing.

Important: We have been notified by Peoplecert that PRINCE2 6th Edition Foundation and Practitioner examinations will no longer be available for purchase from the **30th June 2024** this includes any requests for extensions to an exam voucher, Take2 and resits. Resits are classified as a new exam purchase therefore if you fail your exam after the 30th June 2024 you will be unable to purchase another 6th Edition exam voucher. All exam vouchers (including Take2) acquired before the **30th June 2024** must be consumed by the designated expiration date or by **30th December 2024**, whichever comes first.



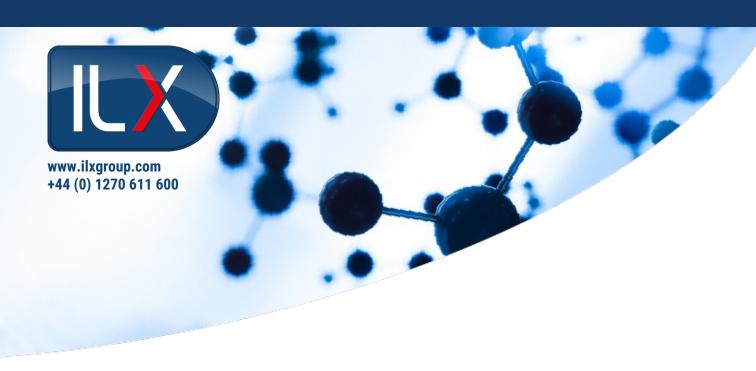




- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

PRINCE2® 6th Edition Practitioner Classroom

Date	Duration	Price
Thursday, 13 June, 2024	2 Days	£1,725.00*
Thursday, 19 September, 2024	2 Days	£1,725.00*
Thursday, 21 November, 2024	2 Days	£1,725.00*





MSP® Training Programmes

Managing Successful Programmes (MSP®) is a methodology that comprises a set of principles and processes for use when managing a programme. A programme is made up of a specific set of projects identified by an organisation that together will deliver some defined objective, or set of objectives, for the organisation. The objectives, or goals, of the programme are typically at a strategic level so that the organisation can achieve benefits and improvements in its business operation.

Take advantage of the latest accredited Managing Successful Programmes courses on offer from ILX Group.

If you require training for more than one person, please contact a training consultant directly using the number at the top of this page or email contactus@ilxqroup.com.







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience Innovation Classroom Teaching Environments

Date	Duration	Price
Monday, 20 May, 2024	5 Days	£3,160.00*
Monday, 21 October, 2024	5 Days	£3,160.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- ✓ High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

MSP® 5th Edition Foundation Classroom

Date	Duration	Price
Monday, 20 May, 2024	3 Days	£1,870.00*
Monday, 21 October, 2024	3 Days	£1,870.00*



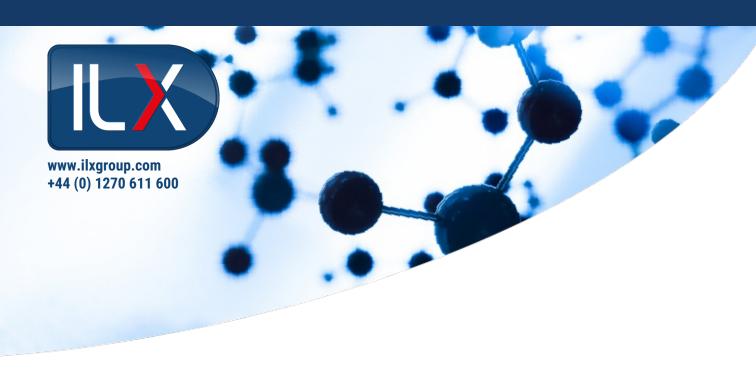




- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

MSP® 5th Edition Practitioner Classroom

Date	Duration	Price
Thursday, 23 May, 2024	2 Days	£1,870.00*
Thursday, 24 October, 2024	2 Days	£1,870.00*





APMG-International AgilePM® Training Programmes

The Agile Project Management (AgilePM®) certification has established itself as the world's leading framework for agile project management and is useful to candidates with competency levels ranging from highly experienced project managers to those new to the industry.

The AgilePM methodology provides learners with the core principles needed to manage a successful project, such as modelling, prioritising, timeboxing, user stories, and estimating, while allowing a degree of scope and agility that not many other approaches allow. By the end of the training, you will be able to work with corporate management processes with confidence, by using appropriate techniques for a given situation within a scenario.

ILX Group offers accredited e-learning, virtual and classroom training for AgilePM, as well as on-site AgilePM courses for corporate clients, all with the best trainers in the industry.

The certification is based on the AgilePM Handbook from the Agile Business Consortium and is accredited by <u>APMG International</u>.







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Date	Duration	Price
Wednesday, 17 July, 2024	2 Days	£2,275.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

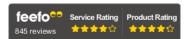
APMG-International AgilePM® Foundation & Practitioner Classroom

*All prices exclude VAT.

Date	Duration	Price
Monday, 15 July, 2024	4 Days	£3,520.00*



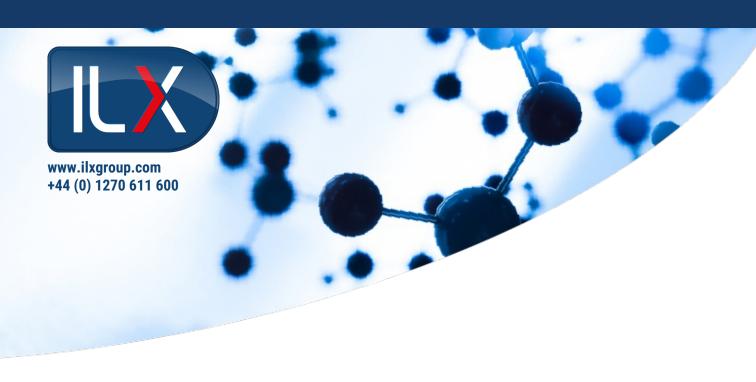




- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

APMG-International AgilePM® (Agile Project Management) Foundation *All prices exclude VAT.

Date	Duration	Price
Monday, 15 July, 2024	2 Days	£2,275.00*





APM Training Programmes

Why APM Training?

The Association for Project Management (APM) has developed a structured project management qualification path that covers all aspects of project management and is based on the *APM Body of Knowledge*.

The APM is regarded as the leading professional body in Project Management, offering a qualification scheme recognised by Project Managers worldwide.

The APM's qualification scheme has a structured and logical progression, with each certificate building on the previous one so that whichever level of project management you are at, there is an APM qualification to recognise your skills and experience.

You are automatically eligible to become a member of the largest professional project management body in Europe upon completion of any of the APM qualifications, giving you access to all the latest news and events in project management. You simply register for free by applying for membership within 6 weeks after your APM examination.

We offer the following APM qualifications:

- APM Project Fundamentals Qualification (PFQ)
- APM Project Management Qualification (PMQ) formerly known as APMP
- APM Project Management Qualification for PRINCE2 Practitioners formerly known as APMP for PRINCE2 Practitioners
- APM Project Risk Management Level 1
- APM Project Risk Management Level 2
- APM Project Professional Qualification

Our products are aligned to the APM Body of Knowledge.

The Association for Project Management (APM) received its Royal Charter in January

If you require training for more than one person, please contact a training consultant directly usin APMe Project Management Qualification (PMQ) at the Edition (PMQ) at the Edit

*All prices exclude VAT.

London, Imparando

Date	Duration	Price
Monday, 17 June, 2024	5 Days	£3,745.00*
Monday, 21 October, 2024	5 Days	£3,745.00*

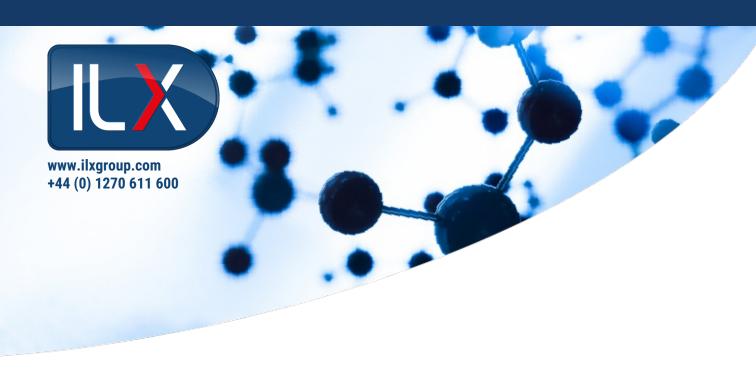


Accreditation



Reasons to use ILX:

- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments





APMG-International Change Management™ Training Programmes

Change Management is associated with the effects and management of change; this is a high priority for any organisations where change is important to facilitate project implementation. This qualification is based on the theory and application of change for the individual, change for the organisation, communication and stakeholder engagement and change management best practice. Once you have passed the Foundation qualification you can progress to the more advanced Practitioner qualification.





- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- ✓ High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

APMG-International Change Management™ 2015 Foundation & Practitioner Classroom *All prices exclude VAT.

Date	Duration	Price
Monday, 28 October, 2024	5 Days	£3,460.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- ✓ High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

APMG-International Change Management™ 2015 Foundation Classroom

*All prices exclude VAT.

Date	Duration	Price
Monday, 28 October, 2024	3 Days	£2,025.00*





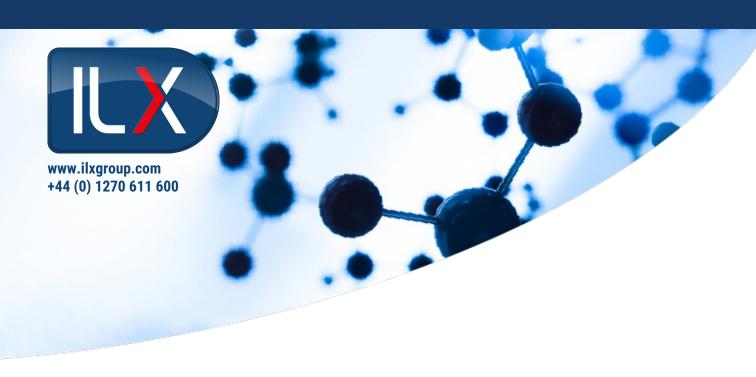


- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- ✓ High Pass Rates
- ✓ Wealth of Experience
- Innovation Classroom Teaching Environments

APMG-International Change Management™ 2015 Practitioner Classroom

*All prices exclude VAT.

Date	Duration	Price
Thursday, 31 October, 2024	2 Days	£2,025.00*





PRINCE2 Agile® Training Programmes

PRINCE2® is a standard method for effective project management that is used all over the world and can be tailored to suit any project that you manage. PRINCE2 Agile combines the flexibility and responsiveness of agile with the clearly defined framework of PRINCE2 and provides guidance on how to practically apply both PRINCE2 and agile, reduce conflict, and implement it effectively, so you can benefit from the best of both worlds.

These globally recognised qualifications will give you the fundamental skills needed to be a successful project manager, improve your ability to tailor the PRINCE2 method to agile projects and, most importantly, improve your employment prospects. They also give you flexibility - you're not tied to a single industry as the framework can be applied to any organisation in any project of any scale.







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience Innovation Classroom Teaching Environments

Date	Duration	Price
Monday, 13 May, 2024	5 Days	£3,160.00*
Monday, 12 August, 2024	5 Days	£3,160.00*
Monday, 14 October, 2024	5 Days	£3,160.00*
Monday, 25 November, 2024	5 Days	£3,160.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

PRINCE2 Agile® Foundation Classroom

Date	Duration	Price
Monday, 13 May, 2024	3 Days	£1,870.00*
Monday, 12 August, 2024	3 Days	£1,870.00*
Monday, 14 October, 2024	3 Days	£1,870.00*
Monday, 25 November, 2024	3 Days	£1,870.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- ✔ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

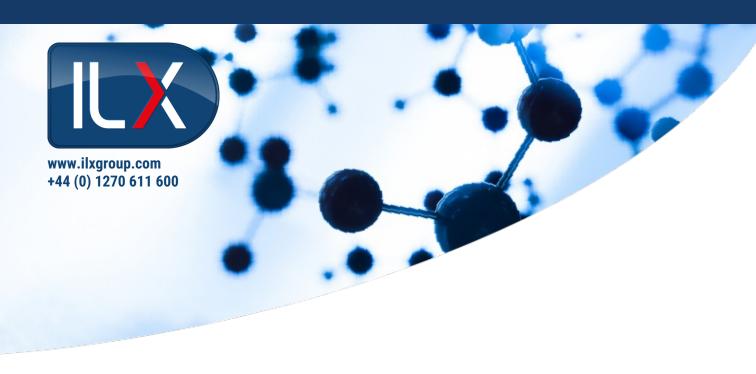
PRINCE2 Agile® Practitioner Classroom

London, Imparando

Date	Duration	Price
Thursday, 16 May, 2024	2 Days	£1,870.00*
Thursday, 15 August, 2024	2 Days	£1,870.00*
Thursday, 17 October, 2024	2 Days	£1,870.00*
Thursday, 28 November, 2024	2 Days	£1,870.00*

Virtual Classroom-UK Time

Date	Duration	Price
Thursday, 05 December, 2024	2 Days	£1,870.00*



Business Skills

Business Skills: Training Programmes

Identifying the right training mix to suit your employees can be a challenge, especially when you then have to match those needs with the training on offer!

ILX offers a variety of business skills courses across various disciplines including communications skills, personal development, leadership and management, conflict resolution and stakeholder management.

All of our Business Skills programmes are in-house courses, and are designed to be used by project managers - they help you to develop the soft skills you need to ensure the success of your projects.

We know that every learner is different and every organisation faces its own challenges. Your needs are unique, which is why we work in partnership with you to develop the best training solutions.



- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Business Skills: Leading during periods of change Classroom *All prices exclude VAT.

Date	Duration	Price
Wednesday, 12 June, 2024	3.5 Hours	£550.00*
Monday, 02 December, 2024	3.5 Hours	£550.00*





- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Date	Duration	Price
Tuesday, 21 May, 2024	3.5 Hours	£550.00*
Thursday, 03 October, 2024	3.5 Hours	£550.00*





- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Business Skills: Delegation and setting goals that work Classroom

*All prices exclude VAT.

Date	Duration	Price
Tuesday, 24 September, 2024	1 Day	£850.00*
Tuesday, 05 November, 2024	1 Day	£850.00*

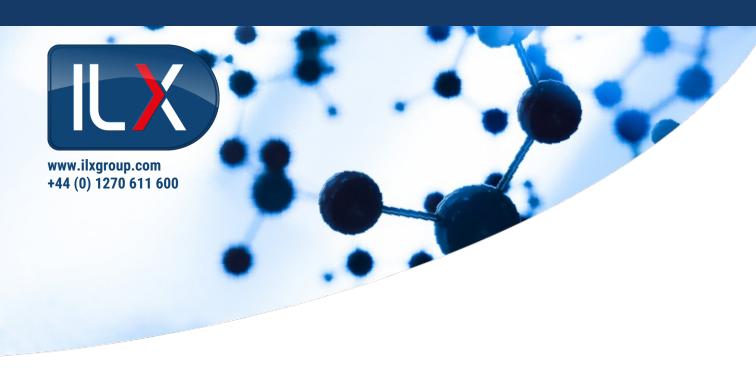




- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Business Skills: Business development techniques Classroom *All prices exclude VAT.

Date	Duration	Price
Monday, 04 November, 2024	3.5 Hours	£550.00*



Communication: Training Programmes

All of our Communication programmes are in-house courses, and are designed to be used by project managers - they help you to develop the soft skills you need to ensure the success of your projects.

We know that every learner is different and every organisation faces its own challenges. Your needs are unique, which is why we work in partnership with you to develop the best training solutions.





- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Date	Duration	Price
Friday, 21 June, 2024	1 Day	£850.00*
Monday, 16 September, 2024	1 Day	£850.00*
Thursday, 07 November, 2024	1 Day	£850.00*



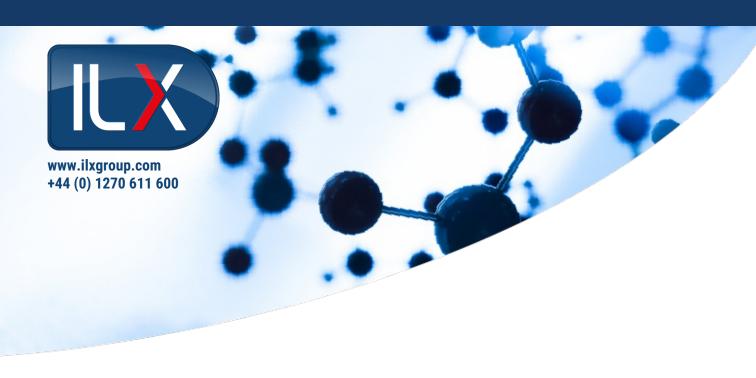


- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Communication: Building and managing stakeholder relationships Classroom

*All prices exclude VAT.

Date	Duration	Price
Wednesday, 12 June, 2024	3.5 Hours	£550.00*
Monday, 02 December, 2024	3.5 Hours	£550.00*



Personal Effectiveness: Training Programmes

All of our Personal Effectiveness programmes are only run as in-house courses, and are designed to be used by project managers - they help you to develop the soft skills you need to ensure the success of your projects.

We know that every learner is different and every organisation faces its own challenges. Your needs are unique, which is why we work in partnership with you to develop the best training solutions.





- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Personal Effectiveness: Influencing with integrity Classroom

London, Imparando

Date	Duration	Price
Friday, 06 September, 2024	2 Hours	£550.00*

*All prices exclude VAT.





- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Personal Effectiveness: Resilience and managing stress Classroom

*All prices exclude VAT.

Date	Duration	Price
Thursday, 05 September, 2024	1 Day	£850.00*





- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Personal Effectiveness: Facilitating with confidence and inclusion Classroom

*All prices exclude VAT.

Date	Duration	Price
Thursday, 03 October, 2024	3.5 Hours	£550.00*



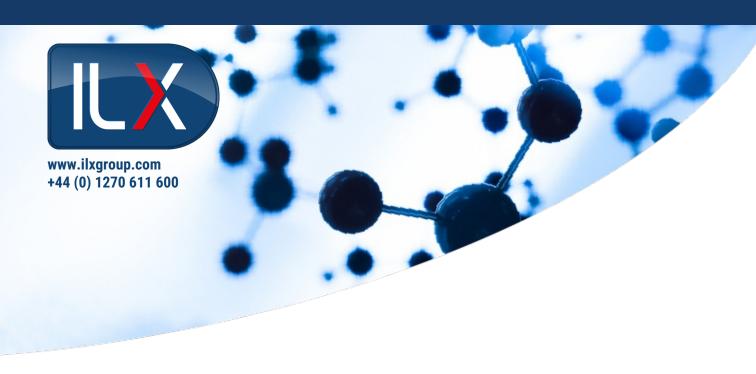


- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

Personal Effectiveness: Developing others through feedback Classroom

*All prices exclude VAT.

Date	Duration	Price
Monday, 17 June, 2024	3.5 Hours	£550.00*
Wednesday, 04 December, 2024	3.5 Hours	£550.00*



ISTQB Training Programmes

The International Software Testing Qualifications Board (ISTQB) is the leading certification scheme in the field of software testing worldwide.

Established in 1998, ISTQB offers a variety of globally renowned training courses designed to develop your skills and increase the value you can offer an employer, whatever your current experience level.

Working in collaboration with a board of experts, the courses and supporting documents are regularly updated to meet the needs of business organisations around the world and keep pace with the development of the profession – providing learners with a breadth of up-to-date knowledge and the essential terminology needed to pursue and progress a career in software testing.





- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

ISTQB Software Testing Foundation v4.0 Classroom

*All prices exclude VAT.

London, TSG

Date	Duration	Price
Monday, 20 May, 2024	3 Days	£1,375.00*
Monday, 08 July, 2024	3 Days	£1,375.00*
Monday, 09 September, 2024	3 Days	£1,375.00*
Monday, 02 December, 2024	3 Days	£1,375.00*





- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

ISTQB Agile Foundation Extension Classroom

London, TSG

Date	Duration	Price
Thursday, 23 May, 2024	2 Days	£1,170.00*





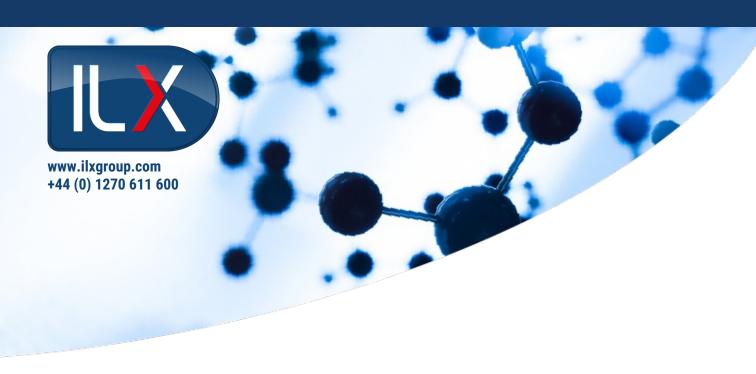
- Quality Teaching
- Pass Guarantee for Foundation Course
- ✓ Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

ISTQB Advanced Test Automation Engineer Classroom

*All prices exclude VAT.

London, TSG

Date	Duration	Price
Monday, 29 July, 2024	3 Days	£2,180.00*
Monday, 02 December, 2024	3 Days	£2,180.00*





PRINCE2® 7 Training Programmes

PRINCE2® a well-known methodology that is used by individuals and organisations globally to manage projects effectively and in a structured manner. It is adaptable and can be used to manage any project, regardless of scale, scope, and type. The PRINCE2 certification will equip you with the knowledge and skills you need to be a well-rounded project manager, and help you progress your career.

The 7th Edition is an evolution of the methodology, and the updates add a new dimension to the guidance. As there are some new inclusions, such as a 'people integrated element', in addition to the principles, practices, processes and the project context. And four new management products within the PID for change, commercial, data and sustainability.







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

PRINCE2® 7 Foundation and Practitioner Classroom

*All prices exclude VAT.

London, Imparando

Date	Duration	Price
Monday, 13 May, 2024	5 Days	£2,945.00*
Monday, 10 June, 2024	5 Days	£2,945.00*
Monday, 01 July, 2024	5 Days	£2,945.00*
Monday, 05 August, 2024	5 Days	£2,945.00*
Monday, 12 August, 2024	5 Days	£2,945.00*
Monday, 16 September, 2024	5 Days	£2,945.00*
Monday, 30 September, 2024	5 Days	£2,945.00*
Monday, 21 October, 2024	5 Days	£2,945.00*
Monday, 04 November, 2024	5 Days	£2,945.00*
Monday, 18 November, 2024	5 Days	£2,945.00*
Monday, 25 November, 2024	5 Days	£2,945.00*
Monday, 09 December, 2024	5 Days	£2,945.00*

Birmingham, Signing Tree venue

Date	Duration	Price
Monday, 10 June, 2024	5 Days	£2,945.00*
Monday, 05 August, 2024	5 Days	£2,945.00*
Monday, 23 September, 2024	5 Days	£2,945.00*
Monday, 25 November, 2024	5 Days	£2,945.00*

Manchester, Hilton DoubleTree

Date	Duration	Price
Monday, 17 June, 2024	5 Days	£2,945.00*
Monday, 19 August, 2024	5 Days	£2,945.00*
Monday, 21 October, 2024	5 Days	£2,945.00*
Monday, 09 December, 2024	5 Days	£2,945.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

PRINCE2® 7 Foundation Classroom

London, Imparando

Date	Duration	Price
Monday, 13 May, 2024	3 Days	£1,725.00*
Monday, 10 June, 2024	3 Days	£1,725.00*
Monday, 01 July, 2024	3 Days	£1,725.00*
Monday, 05 August, 2024	3 Days	£1,725.00*
Monday, 12 August, 2024	3 Days	£1,725.00*
Monday, 16 September, 2024	3 Days	£1,725.00*
Monday, 30 September, 2024	3 Days	£1,725.00*
Monday, 21 October, 2024	3 Days	£1,725.00*
Monday, 04 November, 2024	3 Days	£1,725.00*
Monday, 18 November, 2024	3 Days	£1,725.00*
Monday, 25 November, 2024	3 Days	£1,725.00*
Monday, 09 December, 2024	3 Days	£1,725.00*

Birmingham, Signing Tree venue

Date	Duration	Price
Monday, 10 June, 2024	3 Days	£1,725.00*
Monday, 05 August, 2024	3 Days	£1,725.00*
Monday, 23 September, 2024	3 Days	£1,725.00*
Monday, 25 November, 2024	3 Days	£1,725.00*

Manchester, Hilton DoubleTree

Date	Duration	Price
Monday, 17 June, 2024	3 Days	£1,725.00*
Monday, 19 August, 2024	3 Days	£1,725.00*
Monday, 21 October, 2024	3 Days	£1,725.00*
Monday, 09 December, 2024	3 Days	£1,725.00*







- Quality Teaching
- Pass Guarantee for Foundation Course
- Prince2 Accredited
- High Pass Rates
- Wealth of Experience
- Innovation Classroom Teaching Environments

London, Imparando

PRINCE2® 7 Practitioner Classroom

Date	Duration	Price
Thursday, 02 May, 2024	2 Days	£1,725.00*
Thursday, 16 May, 2024	2 Days	£1,725.00*
Thursday, 13 June, 2024	2 Days	£1,725.00*
Thursday, 04 July, 2024	2 Days	£1,725.00*
Thursday, 08 August, 2024	2 Days	£1,725.00*
Thursday, 15 August, 2024	2 Days	£1,725.00*
Thursday, 19 September, 2024	2 Days	£1,725.00*
Thursday, 03 October, 2024	2 Days	£1,725.00*
Thursday, 24 October, 2024	2 Days	£1,725.00*
Thursday, 07 November, 2024	2 Days	£1,725.00*
Thursday, 21 November, 2024	2 Days	£1,725.00*
Thursday, 28 November, 2024	2 Days	£1,725.00*
Thursday, 12 December, 2024	2 Days	£1,725.00*

Birmingham, Signing Tree venue

Date	Duration	Price
Thursday, 13 June, 2024	2 Days	£1,725.00*
Thursday, 08 August, 2024	2 Days	£1,725.00*
Thursday, 26 September, 2024	2 Days	£1,725.00*
Thursday, 28 November, 2024	2 Days	£1,725.00*

Manchester, Hilton DoubleTree

Date	Duration	Price
Thursday, 20 June, 2024	2 Days	£1,725.00*
Thursday, 22 August, 2024	2 Days	£1,725.00*
Thursday, 24 October, 2024	2 Days	£1,725.00*
Thursday, 12 December, 2024	2 Days	£1,725.00*



Terms and Conditions

Our full terms and conditions can be found online at:

https://www.ilxgroup.com/pdf/ilx-terms-and-conditions.pdf

Our Contact details:

ILX Group plc

3rd Floor, 86-90 Paul Street, London, EC2A 4NE

Phone: +44 (0) 1270 611 600

Email: contactus@ilxgroup.com

VAT Registration Number 166 523 696

MOMS Registration Number DK33508417

Classroom Courses, Cancellation and Transfer

Classroom courses and their respective exams must be attended within 12 months of the date on which they are purchased by the Customer.

The venue and date of the course will be as advised to the Customer at the time of booking. ILX reserves the right to change the location of the course and will advise the customer as soon as this change is known. ILX reserves the right to cancel or reschedule any course and will advise the customer as soon as this change is known. ILX will use all reasonable endeavours to avoid changes of this nature.

When this is unavoidable ILX will refund, in full, all monies paid by the customer, or at the customer's option apply all monies to a rescheduled or alternative course.

Customer Cancellations and transfers will only be accepted if made in writing and received at least four weeks before the start of a classroom course. Where the notice to cancel and or transfer is given is less than four weeks but more than two weeks, cancellations or transfers will incur a charge equivalent to 50% of the course fee. Where cancellations or transfers are made less than two weeks to the start of a course, a charge equivalent to 100% of the course fee will still be payable by the Customer. The Customer accepts that cancellations and transfers made with four weeks or less notice means that ILX will have difficulty in finding a new customer to take the customers place and that the above fees represent a real and fair pre-estimate of the costs and loss of profits ILX could have made had the customer not cancelled or requested to transfer.

Transfers beyond this point can be arranged but the Customer will be liable to pay a fee.

In respect of Blended Learning courses containing an e-learning and workshop or exam element, the Customer must attend the workshop and or exam element(s) within the Licence Period. Should the Customer fail to attend within this period then ILX reserves the right to charge the Customer another fee to book the workshop and or exam element, which will charged at the market rate (in current).