



Lifetime Mortgage Specialists

Supporting Advisers
Along The Journey





Helping Your Customers To Navigate The Road To A Better Future

We are lifetime mortgage specialists, founded on the belief that everyone deserves to enjoy their later years, with a culture of putting you and your customers first.

Our innovative products, award-winning support, and technological advancements enable your customers to access the value tied up in their homes.

Our Lifetime Mortgages

Our innovative lifetime mortgages are created by experts, providing your customers with products tailored to their needs. Whether that means unique lending criteria or flexible product features, we're here to help.



No negative equity guarantee



Downsizing protection



Drawdown facility



Partial repayments



Flexible pricing



Available



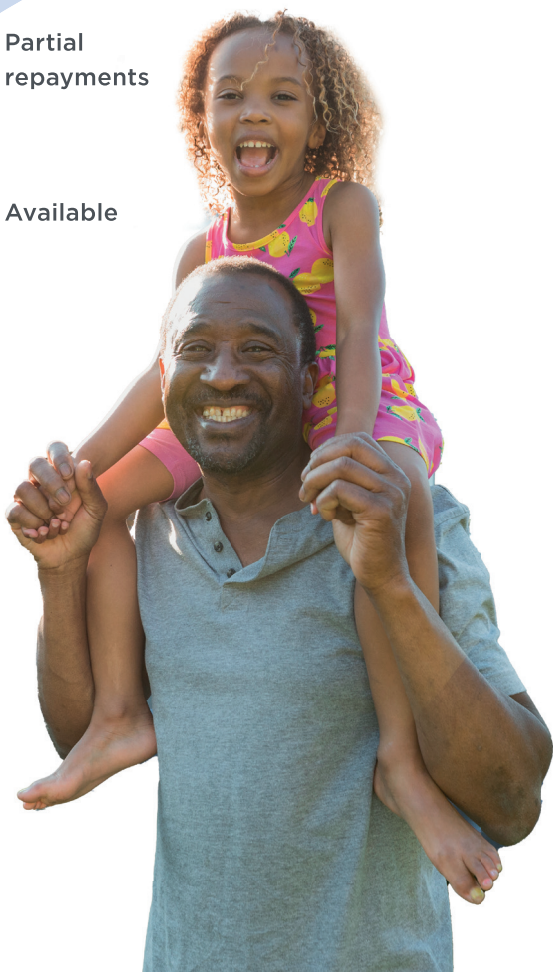
Fixed ERCs



ERC-free repayments



Porting available



Personalised Quote	Customers will receive a unique quote based on their loan amount, age, property value, property type and location
Age	55 – 84.
Loan to Values (LTVs)	22.50% – 48.00%.
Property Value	<p>Minimum Property Value: £125,000 (£150,000 if ex-local authority or desktop valuation). Classic Elite: £2,000,001.</p> <p>Max Property Value: £2 million in England, and £1 million in Scotland and Wales. Classic Elite: No maximum.</p>
Loan Size	<p>Minimum Loan Size: £10,000. Classic Elite: £100,000.</p> <p>Max Loan Size: Based on the maximum property value and LTV.</p>
Drawdown Facility	<p>Both lump sum and drawdown products are available:</p> <p>Minimum Drawdown Facility: £2,000.</p> <p>Maximum Drawdown Facility: Dependent on the maximum loan-to-value for the customer.</p>
Free Energy Performance Certificate	New customers who take out a Classic lifetime mortgage have the option to receive a free Energy Performance Certificate (EPC) on completion. The EPC is for non-purchase cases only.

[Discover Classic](#)



Sovereign

Range

Personalised Quote	Customers will receive a unique quote based on their loan amount, age, property value, property type and location
Age	55 – 85.
Loan to Values (LTVs)	23.00% – 38.50%.
Property Value	Minimum Property Value: £70,000. Max Property Value: No maximum value. Please refer to us if over £6 million.
Loan Size	Minimum Loan Size: £10,000 (cashback products £20,000). Max Loan Size: Max loan size £2m (can refer if over).
Drawdown Facility	Both lump sum and drawdown products are available: Minimum Drawdown Facility: £2,000 Maximum Drawdown Facility: Dependant on the maximum loan-to-value for the customer. Drawdown facility not available for Elite Range.
Cashback	4% cashback of the initial loan amount is available on selected products. Cashback is unavailable on Elite products.

[Discover Sovereign](#)

Interest Servicing	Customers can make monthly payments of at least 25% of the monthly interest and benefit from interest rate discounts. Customers can stop making monthly payments at any time, but once they have missed more than three payments they cannot be restarted and the interest rate will then increase as the discount will no longer apply.
Age	55 – 85.
Loan to Values (LTVs)	21.70% – 55.90%.
Property Value	Minimum Property Value: £70,000. Max Property Value: No maximum.
Loan Size	Minimum Loan Size: £10,000. Max Loan Size: £800,000.
Drawdown Facility	Both lump sum and drawdown products are available: Minimum Drawdown Facility: £500. Maximum Drawdown Facility: Capped at the maximum LTV minus the initial cash advance, subject to a maximum drawdown facility of £200,000.
Cashback	Available on selected products.
Porting	The lifetime mortgage can be transferred to a new property, subject to it meeting lending criteria at the time.



Emerald

— Range —

Personalised Quote	Customers will receive a unique quote based on their loan amount, age, property value, property type and location. Log into our KFI Portal to get an exact quote for your customer.
Age Limits	55 – 89 (+364 days).
Loan to Values (LTVs)	23.50% - 49.50%.
Property Value	Minimum Property Value: £120,000 (£150,000 if ex-local authority). Max Property Value: No maximum property value.
Loan Size	Minimum Loan Size: £10,000. Max Loan Size: £1,500,000.
Drawdown Facility	Both lump sum and drawdown products are available Minimum Drawdown Facility: £500 Maximum Drawdown Facility: Dependent on the maximum loan-to-value for the customer.
Downsizing ERC Exemption	If the initial advance has completed over 5 years ago and the new property does not meet the prevailing lending criteria, then the borrower(s) may repay the entire loan ERC-free.

[Discover Emerald](#)

Enhanced Technology

Streamlined Online Applications

We recognise the value of efficiency and simplicity. That's why we have enhanced your online application journey, featuring a newly designed form to capture more information and speed up the timescale to offer. This enhancement allows you to focus on what matters most – providing exceptional service to your customers.

MyPure

MyPure empowers our customers to take control of their lifetime mortgage after completion. Accessible through smartphones, tablets, or PCs, this platform highlights our commitment to innovation, offering a seamless interface where users can self-manage their account. With intuitive functionalities and user-friendly navigation, MyPure provides our customers the freedom to oversee their lifetime mortgage journey at their fingertips.



When it Comes to Supporting Advisers, We're Leading the Market

Tailored Marketing Resources

We understand the importance of reaching customers and introducers effectively. That's why we offer a bespoke digital and print marketing toolkit designed to elevate your marketing efforts. Whether it's harnessing the power of digital platforms or leveraging traditional print media, our marketing toolkit equips you with the tools needed to enhance your market presence and grow your customer base.

[Access marketing resources](#)





Exceptional Sales Support

Our exceptional Sales Team provide unparalleled support, from both Business Development Managers (BDMs) and Telephone Business Development Managers (TBDMs). Whether you want to meet up face-to-face for a discussion with a BDM, or need immediate assistance with a case from our TBDMs, the team are always on hand to help. Our team of experts are committed to offering real-time guidance, strategic insights, and tailored solutions.

Contact your sales representative

Your Dedicated Underwriter

Every Adviser working with us is assigned a dedicated Underwriter to assist with their cases. This ensures that you have a direct line to expert guidance and support to allow you to navigate your customer's retirement journey.

We're Dedicated To Supporting You

Pre-application queries: info@pureretirement.co.uk

Registration queries: registration@pureretirement.co.uk

Application queries: processing@pureretirement.co.uk

Post-offer queries: casehandlers@pureretirement.co.uk

Further advance queries including redemption statements: customeraccountadmin@pureretirement.co.uk

Marketing queries: marketing@pureretirement.co.uk



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