



# Pure Retirement

Experts in Equity Release



Empowering your clients with the  
retirement they deserve

# Our Company

## Who are we?

Pure Retirement was founded on the belief that everyone deserves to enjoy their later years, with a culture of putting our customers first. Trading since January 2014, we allow our customers to access the value tied up in their homes and we've built a reputation for delivering first-class support to our customers and brokers alike.

Well known throughout the industry for our outstanding service levels, we've won over 25 industry awards including 'Best Provider for Adviser Support' at the Equity Release Awards three years in a row, and 'Best Equity Release Service' Lender at the 2019 Financial Reporter Awards.

## Our Ethos

We are pioneers for the growth of the Equity Release Market, leading on Adviser Engagement to bring more advisers into the ever-expanding market. Our creation and sponsorship of The Adviser Guide to Equity Release on behalf of the council has been followed by our close partnerships with the clubs, with sponsorship of educational newsletters and online resource tools for the whole adviser market.

Our own bespoke marketing toolkit provides posters, flyers, editorials and advertorials, banners, brochures and cases studies for our advisers to use with their customers, alongside our educational roadshows and webinar series, all available through our online learning zone and designed to support advisers in building their business in equity release.

## What our customers say

**"Just brilliant. Between yourselves and the solicitor you did everything without causing us any worries at all. Thank you Pure"**

Mr & Mrs Oxford, Haverhill

**"So nice to talk to your company, everything was so easy, what a joy for me, no problem"**

Mrs Holt, Boston

**"First class from beginning to end. Very professional service. From survey to completion in 3 weeks is incredible efficiency"**

Mr & Mrs Woodhall, Exeter

**"Staff were very helpful at all times. The completion was very smooth and I was contacted at all stages. Very good service and easier than expected, would recommend your company, excellent, thank you"**

Mrs Truman, Mansfield

## Our People



**Chris Flowers**  
Head of Intermediary  
Sales



**Hattie Tales**  
National Account  
Manager



**Nicola Watkins**  
Senior Relationship  
Manager



**Megan Dutton**  
Sales Manager



**Danielle Waterhouse**  
Relationships  
Manager



**Inken Bushnell**  
Premier Relationship  
Manager

# BDMS



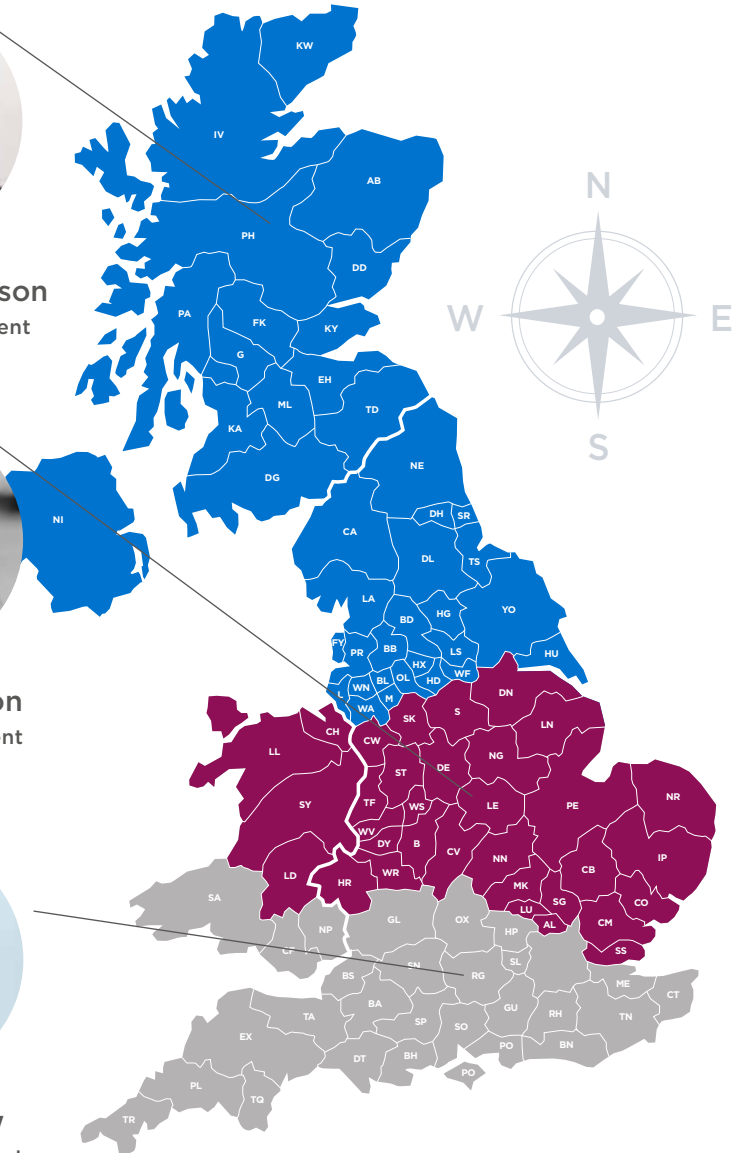
**Daniel Edmondson**  
Business Development  
Manager (North)



**Anna Thompson**  
Business Development  
Manager (Central)



**Jane Forshaw**  
Business Development  
Manager (South)



# TDBMS



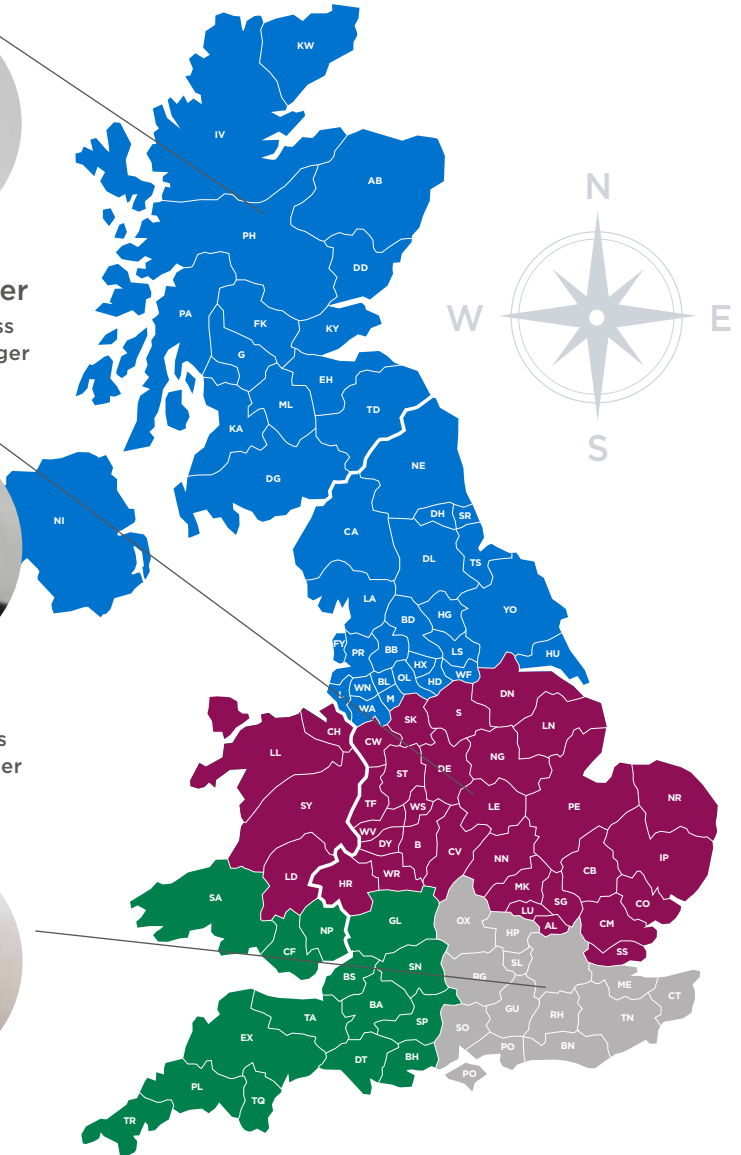
**Daniel Crowther**  
Telephone Business  
Development Manager  
(North)

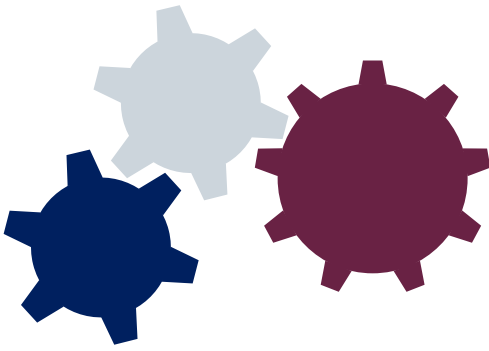


**Karen Banks**  
Telephone Business  
Development Manager  
(Central)



**Nakita Moss**  
Telephone Business  
Development Manager  
(South East)





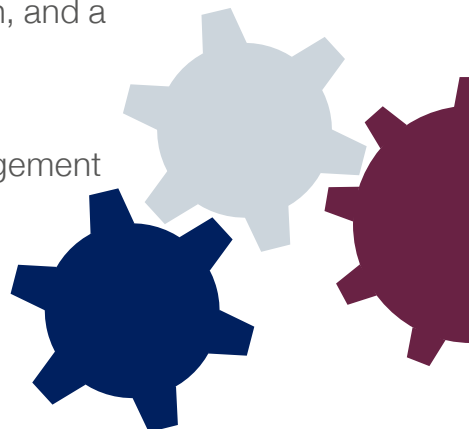
# Classic

— Range —

## Classic Range at a glance...

- A wide range of different LTV product tiers, available from ages 55 to 84
- Fixed ERC's across all products
- ERC free optional repayments of up to 10% of all advances per annum
- Up to 12 partial repayments per year, with a minimum amount of just £50
- Drawdown facility can be used immediately after making a partial repayment
- Maximum property value of £2million, and a maximum loan amount of £1million
- Free valuation and the option of no arrangement fee. Alternatively arrangement fee can be payable for a lower rate.
- Downsizing and long term care ERC protection on all products

\*Not available to everyone



Find out more at [www.pureretirement.co.uk](http://www.pureretirement.co.uk)



# Heritage

## Range

### Heritage Range at a glance...

- A choice of Fixed or Gilt based ERC's
- Single and Joint Lives from age 55 (from Age 60 Joint Lives on Max Plus product)
- ERC Free Partial Repayments available on all products
- Minimum Property Value £70k (£100k if ex-council / ex-MOD)
- No Maximum Property Value (please refer if over £2 million)
- Minimum Initial Release of £10k
- Maximum total cash facility £800k (England, Scotland & Wales)
- Minimum drawdown amount £5k
- Customers can make immediate use of their cash facility



Find out more at [www.pureretirement.co.uk](http://www.pureretirement.co.uk)

New addition to Heritage Range available now



# Heritage Freedom 40 — Range —

Free to repay up to 40% to fit life's changing needs

- 40% ERC – Free annual overpayment allowance
- Up to 12 monthly payments in a 12 month period  
Standing orders available
- Competitive rates
- Available as an option on our Fixed ERC  
Heritage products



Find out more at [www.pureretirement.co.uk](http://www.pureretirement.co.uk)





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# Sovereign

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## Range

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- Sovereign Elite products for loans over £725,000
- Minimum age as low as 55
- Great Fee packages and cashback options
- Maximum loan amount of £1 million (Loans up to £2 million can be referred)
- No Maximum Property Value (please refer if over £6 million)
- Fixed ERC's based on initial advance (not the balance)
- Lump sum or drawdown options available to best suit your client needs
- Wider property criteria, allowing more of your clients to benefit
- New ERC free settlement options (Downsizing, Porting and Long Term Care)



Visit [www.pureretirement.co.uk](http://www.pureretirement.co.uk) to find out more!

# Our Service

## We pride ourselves on our award winning service

Supporting advisers and their customers is our number one priority. From our fee free plans to our dedicated adviser support team, we're here to help in any way we can.

- ✓ Pure simplicity with no hidden charges for your customers - free valuations, contributions to advice and legal fees, cashback with no clawback
- ✓ Bespoke marketing toolkit support to help grow your business
- ✓ Direct personal access to sales, application support and underwriting teams
- ✓ Broker support team and underwriters available to speak to directly on the phone
- ✓ Customer Account Servicing Team for outstanding follow-on care for your clients
- ✓ New Mobile App for updates on the go
- ✓ Newly launched improved online portal creates KFI's 65% faster

## Personalised Online Broker Portal

Everything you need in just one place

- Online Applications, saving content every step of the way with no need for customer signatures
- Case Tracker with real time updates of the status of KFIs, Applications, Offers and Completions
- Product information all in one place
- Access to our bespoke marketing toolkit
- Learning Zone tools and resources



# Our Values

Our core values of **Honesty**, **Simplicity** and **Responsibility** set the platform for delivering a first class service no matter how advisers wish to engage with us, and it is this initiative that drives both our internal culture and all our business activities.

## Honesty

We are open and honest at all times, promptly answering any queries with the utmost integrity. Offering products our customers can put their trust in with no hidden charges, we offer value for money products that can be fee free.

## Simplicity

We don't use jargon or complicated forms that can take hours to complete. We provide all information in as clear a way as possible, ensuring that all applications are dealt with as quickly and efficiently as possible.

## Responsibility

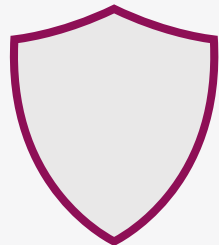
We act in the customer's best interests at all times, providing advisers and customers alike with the highest possible levels of customer service. We are professional, caring, and respectful, ensuring our products are fit for purpose to remain at the forefront of the equity release market.



**Honesty**



**Simplicity**



**Responsibility**

# Corporate Social Responsibility

At Pure Retirement, we aim to be a positive contributor, both to the market in which we reside and to the wider world around us, and we aim to be known as a company which recognises and responds to the needs of the wider community.

Through both our charitable activity and socially responsible business practices, we strive to make a positive impact by living and working in accordance with our values.

## Corporate Volunteering Initiative

We encourage employee volunteering and fundraising through our corporate volunteering Initiative allowing staff to spend one day of paid time per year volunteering during working hours. We have supported The Prince of Wales Hospice in Pontefract through 'Days to Make a Difference' since 2017.

## Charity Fundraising

We all get involved with fundraising around the office to support charities which are important to us and have fun at the same time including the Stroke Association, Yorkshire Air Ambulance, The Hunslet Club and many more.

## Environmental Committee

Set up at the start of 2019, our employee led Environmental Committee work to champion sustainable practices within the business. Our 4 core aims are to protect, Unite, Recycle and Educate.



## Social Wellbeing

- We sponsor the Walking Football Association aiming to help those in their later life to have fun as well as keeping fit.
- We offer our employees a healthcare plan.
- We have workshops on work life balance, yoga classes, mental health awareness sessions.
- We provide guides on a wide range of topics including nutrition, winter health, exercise and sleep.
- Being a part of the Mindful Employer Charter, we support the mental health champions who are available for our workforce.



## Investors in People

Our people are our greatest asset and as such we take their treatment and development very seriously. Our values flow through the heart of the organisation, are integral to the day to day of all our business activity and our commitment to the Investors in People Gold accreditation we are so proud to have achieved.



**0113 3660 599**

[www.pureretirement.co.uk](http://www.pureretirement.co.uk)

**3175 Century Way, Thorpe Park, Leeds, LS15 8ZB**

Pure Retirement is authorised and regulated by the Financial Conduct Authority.  
FCA registered number 582621.