

# Pure Retirement Returns to Higher LTV Market with Enhancements to its Heritage Range

The Special 3 product will offer up to 40% LTV at age 70, and 50.5% from age 80. In addition, the minimum applicant age is now just 60 years, and it's available to both joint and single life basis applicants. The lender has also simplified pricing by removing the arrangements fees across its standard products (excluding Heritage Freedom).

#### Chris Buchanan, Pure Retirement's Head of Product comments:

"I'm pleased that Pure Retirement can now offer a tangible alternative in the higher LTV market. The combination of our higher LTVs, removal of the arrangement fee across the **standard** Heritage range and our market leading service will be a compelling proposition for advisers.

In addition, reducing the minimum age and opening up to joint life will help to make the higher LTVs more accessible for clients."

For more details, visit Pure Retirement's website.

## Pure Retirement Has Made Changes to its Classic Lifetime Mortgage Range

The specialist lifetime mortgage lender has removed the previous £500 arrangement fee for new initial loans and new further advances, while still honouring all pipeline cases with an arrangement fee product in place.

In addition, existing Classic customers can now access further advances up to age 90 for the youngest borrower. The completion must be on or before age 89 + 364 days for the youngest borrower.

The final change is on offer validity for purchase cases, which has now been increased to 90 days. To find out more about Pure Retirement's Classic range, <u>visit the lender's website here</u>.

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### Pure Retirement's Popular Unplaceables Webinar Series Returns End of February

Join specialist lifetime mortgage provider, Pure Retirement, for the latest instalment of the Unplaceables series on **February 27th**. This new webinar is part of the company's commitment to supporting financial advisers in developing their later life lending skills. Pure Retirement empowers advisers to provide high-quality advice and service to their clients by offering free and varied learning resources.

The Unplaceables webinar is a great opportunity for advisers to learn from difficult-to-place cases with key insights from Matt Taylor of **Equilaw**, Daniel Edmondson from the award-winning sourcing platform, **Advise Wise**, and Gary Dalton, **Pure Retirement's North and Scotland BDM.** 

Sign-up for the free event and connect with other later life finance professionals to enhance your skills. Register for the webinar on <u>Pure Retirement's website</u> <u>here</u>.

# Pure Retirement Launches New Campaign to Empower and Support Advisers

Pure Retirement, a trusted name in the equity release market, has unveiled an empowering campaign designed exclusively for later-life financial advisers. This initiative aims to equip advisers with the tools they need to excel in their roles and provide exceptional service to clients.

The campaign offers a wealth of resources, including tailored materials enabling advisers to understand regulatory changes, such as consumer duty, and master overall best practices for later-life finance. It features a new online brochure that outlines the company's commitment to supporting advisers throughout their professional journey.

The goal of the campaign is to simplify later-life borrowing options for advisers. By empowering them with knowledge and confidence, Pure Retirement ensures that advisers achieve the best outcomes for their clients. Explore the company's <u>new campaign here.</u>

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