



Pure Retirement Announces a Major Refresh of its Emerald Range

Pure Retirement has refreshed its Emerald range of lifetime mortgages, designed to offer consumers greater choice. The updated Emerald range has been redesigned to feature a drawdown facility with a **minimum drawdown of £500**, a **shorter seven-year early repayment charge**, increased **LTVs up to a maximum of 47%**, and the **removal of arrangement fees** on both initial and further advance borrowing. Free valuations will continue to apply across the range.

Criteria improvements include:

- Maximum age increased to 90 years old (89 +364 days on completion)
- Maximum initial advance increased to £1.5m
- No maximum property value
- Lending on flats and maisonettes

Pure's Head of Product Chris Buchanan says:

"We have redesigned the Emerald range from the ground up and the new product offers greater flexibility and at lower pricing."

Find out more on Pure Retirement's website [here](#).

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Pure Retirement Highlights How Flood Zones and Climate Change Affect Lifetime Mortgage Applications



Navigating the complexities of lifetime mortgage applications in flood zones can be a daunting task. Pure Retirement's Underwriting Manager, **Jake Wilson**, has crafted a blog examining this intricate topic, offering invaluable insights for professionals working in the later-life finance market.

The article sheds light on the critical considerations and best practices that can support you make your client's application journey straightforward. It's a must-read for anyone aiming to stay informed in the dynamic world of lifetime mortgages and lending criteria.

Don't miss the chance to enhance your expertise and secure the best outcomes for your clients. Explore the full article [here](#) for a detailed guide that promises to advance your understanding and approach to these challenging scenarios.

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