



## Pure Retirement Enhances Its Heritage Range

Pure Retirement has made some enhancements to its Heritage range, including higher LTVs and a lower minimum age. The lower minimum age across all the Heritage Special products means the entire Heritage range is now available from age 55. As a result, Heritage now offers up to 29.6% LTV for a single life age 55 on Heritage Special 3. The lender's market-leading Special 3 product is still available from 7.64% MER, or 6.99% MER with interest servicing.

Available cashback options include up to 2% on Heritage Super Max Plus, up to 5% on Heritage Special 1 and 1% on Heritage 2.5. The cashback options on Heritage Super Max and Heritage Special 2 are no longer available. See sourcing platforms or the lender's Broker Portal for current cashback availability.

[Find full details of the Heritage range on the lender's website.](#)

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## 2024's Quarter Four Sees Increase in Debt and Mortgage Repayments

New usage data from later life lender, Pure Retirement, found that one in four people (25%) primarily released funds for debt and mortgage repayments – the highest it's been on both a quarterly and annual basis (both 23%), and overtaking home improvements (23% in Q4 2024) as the most common reason for releasing funds.

In a comprehensive analysis, Chief Operating Officer Simon Hayton examines the broader market for 2024 and its implications for professionals working in later life finance. He also details the rationale behind some of Pure Retirement's recent product highlights and the company's dedication to offering technological innovation.

Read the full details on [The Intermediary](#) and stay updated with [Pure Retirement's market trends through the lender's website](#).

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## New Insight on How Lending Criteria Shaped 2024's Later Life Market



The later life lending market is evolving, making it important for financial advisers to understand common lending criteria. Pure Retirement's online criteria tool assists advisers in answering their lending-related queries.

In 2024, the top three search terms on the tool were "flat roof," "flood," and "age restricted." "Flood" was the most searched term during the first two quarters, while "age restricted" led in the third quarter. The fourth quarter saw an increase in searches for "lease" and "commercial." For more detailed discussions about lending criteria questions, advisers can consult with the lender's Intermediary Sales team.

For additional insights on how criteria searches influenced 2024, [read the later life lender's review article available here](#).

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## Engage Clients with Pure Retirement's Social Media Guide



Later life lenders, Pure Retirement, offer lifetime mortgage advisers a free social media guide. Engaging with your audience via social media allows you to build trust, showcase your expertise, and stay top-of-mind. It also helps you reach a wider audience and foster stronger client relationships.

Pure Retirement's guide looks at how to make the most out of your social media channels, including top tips for best practice and bespoke social templates, and provides:

- A deep dive into social media channels
- Content ideas to help you get started
- Bespoke resources for lifetime mortgage experts

[View the social media guide for lifetime mortgage advisers here >](#)

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