



## Pure Retirement Launches Guide on Consumer's Connected Lifetime Mortgage Journey



The later life lender's new guide is designed to widen adviser understanding and enhance consumer outcomes by providing expert insight into the end-to-end lifetime mortgage journey. The guide draws from a number of key industry experts and offers insight to every stage of the application process and supports you with effective information gathering for a streamlined application. It includes perspectives from:

- An Underwriter's Perspective by Gavin Hancock, Pure Retirement
- A Guide to The Valuation Process by Andrew Peters, Countrywide Surveying Services
- Equity Release: A Lender's Solicitor's Perspective by David Burns, Enact Conveyancing
- Equity Release: A Borrower's Solicitor's Perspective by Carol Nuttall, Adlington Law Limited
- Managing Duress – The Lawyer's Role by Richard Espley, Lifetime Legal

[Visit Pure Retirement's website to read the full guide](#) and learn more about the key processes of a connected lifetime mortgage journey.

**THIS INFORMATION IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY AND MUST NOT BE DISTRIBUTED TO POTENTIAL BORROWERS.**



## **New Q4 market trend report finds 38% regretting not saving enough for their pension**

Pure Retirement's quarter four report provides an overview of the key developments in the later life lending market. It features insights from Equity Release Associates' Sara Robinson and describes the profile of lifetime mortgage customers at the end of 2024.

The report offers financial advisers information on the evolving demographics and customer concerns, such as 38% regretting not saving enough for their pension, influencing later life finance habits. [The full report is available on Pure Retirement's website.](#)

**THIS INFORMATION IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY AND MUST NOT BE DISTRIBUTED TO POTENTIAL BORROWERS.**



## **Replacing an Interest-Only Mortgage with an Interest-Serviced Lifetime Mortgage**

Pure Retirement, a specialist provider of lifetime mortgages, presents a new client scenario regarding interest servicing. This initiative is part of the lender's ongoing commitment to providing advisers with practical tools and resources. The detailed scenario illustrates how the Walkers could use an interest serviced lifetime mortgage to replace their interest-only mortgage.

An interest serviced lifetime mortgage offers customers an interest rate discount if they choose to make regular monthly payments of at least 25% of the monthly interest on their lifetime mortgage, with the option to stop making the monthly payments at any time. Pure Retirement will not assess the customer's affordability as interest servicing monthly payments can be stopped at any time. To read the full client scenario, [visit Pure Retirement's website.](#)

**THIS INFORMATION IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY AND MUST NOT BE DISTRIBUTED TO POTENTIAL BORROWERS.**



## **New Data: Lifetime Mortgage Borrowers Enjoy 25% Annual Rise in Property Values**

An analysis of later life lender Pure Retirement's borrower base found that average property values among new lifetime mortgage customers increased by 25% annually in Q4 2024.

In Q4, 39% of new business came from properties valued at £250,000-£399,000, up from 37% in Q3. Meanwhile, 24% of new plans originated from owners of properties worth £400,000-£699,000.

Paul Carter, CEO of Pure Retirement, said: "The latest quarterly figures demonstrate the variety of customers that lifetime mortgages continue to serve. Irrespective of the value of their property, many people continue to see lifetime mortgages as an effective route to reaching their financial goals, and we look forward to continue offering a range of lifetime mortgage solutions suitable for a range of circumstances."

Find [the full report online here](#) and stay informed with [Pure's quarterly reports](#).

**THIS INFORMATION IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY AND MUST NOT BE DISTRIBUTED TO POTENTIAL BORROWERS.**