



## Pure Retirement Makes Important Updates to its Heritage Range

Lifetime mortgage provider, Pure Retirement, is making some updates to its Heritage range, including an increase to interest rates and the withdrawal of some products. These changes came into effect on Thursday 17th April 2025 and include:

- **Product withdrawals:** Heritage Special 3 and Super products will be withdrawn, along with cashback options.
- **LTV and age adjustments:** Heritage Special 2 and Special 2.5 will align single life LTVs with joint life LTVs, with 36% and 36.5% available at age 70 respectively (maximum 55.4% and 55.9%). The maximum age on Heritage Super Max will be age 80.
- **Interest servicing discounts:** Heritage Interest Servicing remains unchanged, with interest rate discounts available up to 0.6% (Special 2.5 product), when servicing at least 25% of the monthly interest amount.

[Find out more about Pure Retirement's Heritage range on the lender's website.](#)



## Pure Retirement Launch Podcast: Purely in Conversation



Later life lender Pure Retirement launches the company's first ever podcast episode, and it's now available for you to watch and listen to on [YouTube](#), [Apple](#), and [Spotify](#). Pure's host, Jane Mullan, is joined by special guests Sara Robinson from Equity Release Associates and Matthew Taylor from Equilaw, as they explore their journey through the later life lending market and how it led them to where they are today. The episode focuses on their journeys including brand development and maintaining key industry relationships.

What to expect from Purely in Conversation:

- Insights and knowledge from leaders and innovators in the industry
- Inspiring and motivating personal stories and experiences
- A glimpse into the processes and challenges faced by professionals

Listen on [YouTube](#), [Apple](#) or [Spotify](#) today, and stay tuned for episode two.

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## **First-Time Buyers Are Facing Converging Challenges - Could Later Life Lending Provide a Lifeline?**



First-time buyers in the UK are navigating a challenging landscape with average house prices exceeding £311,000. Regional disparities are stark, with prices ranging from 3.6x the average local salary in the North East to 10x in Hammersmith and Fulham. The average age of first-time buyers is now 33 years, influenced by a 59% increase in mortgage payments over five years and higher conveyancing costs.

Lifetime mortgage providers Pure Retirement believe later life lending could provide a lifeline to families looking for ways to support their first-time buyers financially. The lender has noted that gifting has consistently been listed as the primary reason for borrowing among around 10-12% of new lifetime mortgage applicants.

Discover if later life lending could provide a lifeline for families of first-time buyers in [Pure Retirement's latest blog article](#).

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## **Pure Retirement Supports Advisers to Unlock the Power of Their Website**

Google Analytics 4 (GA4) is a powerful tool for business websites, offering advanced features to enhance marketing strategies. Key benefits of the platform include improved tracking of user journeys across devices, event-based tracking for specific user actions, seamless integration with Google Ads, and privacy-focused analytics to comply with regulations like GDPR.

Getting started with GA4 can be daunting, yet transitioning to GA4 is essential for future-proofing your website analytics, enhancing performance, and growing your business. Pure Retirement have developed a new guide for financial advisers to grow their digital presence and generate leads. [Read the guide on the lender's website here.](#)