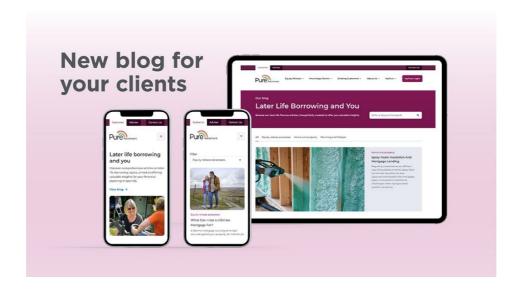


# Fresh Perspectives for Later Life Borrowers: Pure Retirement's Launches Client Blog



For later life mortgage and equity release advisers, one of the biggest challenges is clients' perception of equity release and later life borrowing options.

Outdated or inaccurate information, whether from clients themselves or their loved ones, can make these conversations more complex than necessary. That's why specialist lifetime mortgage providers Pure Retirement have created a new series of client-facing blogs designed to support your discussions.

The blog articles are designed to inform and support clients by offering deeper insight into the questions they may have along the way, such as:

- What can lifetime mortgages be used for?
- Common misconceptions about equity release
- What to know about spray foam and borrowing

This is part of the lender's commitment to offering market-leading assistance to advisers working in the later life finance industry. Explore the new client blog here.



# Q2 Equity Release Market Report Highlights Emerging Consumer Patterns

Pure Retirement's latest quarterly Equity Release Market Insight report focuses on the key trends and headlines from Q2 2025. Learn about the emerging demographic and market trends from across the later life lending sector and gain insight into the Equity Release Council standards provided by the council's Director of Risk, Policy & Compliance, Kelly Melville-Kelly.

Headline data and emerging patterns from the report include:

- 12% of new plans in Q2 were taken out by high value property\* owners (\*properties worth at least £700,000)
- 27% of new lifetime mortgages in Q2 were for debt and remortgage payments
- 58% of new plans were taken out on a joint lives basis in Q2

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You can read this new report and Pure Retirement's previous reports on <u>the lender's</u> <u>Market Trends section</u> of the website.



### Pure Retirement creates customer profiles guide for clients and introducers



Later life lender Pure Retirement has created a customer profiles guide to help financial advisers foster meaningful conversations with their clients and introducers. The new guide highlights key reasons why clients consider equity release and can be personalised with your branding to boost credibility, attract new customer, and support informed discussions.

It's a practical tool that reflects Pure Retirement's commitment to clarity, simplicity, and genuine customer care. The guide is part of the lender's marketing toolkit resources and can be requested via the lender's website.

Request your customer profile guide here.

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# **How Property Condition Impacts Lifetime Mortgage Applications**

Lifetime mortgage provider, Pure Retirement, highlights the critical role property condition plays in the success of lifetime mortgage applications and has created a new guide for advisers on helping clients prepare for property valuations.

The guide explores how clutter, structural issues, and inaccessible areas can hinder accurate valuations, potentially delaying or derailing applications. It details how advisers can proactively support clients to prepare their properties for inspection and stresses the importance of ongoing property maintenance post-completion.

By fostering clear communication of how the process works and what to expect, financial advisers can successfully guide clients toward a smooth equity release journey.

**Read the full guide** to discover practical tips and insights that can make a real difference in your clients' lifetime mortgage outcomes.

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## Pure Retirement Explore Data from Mystery Shopping with the Equity Release Council



Lifetime mortgage provider, Pure Retirement is joined by the Equity Release Council in episode three of the lender's popular podcast Purely in Conversation. In this episode, the Council's Director of Risk, Policy and Compliance, Kelly Melville-Kelly discusses the later life lending sector's pressing topics including:

- The findings and surprises from the ERC's mystery shop of adviser firms
- Practical tips for new and established equity release advisers
- Latest news and updates from the Council, including new member forums, white papers and what to expect at the upcoming November summit.

"Whilst there were some similarities, I think the biggest surprise for me was how different firms adapted and took onboard that regulation", comments Kelly on the Equity Release Council's mystery shop results.

You can listen to <u>episode three now on Spotify</u> and explore this and other podcast episodes on Pure Retirement's website.

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