New Podcast: Inside Underwriting – The Thinking Behind the Decision

Specialist lifetime mortgage provider Pure Retirement reveals what really goes on behind the scenes once a case lands with Underwriting, including a walkthrough of the whole process.
In the new podcast episode of 'Purely in Conversation', Gavin Hancock and Beth Lawson from Pure Retirement's Underwriting department talk through the common misconceptions, and where AI and automation fit into the process.

Gavin and Beth share valuable insight into:

- What goes on behind the scenes when a case is declined
- The property types most likely to cause issues, including estate charges
- How complex cases still get a fair hearing with Underwriting

"We like to explore every single avenue, look at how we can proceed with a case, as we know, behind every case there is a client.", Gavin Hancock, Head of Initial Loan Originations.

You can listen to the new episode online>

New Vulnerability FAQ Resource for Advisers

To help advisers support customers in vulnerable circumstances, Pure Retirement has expanded its adviser FAQ centre with queries covering accessibility requests, vulnerability markers, attorney applications and post-completion support.
The resource provides practical insight into the adjustments the lender can make for customers with additional needs, alongside information on staff training, safeguarding measures and the support available throughout the lifetime of the mortgage.

Advisers can also find information on topics such as alternative document formats, powers of attorney, customer support needs and ongoing account servicing.
With 16 frequently asked questions available, the later life lender has created a central resource designed to help advisers better understand how vulnerable customer needs are recognised and supported, with additional information expected to be added over time.

To explore the vulnerability FAQs, visit Pure Retirement's adviser FAQ centre here.