



Pure Retirement Introduces Interest Servicing Across Emerald Lifetime Mortgages

Pure Retirement has expanded adviser choice with the launch of Interest Servicing across its Emerald lump sum and drawdown lifetime mortgages, designed to provide greater flexibility for over-55 clients who may not meet mainstream residential mortgage affordability criteria but still have some income available to make monthly payments.

Clients for whom a mainstream residential mortgage is no longer available or suitable, who are unable to evidence a capital repayment strategy, or who expect their income to reduce before the end of the mortgage could benefit from this option.

It offers a discounted interest rate for customers making monthly payments of at least 25% of the monthly interest, helping them reduce the amount of interest added to their lifetime mortgage and lower the overall cost of borrowing.

For more information, [visit Pure's interest servicing page](#).

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Trusts and Later Life Lending: Why Early Legal Advice Matters

Trusts are a common feature of estate planning, but they can have significant implications for clients considering later life lending. In a recent article on Pure Retirement's blog, solicitor Carol Nuttall of Adlington Law highlights the importance of understanding how trusts interact with equity release and why specialist legal advice is vital from the outset.

[The article](#) explores how certain trust arrangements, particularly life interest trusts, can restrict access to later life lending products, create additional legal complexity and lead to unexpected costs or delays.

Expanding on these themes, [the accompanying podcast](#) emphasises the human side of legal advice. Carol shares insights into supporting vulnerable clients, avoiding common legal pitfalls and maintaining face-to-face engagement where appropriate. Together, the article and podcast reinforce the value of specialist expertise, proactive planning and strong adviser-solicitor relationships in helping clients achieve better later life lending outcomes.

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