



# Lifetime Mortgage Specialists

**Supporting Advisers  
Along The Journey**





## Helping Your Customers To Navigate The Road To A Better Future

We are lifetime mortgage specialists, founded on the belief that everyone deserves to enjoy their later years, with a culture of putting you and your customers first.

Our innovative products, award-winning support, and technological advancements enable your customers to access the value tied up in their homes.

# Our Lifetime Mortgages

Our innovative lifetime mortgages are created by experts, providing your customers with products tailored to their needs. Whether that means unique lending criteria or flexible product features, we're here to help.



No negative equity guarantee



Downsizing protection



Drawdown facility



Partial repayments



Flexible pricing



Available



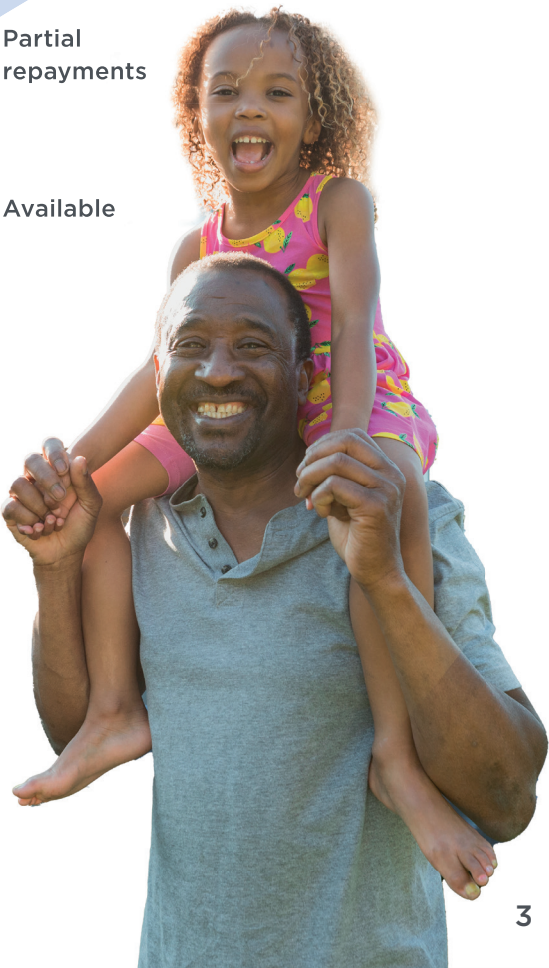
Fixed ERCs



ERC-free repayments



Porting available



Personalised Quote	Customers will receive a unique quote based on their loan amount, age, property value, property type and location
Age	55 – 84
Loan to Values (LTVs)	22.50% - 48.00%
Property Value	<p><b>Minimum Property Value:</b> £125,000 (£150,000 if ex-local authority or desktop valuation). Classic Elite: £2,000,001.</p> <p><b>Max Property Value:</b> £2 million in England, and £1 million in Scotland and Wales. Classic Elite: No maximum.</p>
Loan Size	<p><b>Minimum Loan Size:</b> £10,000. Classic Elite: £100,000.</p> <p><b>Max Loan Size:</b> Based on the maximum property value and LTV.</p>
Drawdown Facility	<p>Both lump sum and drawdown products are available:</p> <p><b>Minimum Drawdown Facility:</b> £5,000.</p> <p><b>Maximum Drawdown Facility:</b> Dependent on the maximum loan-to-value for the customer. Minimum release from drawdown facility: £2,000.</p>
Free Energy Performance Certificate	New customers who take out a Classic lifetime mortgage have the option to receive a free Energy Performance Certificate (EPC) on completion. The EPC is for non-purchase cases only.

[Discover Classic](#)





# Sovereign

Range

<b>Personalised Quote</b>	Customers will receive a unique quote based on their loan amount, age, property value, property type and location
<b>Age</b>	55 – 85
<b>Loan to Values (LTVs)</b>	13.50% - 38.50%
<b>Property Value</b>	<b>Minimum Property Value:</b> £70,000 <b>Max Property Value:</b> No maximum value. Please refer to us if over £6 million.
<b>Loan Size</b>	<b>Minimum Loan Size:</b> £10,000 (cashback products £20,000) <b>Max Loan Size:</b> Max loan size £2m (can refer if over)
<b>Drawdown Facility</b>	Both lump sum and drawdown products are available: <b>Minimum Drawdown Facility:</b> £2,000 <b>Maximum Drawdown Facility:</b> Dependant on the maximum loan-to-value for the customer. Drawdown facility not available for Elite Range.
<b>Cashback</b>	4% cashback of the initial loan amount is available on selected products. Cashback is unavailable on Elite products.

[Discover Sovereign](#)



# Heritage

— Range —

Age	55 - 85
Loan to Values (LTVs)	10.00% - 50.50%
Property Value	<b>Minimum Property Value:</b> £70,000 <b>Max Property Value:</b> No maximum
Loan Size	<b>Minimum Loan Size:</b> £10,000 <b>Max Loan Size:</b> £800,000
Drawdown Facility	Both lump sum and drawdown products are available: <b>Minimum Drawdown Facility:</b> £5,000 <b>Maximum Drawdown Facility:</b> £790,000

## [Discover Heritage](#)





# Heritage Freedom Range

Partial Repayments	Freedom 20 - up to 20% of the advance amount can be repaid each year with no ERC. Freedom 40 - up to 40% of the advance amount can be repaid each year with no ERC.
Age	55 - 85
Loan to Values (LTVs)	10.00% - 37.00%
Property Value	<b>Minimum Property Value:</b> £70,000 (£100,000 ex-local authority properties) <b>Max Property Value:</b> No maximum. Properties over £2 million are to be referred to us.
Loan Size	<b>Minimum Loan Size:</b> £10,000 <b>Max Loan Size:</b> £800,000
Drawdown Facility	Both lump sum and drawdown products are available: <b>Minimum Drawdown Facility:</b> £5,000 <b>Maximum Drawdown Facility:</b> £790,000

[Discover Heritage Freedom](#)



# Emerald

Range

<b>Personalised Quote</b>	Customers will receive a unique quote based on their loan amount, age, property value, property type and location. Log into our KFI Portal to get an exact quote for your customer.
<b>Age Limits</b>	55 - 89 (+364 days)
<b>Loan to Values (LTVs)</b>	21.90% - 47.00%
<b>Property Value</b>	<b>Minimum Property Value:</b> £120,000 (£150,000 if ex-local authority) <b>Max Property Value:</b> No maximum property value
<b>Loan size</b>	<b>Minimum Loan Size:</b> £10,000 <b>Max Loan Size:</b> £1,500,000

[Discover Emerald](#)

# Enhanced Technology

## Streamlined Online Applications

We recognise the value of efficiency and simplicity. That's why we have enhanced your online application journey, featuring a newly designed form to capture more information and speed up the timescale to offer. This enhancement allows you to focus on what matters most – providing exceptional service to your customers.

### MyPure

MyPure empowers our customers to take control of their lifetime mortgage after completion. Accessible through smartphones, tablets, or PCs, this platform highlights our commitment to innovation, offering a seamless interface where users can self-manage their account. With intuitive functionalities and user-friendly navigation, MyPure provides our customers the freedom to oversee their lifetime mortgage journey at their fingertips.





# When it Comes to Supporting Advisers, We're Leading the Market

## Tailored Marketing Resources

We understand the importance of reaching customers and introducers effectively. That's why we offer a bespoke digital and print marketing toolkit designed to elevate your marketing efforts. Whether it's harnessing the power of digital platforms or leveraging traditional print media, our marketing toolkit equips you with the tools needed to enhance your market presence and grow your customer base.

[Access marketing resources](#)





## Exceptional Sales Support

Our exceptional Sales Team provide unparalleled support, from both Business Development Managers (BDMs) and Telephone Business Development Managers (TBDMs). Whether you want to meet up face-to-face for a discussion with a BDM, or need immediate assistance with a case from our TBDMs, the team are always on hand to help. Our team of experts are committed to offering real-time guidance, strategic insights, and tailored solutions.

**Contact your sales representative**

## Your Dedicated Underwriter

Every Adviser working with us is assigned a dedicated Underwriter to assist with their cases. This ensures that you have a direct line to expert guidance and support to allow you to navigate your customer's retirement journey.

# We're Dedicated To Supporting You

**Pre-application queries:** [info@pureretirement.co.uk](mailto:info@pureretirement.co.uk)

**Registration queries:** [registration@pureretirement.co.uk](mailto:registration@pureretirement.co.uk)

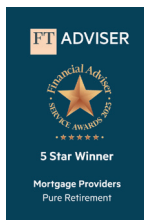
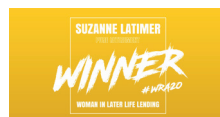
**Application queries:** [processing@pureretirement.co.uk](mailto:processing@pureretirement.co.uk)

**Post-offer queries:** [casehandlers@pureretirement.co.uk](mailto:casehandlers@pureretirement.co.uk)

**Further advance queries including redemption**

**statements:** [customeraccountadmin@pureretirement.co.uk](mailto:customeraccountadmin@pureretirement.co.uk)

**Marketing queries:** [marketing@pureretirement.co.uk](mailto:marketing@pureretirement.co.uk)



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