



---

## Contents

Our Company	3
Our Ethos	4
Our People	5
Business Development Managers	6
Telephone Business Development Managers	7
Our Products – Classic Range	8
Our Products – Heritage Range	9
Our Products – Heritage Freedom Range	10
Our Products – Sovereign Range	11
Our Products – Emerald Range	12
Our Service	13
Corporate Social Responsibility	14



## Our Company

### Who Are We?

Pure Retirement was founded on the belief that everyone deserves to enjoy their later years, with a culture of putting our customers first. Trading since January 2014, we allow our customers to access the value tied up in their homes and we've built a reputation for delivering first-class support to our customers and brokers alike.

Well known throughout the industry for our outstanding service levels, we have won over 25 industry awards including 'Best Provider for Adviser Support' at the Equity Release Awards and 'Best Equity Release Service Lender' at the Moneyfacts Awards three years in a row, voted 'Best Lifetime Mortgage Provider' in 2020 by Mortgage Lender Benchmark and many more.

### First-Class Follow-on Care

At Pure Retirement we're proud of our ever-growing Customer Account Servicing Team, who are on hand to help your customers make the most of their retirement throughout their time with us. Our team exclusively deals with the over 55s, and are fully trained on empathy, vulnerable customers and difficult conversations such as bereavement. They're also able to provide the full remit of services including further borrowing, taking out a cash facility, adding and removing borrowers, and moving a mortgage to another property.

As part of our commitment to offering market-leading service to you and your customers from initial KFI to completion and beyond, we recognise that your customers' lives don't stand still, and neither do we, with constant innovation and a service-led culture which keeps your customers at the forefront of everything we do.





## Our Ethos

We are pioneers for the growth of the Equity Release Market, leading on Adviser Engagement to bring more advisers into the ever-expanding market. Our creation and sponsorship of 'The Adviser Guide to Equity Release' on behalf of the council has been followed by our close partnerships with the clubs, with sponsorship of educational newsletters and online resource tools for the whole adviser market.

Our own bespoke marketing toolkit provides a range of print and digital materials for advisers to use with their customers as well as educational guides to develop any areas of marketing you wish to learn alongside educational roadshows and webinar series. These are all available through our online learning zone and designed to support advisers in building their business.

Our core values of Honesty, Simplicity and Responsibility set the platform for delivering a first class service no matter how advisers wish to engage with us, and it is this initiative that drives both our internal culture and all our business activities.

### Honesty

We are open and honest at all times, promptly answering any queries with the utmost integrity. Offering products our customers can put their trust in with no hidden charges, we offer value for money products that can be fee free.



Be honest

### Simplicity

We don't use jargon or complicated forms that can take hours to complete. We provide all information in as clear a way as possible, ensuring that all applications are dealt with as quickly and efficiently as possible.



Keep it simple

### Responsibility

We act in the customer's best interests at all times, providing advisers and customers alike with the highest possible levels of customer service. We are professional, caring, and respectful, ensuring our products are fit for purpose to remain at the forefront of the equity release market.



Take responsibility

## Our People



**Chris Flowers**  
Head of Intermediary  
Sales



**Hattie Fancourt**  
National Account  
Manager



**Inken Bushnell**  
Premier Account Team  
Manager



**Lauren Collins**  
Premier Relationship  
Manager



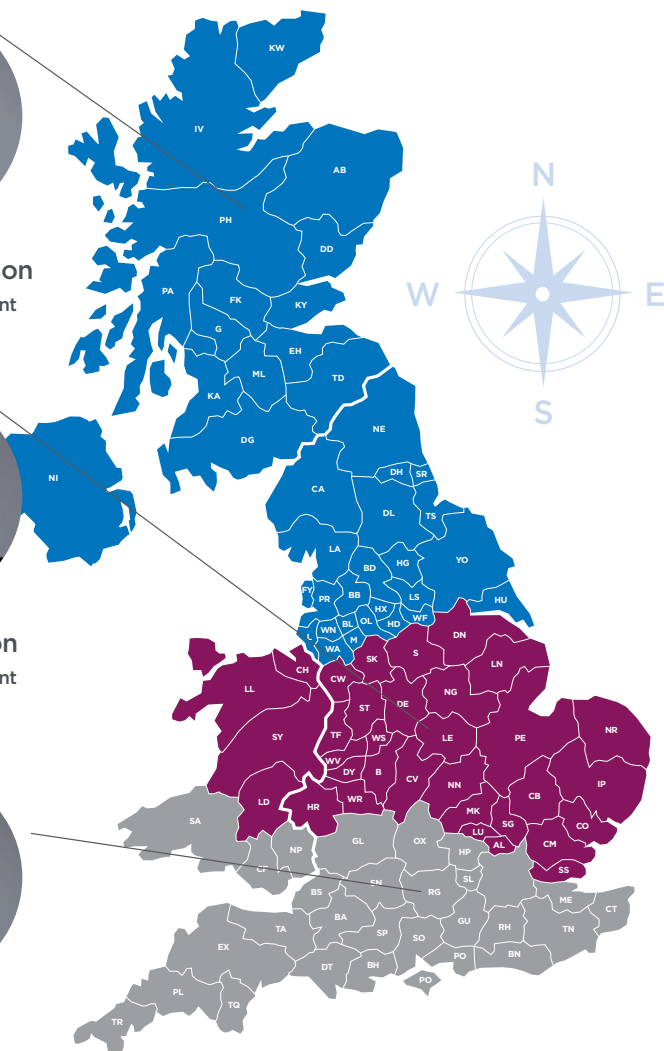
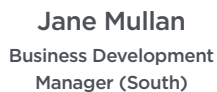
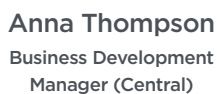
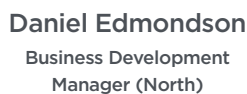
**Ryan Fletcher**  
Premier Relationship  
Manager



**Danielle Lunn**  
Relationship Manager  
Key Accounts



**Megan Dutton**  
Sales Manager





## Telephone Business Development Managers



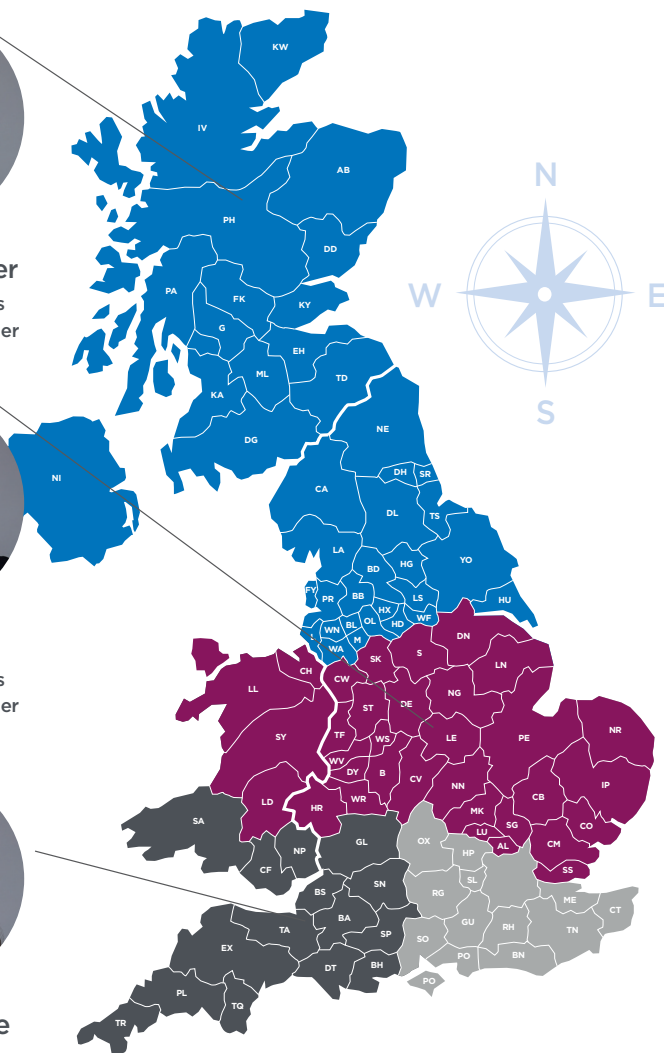
**Daniel Crowther**  
Telephone Business  
Development Manager  
(North)



**Karen Banks**  
Telephone Business  
Development Manager  
(Central)



**Anna McQuire**  
Telephone Business  
Development Manager  
(South West)





## Our Products – Classic Range

### Classic Range at a glance...

- Customers receive a unique quote based on their loan amount, age, property value, property type and location
- A wide range of LTVs available up to 54.0% (depending on age), available from ages 55 to 84
- Up to 12 partial repayments per year, with a minimum amount of just £50
- Maximum property value of £2 million in England (refer properties of £1 – 2 million), and £1 million in Scotland and Wales
- No maximum property value for Elite products
- Free valuation and the option of no arrangement fee (alternatively arrangement fee can be payable for a lower rate)
- Downsizing and long term care ERC protection on all products
- Monthly direct debits of a regular amount can be set up for partial repayments
- Mortgage porting available
- ERC exemption for joint plans on death of the first customer
- Maximum loan size of £1 million in England, £515,000 in mainland Scotland and Wales and Elite Range is £2 million



Downsizing protection



No negative equity guarantee



ERC free repayments



Drawdown facility



Fixed ERCs



Classic  
— Range —





## Our Products – Heritage Range

### Heritage Range at a glance...

- A choice of fixed or GILT based ERCs
- Maximum age cap of 85
- Maximum loan size £1 million (£800k for Max Plus and Super Max products)
- ERC free partial repayments available on all products.
- Offering a range of LTVs up to 56.0% (depending on age)
- Great fees package options offering up to 2% cashback
- Minimum property value £70k (£100k if property is ex-council / ex-MOD)
- No maximum property value (please refer if over £2 million)
- Minimum initial release of £10k (£20k if fees package product)
- Minimum drawdown amount £5k
- Customers can make immediate use of their cash facility
- Mortgage porting available
- ERC exemption for joint plans on death of the first customer
- Age restricted properties accepted
- Annexes considered and flat roofs accepted up to 30%



Drawdown facility



No negative equity guarantee



Partial repayments



Porting available



Cashback available



# Heritage

— Range —



## Our Products – Heritage Freedom Range

### Heritage Freedom Range at a glance...

- 20% or 40% ERC – free annual repayment allowance
- A range of LTVs available up to 53.5% (depending on age)
- Fixed ERCs
- Maximum age cap of 80
- Up to 12 monthly payments in a 12 month period (standing orders available)
- Competitive rates
- A minimum partial repayment of £500 on both Heritage 20 and Heritage 40 products
- Age restricted properties accepted
- Minimum property value is £70,000 (£100,000, if ex council/ex-MOD)
- No maximum property value, refer if over £2 million
- Annexes considered and flat roofs accepted up to 30%



20% or 40% overpayment allowance



Competitive rates



Monthly payments allowed



Fixed ERCs



Drawdown facility



Heritage  
Freedom  
Range



## Our Products – Sovereign Range

### Sovereign Range at a glance...

- Customers receive a unique quote based on their loan amount, age, property value, property type and location
- Sovereign Elite products for loans over £725,000
- Cashback option available offering 4% cashback
- Available to clients aged 55 – 90
- ERC free partial repayments on all products
- Up to 12 repayments in 12 months, minimum partial repayments of £50
- Monthly direct debits of a regular amount can be set up for partial repayments
- Maximum loan amount of £1 million (Loans up to £2 million can be referred)
- Fee free product option available
- No maximum property value (please refer if over £6 million)
- Lump sum or drawdown options available to best suit your client needs
- Wider property criteria, including 100% flat roof properties accepted, along with properties up to 20 acres
- ERC free settlement options (downsizing, porting and long term care)
- Free valuation for initial advances for properties below £2 million



Drawdown facility



No negative equity guarantee



Downsizing protection



Fixed ERCs



# Sovereign

---

## Range



## Our Products – Emerald Range

### Emerald Range at a glance...

- Customers receive a unique quote based on their loan amount, age, property value, property type and location
- Single & joint lives age 55 - 95
- Minimum initial loan £10,000 (£20,000 cashback option)
- Maximum initial loan £950,000
- No minimum drawdown
- Cashback option available offering 4% cashback
- Fee free product option available
- 12% repayments ERC-free within 12 month period
- Monthly direct debits of a regular amount can be set up for partial repayments
- Minimum property value £120,000 (£150,000 ex-local authority)
- Maximum property value £2m (£1m Scotland & Wales)
- Properties with up to 7 acres of land
- Flat roofs – 25% of the total roof area
- Owned solar panels, leased considered
- Annexes accepted



Downsizing protection



No negative equity guarantee



ERC free repayments



Cashback available



Fixed ERCs



available



# Emerald

— Range —

## Our Service

### We Pride Ourselves on our Award Winning Service

Supporting advisers and their customers is our number one priority. From our fee free plans to our dedicated adviser support team, we're here to help in any way we can.

- Pure simplicity with no hidden charges for your customers - free valuations, contributions to advice and legal fees, cashback with no clawback
- Bespoke marketing toolkit support to help grow your business
- Direct personal access to sales, application support and underwriting teams
- Broker support team and underwriters available to speak to directly on the phone
- Customer Account Servicing Team for outstanding follow-on care for your clients
- New Mobile App for updates on the go
- Improved online portal creates KFI's 65% faster

### Personalised Online Broker Portal

- Online Applications, saving content every step of the way with no need for customer signatures
- Case Tracker with real time updates of the status of KFIs, Applications, Offers and Completions
- Product information all in one place
- Access to our bespoke marketing toolkit
- Learning Zone tools and resources



### Corporate Volunteering Initiative

We encourage and support employee volunteering and fundraising through our corporate volunteering initiative of 'Days to Make a Difference', which allows staff to spend one day of paid time per year participating in fundraising and volunteering activity during working hours. A core organisation we have supported through our 'Days to Make a Difference' initiative is the 'Prince of Wales Hospice' in which we have volunteered over 335 hours and donated over £1,600 in support to them and we hope to continue supporting them in the future.



### #PureGiving

Staff at Pure have selected several organisations that mean the most to them as part of our #PureGiving initiative which aims to encourage helping others and promote the variety of ways to give back. Over the course of 2021, we will be putting the spotlight on a range of organisations including Wakefield Hospice, Lee's Smile, Epilepsy Action, Simon on the Streets and many more.



### Charity Fundraising

Everyone at Pure likes to get involved with our fundraising activities taking place through the year which are organised by our very own Social Committee. There are many charities we have supported or have continued supporting in the past year including British Red Cross, Yorkshire Air Ambulance, Dementia Friends, Sport Relief and Macmillan Cancer Support.



## Environmental Committee

Responsibility is one of our core values at Pure Retirement and this extends to taking responsibility for protecting our environment. Set up at the start of 2019, our employee-led Environmental Committee work to champion sustainable practices within the business. It's important to us that our employees feel

empowered and the Committee allows employees to take the lead by contributing their ideas on how we can work together to foster a sustainable future. The committee has 4 key aims which are to Protect, Unite, Recycle and Educate.



## Social Wellbeing

Central to the Pure Retirement ethos is our commitment to helping those across society to age better – physically, financially and mentally. Here at Pure we have put many ideas into force to support social wellbeing including:

- Offering our employees a healthcare plan
- Workshops on work life balance, yoga classes, mental health awareness sessions
- Providing guides on a wide range of topics including nutrition, winter health, exercise and sleep
- Being a member of the Mindful Employer Charter, we support the mental health champions who are available for our workforce
- Sponsorship of the England National Walking Football teams, aiming to help those in their later life to have fun as well as keep fit



The logo for Pure Retirement features the word "Pure" in a large, dark grey sans-serif font, with "Retirement" in a smaller, lighter grey sans-serif font directly below it. To the right of the text is a stylized rainbow graphic composed of four curved bands in pink, yellow, blue, and pink.[illegible]