



Corporate Social Responsibility





Pure
Retirement

Providing solutions for
your future



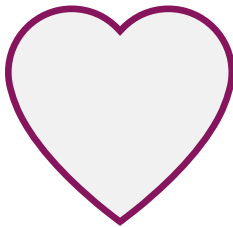
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Our Ethos

At Pure Retirement, we aim to be a positive contributor, both to the market in which we reside and to the wider world around us, and we aim to be known as a company that recognises and responds to the needs of the wider community.

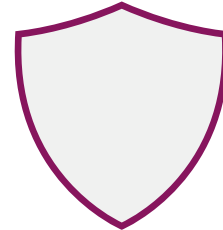
As an organisation, we believe we have a responsibility to give back to our local community and have created policies to allow us to dedicate both time and resources to this. Our core values of Honesty, Simplicity and Responsibility set the tone for our way of working. This means that our culture is driven by a desire to do the right thing to benefit our employees, business contacts and extensive customer base, as well as our wider sphere of influence.



Be honest



Keep it simple



Take responsibility

We are a people-based company, which to us means delivering customer service and products aligned to what is best for our customers. We take our responsibility to vulnerable customers seriously and are committed to looking out for their best interests.

Through both our charitable activity and socially responsible business practices, we strive to make a positive impact by living and working under our values.

Social Responsibility in Business

As an ambitious and growing business, we want to achieve our goals sustainably and believe that we have a responsibility to contribute to the development of the later life financial sector through both practical support and thought leadership.

Improvements in health, lifestyle and technology allow us to live longer than ever before, but many are finding that pensions are not enough to allow them to live the life they want. We believe that our products have an important role in enabling everyone to enjoy their later years, and we're committed to supporting the wider market to spread the message that equity release can help provide the financial means for a comfortable retirement.

Thought Leadership and Education

Customer interest in equity release is ever-increasing as the older generation looks for a solution to allow them to secure their financial future whilst remaining in their own home. As a result, we are committed to educating financial advisers to bring them into the equity release market and assisting them to accommodate this real customer need.

As a later life lender solely providing lifetime mortgages we share our expertise and experience for the educational benefit of the wider market, by contributing to major industry publications including Moneyfacts, Mortgage Introducer and Mortgage Solutions.

We keep a close eye on the trends in the evolving equity release sector to produce a range of free resources for our Media Centre, including our Quarterly Market Reports and monthly Insight Blog which offer a thorough insight into customer and market patterns to help advisers understand their customers' needs.

Advisers can also benefit from monthly business updates straight to their inboxes, highlighting the tools and events available to them including our adviser-facing YouTube channel, with videos designed to help advisers enhance their equity release knowledge and support their customers in finding the right later life solution.

We also work in partnership with third parties to produce adviser-facing content and information sources, supplying them with the tools they need to become an effective part of the lifetime mortgage solutions of the future.



Press releases



Videos



Monthly newsletters



Pure Insight blogs



Quarterly reports



Events



Support for the Wider Market

To support adviser education around equity release, we provide resources that are free to access for registered advisers. We believe that providing advisers with support and knowledge helps the market to grow, as well as ensuring that customers get access to the advice they need, and our regular webinars and roadshows feature specialists not only from within Pure Retirement but also industry experts from across the later life sector.

Our CEO, Paul Carter, sits on the board of the Equity Release Council (ERC), a consumer-focused trade body seeking to set high industry standards and raise awareness of how housing wealth can help consumers with financial challenges.



In collaboration with the ERC, we produced 'The Adviser Guide to Equity Release' to explain the main product features on the market and offer guidance on a responsible advice process. The aim of the guide is to give advisers new to the market or considering entry a deeper understanding of equity release products and the wider market so that they feel confident explaining the features and benefits to their clients. The guide has continued to resonate with advisers since its publication, and in 2018 saw unprecedented levels of uptake totalling 2,500 downloads.

We recognise that many advisers do not have the time or resources to invest in materials to help them reach those customers who may be otherwise unaware of a potential solution to their financial problems in later life. To assist with this, we have created our market-leading adviser toolkit, which is the most flexible marketing support in the industry, offering personalised marketing support to registered advisers, including white-labelled marketing materials, customer case studies and bitesize education guides. The education guides, which were created in collaboration with Advise Wise, highlight effective ways to reach and communicate with their potential clients through a variety of mediums including SEO, email marketing and social media.

Marketing Toolkit
For intermediary use only

PureReport
The Quarterly
UNDER 70s
ON THE
EDGE OF 65
1.5m
POTENTIAL
RETIREES
3.4%
DROP
IN EQUITY
RELEASE
IN Q3

Using Key words
Using Keywords to Boost Your Online Search Ranking

Email Marketing Toolkit

Channel	Reach	Engagement	Conversion	Retention	Cost
Direct Mail	✓	✓	✓	✓	✓
Telemarketing	✓	✓	✓	✓	✓
Postcard	✓	✓	✓	✓	✓
Text	✓	✓	✓	✓	✓
Printed Mail	✓	✓	✓	✓	✓
Direct Mail	✓	✓	✓	✓	✓

Unlock the money within your home to help you in retirement
If you're over 55 and own your own home, you could be eligible for a Lifetime Mortgage

- ✓ Repay your existing mortgage
- ✓ Home improvements
- ✓ Holiday of a lifetime
- ✓ Helping the family

The missing piece of your retirement plan could be locked up in your home

To further support advisers during a time where industry processes were ever-changing, we demonstrated a commitment to technological innovation, with the launch of our new and improved online portal and comprehensive integrations with both the Advise Wise and Iress sourcing platforms to ensure streamlined KFI-to-application processes. The launch of desktop valuation solutions also provided flexibility throughout lockdown, enabling applications to progress as normal so advisers could continue to provide market-leading retirement solutions to their customers.



In continuation of our dedication to providing advisers with flexible support, we created what is believed to be the equity release industry's first mobile case tracking app, providing advisers with instant access to case summaries and historical case data, as well as notifications of any changes in application status, allowing them to keep their clients updated in a real-time, responsible manner.

As the UK population ages and the gap between demand for long term care and available public funding continues to rise, the cost and provision of care is an increasingly significant societal concern. For most of those in later life residential property is their largest financial asset after pension funds, which places property firmly at the centre of the long term care funding conversation. In recognition of this, we have partnered with specialist adviser service My Care Consultant to provide technical resources on care-related topics to support financial services professionals and their clients.

We recently supported the ERC alongside My Care Consultant to launch their social care guide, which addresses the social care funding crisis and explores the role of property wealth in supporting a broader, sustainable care funding solution with features from industry thought leaders including our CEO, Paul Carter, looking at how equity release could help bridge the gap to help fund care.



Furthermore, we actively support and promote the Advise Wise Platform, which offers advisers completely free, easy access to market-leading tools and resources. The platform also offers an integrated Mortgage Club and whole-of-market sourcing – which grants their customers access to the best product choice to meet their very specific needs.



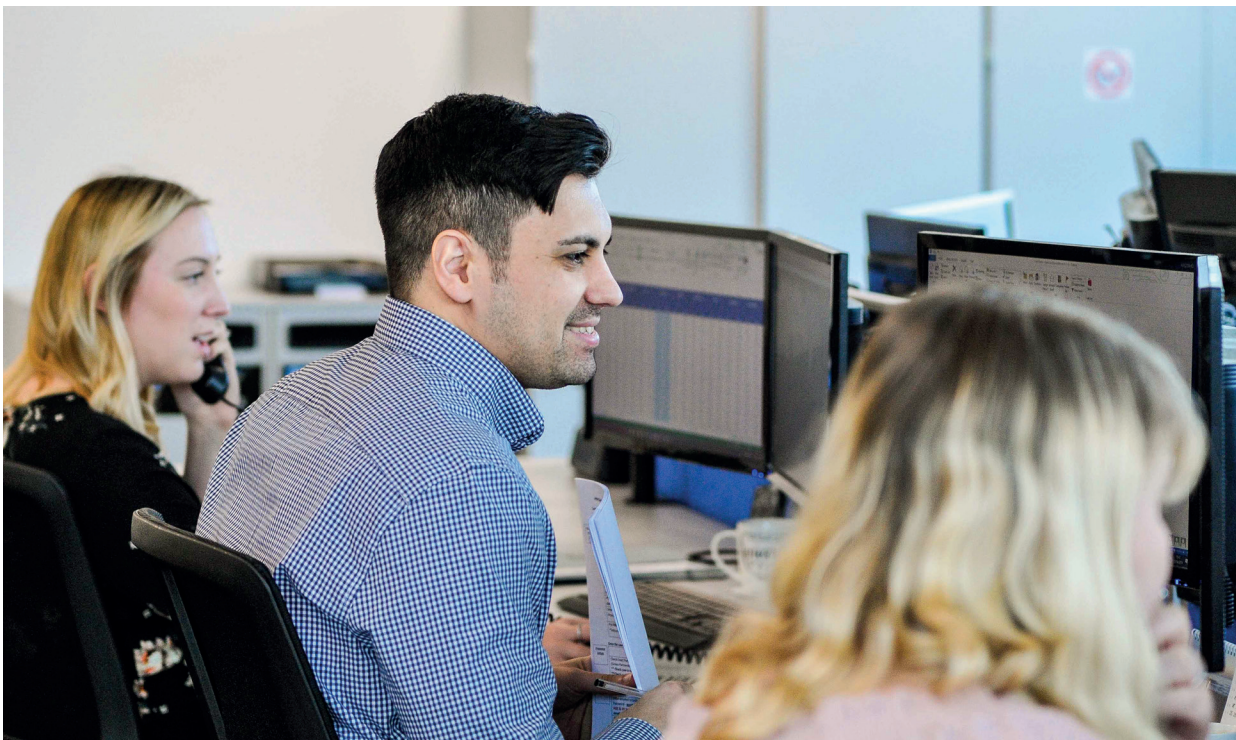
Engaging with Customers

Last year it was revealed that 66% of over-55s don't understand the no-negative-equity guarantee, highlighting the real need for customer education around equity release. In response to this, we continued to work beyond the purely business-facing approach of most niche lifetime mortgage lenders by using a variety of channels to reach out directly to over-55s about the options lifetime mortgages can present.

The 65+ generation are the fastest-growing users of social media, and we engage with this tech-savvy demographic through our customer-facing Twitter account which celebrates later life and the ways to make the most out of retirement. However, those 80-plus prefer more tangible media, and in recent years we've educated this demographic via contributions to major regional newspapers, general interest magazines aimed at the 50-plus age group and specialist magazines with a high over-55 readership. We have also harnessed the power of video through our customer YouTube channel which offers engaging videos explaining equity release, as well as wider content on later life to both inform and inspire.

Providing Financial Solutions for Those in Need

Our socially responsible culture is driven by the desire to do the right thing for our customers, as we believe that the service and support given can make a real difference to those in difficult situations. We have a customer-focused culture that puts the varying needs of our plan holders first and our dedicated Customer Account Servicing team, who exclusively deal with over-55's, are fully trained on empathy, vulnerable customers and difficult conversations such as bereavement. We always try to offer support where we can and we're proud to have helped those in need to experience the financial security they deserve in retirement.



Supporting Clients in Times of Need

Mrs Johnson unfortunately lost her husband and was left with a large interest-only mortgage to repay, as well as funeral costs. We were able to help where other lenders could not, and to make Mrs Johnson feel more comfortable we provided her with a direct line to a member of staff who knew her circumstances. The case completed quickly and we were thrilled to be able to help Mrs Johnson in her hour of need.

Older Homeowners and Debt

Mr & Mrs Hartley initially took out an unsecured loan to help them in a difficult and unforeseen situation. But when they were unable to repay this loan, they faced the terrible threat of repossession of their home. Their adviser contacted us and we were able to make them an offer just two days after application, which allowed them to secure their home.

Bereavement and Porting Mortgages

Mr Reed & Mrs Sands took out equity release in 2014 to make their retirement more comfortable. But after Mrs Sands sadly passed away several years later, Mr Reed was left surrounded by painful memories and struggling to manage the house. He decided he would like to buy a new house but had difficulties doing so. At Pure Retirement, we were able to help Mr Reed to port his mortgage to the new property, reducing his overall loan and allowing some of the payment to be void of early repayment charges. We completed the whole process within four months, quickly allowing Mr Reed to settle comfortably into his new home.

Help in Extreme Circumstances

Mr & Mrs Cooke faced potential bankruptcy and were struggling to find a lender who could help them cover their debts and mortgage payments. Despite their difficult circumstances, we were able to act swiftly on their application, a valuation was instructed as urgent and we made them an offer just seven days after the application. The couple were very happy to proceed with our loan which covered all their requirements.

We only accept applications from fully qualified equity release advisers.

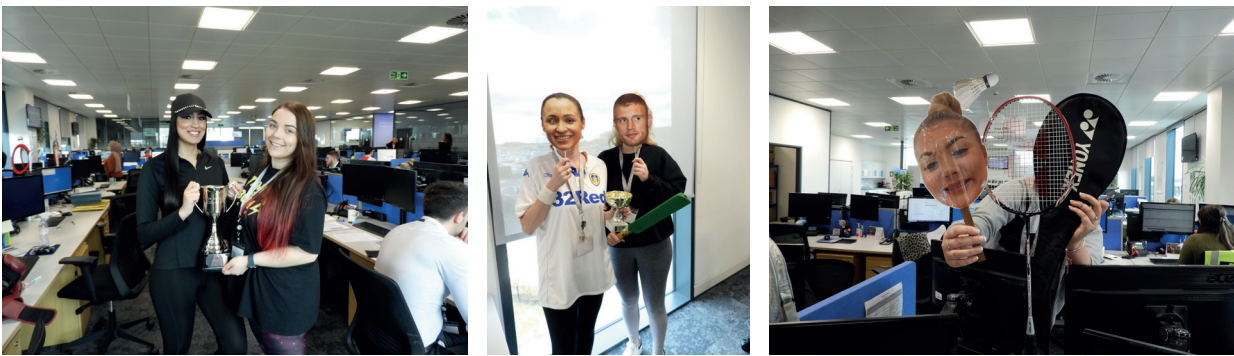


Charity Fundraising

We all get involved with fundraising across the business, organised by our Social Committee, as we feel it is important to us to support charities and have fun at the same time.

Sport Relief

We took part in Sport Relief 2020 by inviting colleagues to come to work in sportswear, take part in a bake sale, and decorate the office in a sporty theme.



Red Nose Day 2021

Although we were not able to join in on Red Nose Day activities in person, we still wanted to spread some Comic Relief across the business with a series of Laughter Yoga workshops as part of our Resilience Sessions run by our Learning and Development team.



British Red Cross

We joined forces with Advise Wise in May 2020 to collectively raise over £1,025 for the British Red Cross' COVID-19 response with a 'Big Equity Release Quiz' which had over 100 participants including colleagues and advisers.



Quarterly Support

Following a staff survey, we identified the charities that meant the most to our colleagues to form a collection of organisations to support throughout 2021.

Macmillan Cancer Support

Previous years saw us get involved with the annual Coffee Morning, which raised £140 in 2019. During lockdown, we still wanted to find ways to support Macmillan with virtual activities such as their Virtual Coffee Morning, our Adviser Christmas Quiz, and the Marketing team's Macmillan horse racing night which all raised £120 to go towards Macmillan's support for people with cancer.

Dementia Friends

In Q3 of 2021, we will be shining a light on Dementia Friends and the work they do to provide education around dementia and Alzheimer's. Our Learning and Development Manager, Jonathon Pidd will be fully-trained Dementia Friend and will be providing training to our colleagues to ensure we are all doing the most to support those living with dementia.



Yorkshire Air Ambulance

In Q1 of 2021, we have been shining a light on Yorkshire Air Ambulance (YAA) who work tirelessly to help save lives across Yorkshire. We joined YAA's National Hot Chocolate day by hosting a virtual Hot Chocolate Competition, encouraging colleagues to send us photos of their hot chocolates and donate. We've also been making use out of the many clothes donation banks, highlighting the free and safe way to give pre-loved clothes a new home, all while social distancing.



Prince of Wales Hospice

We have continued to support Prince of Wales Hospice throughout the years, with our Days to Make a Difference volunteering and various fundraising activities, including raffles and virtual scratch cards, which collectively raised £116 for the hospice. In Q4 of 2021, we will be continuing to support the brilliant work of the Hospice as chosen by our colleagues.



 **#PureGiving**

Staff at Pure recently 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 the following causes:

January - Lee's Smile Dedicated to raising awareness of Sudden Unexpected Death in Epilepsy (SUDEP), reducing the stigma, and saving lives in memory of Lee who sadly lost his life to SUDEP in 2010.

February - RSPCA Promoting kindness and preventing cruelty to all animals with fundraising, entering their raffle or even adopting!

March - Yorkshire Brain Tumour Charity Dedicated to raising funds and providing support to brain tumour patients and their families across Yorkshire.

April - Wakefield Hospice A local hospice that has been providing palliative care for 30 years, as well as day therapy, bereavement support and education.

May - Epilepsy Action A community with the goals of providing people with epilepsy the support they need to manage their condition and raising wider awareness and understanding.

June - Joanna Project A charity that helps vulnerable women “trapped by life-controlling addictions” with holistic, ongoing support to help them move forward towards safe lives.

July - St Gemma's Hospice Another local hospice that has been providing expert care to the Leeds community for 40 years, specialising in pain relief and symptom control.

August - Beeston St Anthony's FC A local football club that has been running since 1919, and are the current Leeds District Cup Holders.

September - Anthony Nolan Blood Cancer Charity Matching blood stem cells or bone marrow donors to people with blood cancer and blood disorders since 1974, helping on average three people each day find their “lifesaving match”.

October - Patterdale Mountain Rescue Team Helping save lives across the Patterdale area with a host of different ways to help, including scrap car donation, a JustGiving page and an online shop.

November - Simon on the Streets Offering practical and emotional support to the homeless and vulnerable community on an outreach basis directly on the streets.

December - Yorkshire Wildlife Park Foundations A local organisation working to “create a better world for wild animals by creating dynamic communities who promote, conserve and sustain the world’s biodiversity and improve animal welfare”.

December - Emmaus Working to end homelessness, Emmaus provides support to those who have experienced being homeless and providing a home for as long as someone needs it.

What Giving Means to Our Colleagues

“Making someone else’s day makes mine!”
Shauna Cook, Marketing Executive

“Trying to spread a little bit of kindness every day without necessarily being recognised for it. It’s about coming together as a community to support those in need, no matter how big or small.”
Helena Burton, Mortgage Processor

“Random acts of kindness cost little effort on our part and can make a world of difference for someone else.
That fact alone, makes the act of giving very gratifying. Knowing that you’ve done some good in the world and helped someone else is a very special feeling.”
Oliver Stapleton, Technical Support Analyst



Days to Make a Difference

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.



We have an ongoing relationship with The Prince of Wales Hospice in Pontefract, who we have supported through 'Days to Make a Difference' since 2017. In the first few years of our partnership alone we volunteered over 335 hours and donated over £1,600. Our relationship began when a member of staff who volunteered at the Hospice wanted to do more to help, and we were happy to allow staff members to dedicate a working day to support their important work.



Tracey Mearns,

Partnership Development Coordinator at The Prince of Wales Hospice says:

"Pure Retirement are a great team to work with and we really appreciate all their hard work and support. It's not just on their volunteering days they make a difference but they get involved in fundraising activities too including raffles during the year and taking part in our It's A Knockout event in 2018.

The amount of work they have achieved during these hours has been incredible, the types of tasks we have given them have been so varied ranging from gardening, painting, jet washing, preparing for hospice events, working in our kitchen or helping at outreach sessions with day therapy patients. No job has ever phased them or been too much trouble and each year they all come back with smiles on their faces ready to tackle the next list for us knowing they are helping make a difference!"

Environmental Committee

Responsibility is one of our core values at Pure Retirement and this extends to taking responsibility for protecting our environment. Climate change and environmental degradation are some of the biggest issues facing the planet, and as a business, we recognise that we have a part to play in supporting sustainability.



Set up at the start of 2019, our employee-led Environmental Committee works to champion sustainable practices within the business. It's important to us that 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 Environmental Committee has four aims:

- Protect** By playing our part to protect our planet, we are living Pure Retirement's core value of responsibility.
- Unite** Working together across departments, we can incorporate environmental sustainability into the Pure Retirement way of working.
- Recycle** Through effective recycling in the office we can improve Pure Retirement's impact on the environment.
- Educate** By sharing knowledge and tips with colleagues, we can inspire greener choices both in the office and at home.

87%
of the building's
waste is recycled



13% is used to generate energy -
enough to power 53 washing
machine cycles, power 3 TVs for a year or
drive a electric car seven miles!



We have implemented environmentally friendly changes in the workplace including:

- Educating our colleagues monthly on how they can work towards a greener future in the staff newsletter
- Expansion of the committee to ensure we are united in our efforts
- Our office building has a high scoring, A-rating, for energy efficiency
- A long-term project is in progress to transition to a paperless office
- Our office notepads are made out of recycled materials
- Our promotional merchandise is all recycled
- We recycle office supplies including all waste paper and printer cartridges
- Energy-saving lighting is used in our office
- We've reduced our use of plastic merchandise at events
- Recycling around the office is actively encouraged
- No waste goes to landfill with all waste either recycled or used to create refuse-derived fuel

Social Wellbeing

Central to the Pure Retirement ethos is our commitment to helping those across society to age better – physically, financially and mentally. We are all living for longer and so maintaining an active lifestyle in later life is increasingly important to enable individuals to enjoy their retirement. We believe that by promoting ideas on how to keep the mind and body active, we can help more people to enjoy their later years.

Brand Ambassador

Michael Campbell, our brand ambassador, embodies the energetic attitude of those who see age 50 as just the start. A pro golfer and winner of the 2005 US Open, Michael is not only a sportsman but also a businessman and philanthropist. His current activities include competing in the Staysure Golf Tour for players over 50 and running golf academies, he is also the co-founder of Project Litefoot Trust which helps community sports clubs in his native New Zealand reduce their environmental impact while also saving money.



Walking Football Association

One organisation helping thousands to enjoy later life is the Walking Football Association (WFA), which we are proud to have sponsored the England Over-50s and Over-60s Walking Football Teams in 2020, helping the WFA to develop and grow the sport.



Walking football was created in 2011 to allow over-50s to enjoy a safe, non-contact version of the sport. Over 50s are increasingly enjoying a more active lifestyle and walking football allows the older generation to keep fit while having fun. At Pure Retirement we champion those making the most of later life or helping others to enjoy the retirement they deserve. With “fun, friendship and fitness” as the WFA mantra, our partnership seemed a natural fit.



#PureWellness

We recognise that helping take care of our advisers and their customers’ wellbeing is more crucial than ever, particularly in January 2021 when we entered a third lockdown, which is why we launched #PureWellness, an initiative that promotes taking care of your physical and mental wellbeing with weekly free PT sessions held by industry experts over Zoom. The initiative also involved a Strava leaderboard, where advisers could bring out their competitive streak for a chance to win a weekly prize. The sessions had an incredible response and we have been commended for the actions we took in bringing advisers together to promote wellbeing.

Mental and Physical Wellbeing

Our success is dependent on the mental and physical wellbeing of our employees, and as a result, we offer a healthcare plan through Westfield Health to ensure that everyone can access health services and resources.

Throughout 2020, the year in which many of us were working from home in a national lockdown, we made sure we took even more steps to take care of our colleagues' mental health with a range of resources and events.



Intranet Updates

The intranet is the main hub for our colleagues to access regular updates from the business, and we continually utilised this throughout the pandemic with a Wellbeing Update from Head of HR, Jo Shippey plus a COVID update which ensured staff were always kept up to date during unprecedented times. Drop-in sessions were also put in place for staff to utilise if they ever needed to speak confidentially to one of our Mental Health Champions.

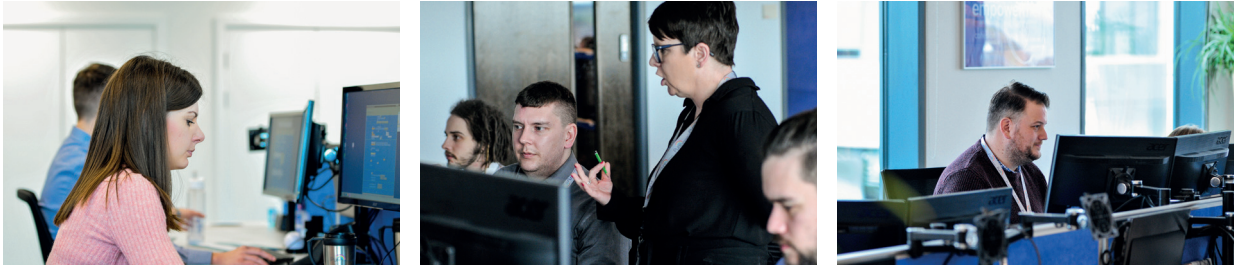
World Mental Health Day

On World Mental Health Day (10th October 2020) we recognised that more people may be feeling anxiety, stress, isolation or confusion, and our Mental Health Champions made sure to reach out to staff to assure them of the resources available to them and that it was OK to feel this way.



Michelle Mook Pro-Development Management Training

Last year's events meant that the whole business had to change the way they worked with most of the team working from home. We wanted to ensure that our managers were equipped with the skills to best lead their teams during unprecedented times with a fifteen-week pro-development course for managers across the business. The online sessions allowed colleagues to address some of the pandemic's challenges, share models and techniques to help and provide a forum for managers to come together on a weekly basis to work as a team.



January Wellbeing Month

During what is already a difficult month for most, we made January our wellbeing month, bringing staff a variety of events that put some positivity on to the start of the year. There were some fantastic resilience training sessions including desk yoga, eye yoga and breathing exercises as well as some drop-in sessions with our Senior Leadership Team, allowing colleagues to have their voice heard on anything that was on their mind. We also invited life coach, Kate Blamforth (Success For Ever), to hold some free group or individual wellbeing coaching sessions to help make a strong start to the New Year for staff at Pure.

“It’s been a big help and enables you to provide your own solutions rather than telling you directly. You always have take-aways to reflect on in-between sessions and it covers loads of different coaching areas, whatever is most relevant for you.” Pure Retirement employee





Investors in People

Our people are our greatest asset, and as such we recognise the importance of valuing and developing our workforce and are hugely proud of our recently-attained Gold-level Investors in People accreditation. This is an international standard for good people management and to have received this award highlights our dedication to investing in colleagues. We are committed to building on this success to ensure that our company culture remains rooted in our values as we grow.



“A warm calmness with energy”

Our IIP Assessor, describing the ethos and atmosphere at Pure Retirement

We've moved on significantly this year by delivering and embedding a leadership programme not only to SLT level but to middle management too, along with a series of Learning and Development sessions with coaching specific to roles and individuals to motivate, encourage and inspire not only the leaders but those that report to them. The addition of new and experienced senior leaders into the business has also helped to bring new experiences to the business and helped to develop our strategies too.

There has been a significant growth in employees across the business this year, and we have not only brought them into the culture quickly but let them share and add value from their own experiences thereby empowering them at an early stage to add value and feel involved to help make a difference. More and more working groups, committees and collaboration has been evident than ever before as we allow staff to take the lead and flourish, not only internally but with our external partners too.

Our dedicated IIP Champions are responsible for leading gold-standard services levels across nine key pillars: Leading and Inspiring People, Living the organisations values and behaviours, Empowering and Involving People, Managing Performance, Recognising and Rewarding High Performance, Structuring Work, Building Capability, Delivering Continuous Improvement and Creating Sustainable Success.



Summary

We are as invested in our own people at Pure as much as we are invested in the wider community, ever contributing to charitable, environmental, financial and health-related solutions through socially responsible business practices.



Thank you for choosing Pure Retirement.
We look forward to supporting both you
and your clients.



Providing solutions for your future

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