



Your Guide to Lifetime Mortgage Specialists Pure Retirement



Who are we?

We're one of the largest specialist lifetime mortgage lenders in the equity release market, who work directly with fully qualified financial advisers to help you release equity from your home to achieve your financial goals.

We were founded in 2014 on the belief that everyone deserves to enjoy their later years, and we've grown to boast over 280 employees and 40,000 customers.

As a lifetime mortgage specialist, we are regulated by the Financial Conduct Authority (FCA) and follow the Code of Conduct set by our trade body, the Equity Release Council, when it comes to both our products and customer service.

Our award-winning support is what sets us apart in the marketplace - we've worked hard to ensure our customers are looked after throughout their time with us, and we're proud to have achieved "excellent" on both Trustpilot and Google reviews.



A lender you can trust

We pride ourselves on being a trusted lender, and with over 30 industry awards we are committed to delivering customer satisfaction. Here are examples of some of our recent TrustPilot reviews.



“A good experience with no problems. Matters dealt with professionally and efficiently. A big thanks to all involved. Would highly recommend.”
Liz

“An excellent service and I would highly recommend the company for anyone considering equity release.”
Nikki



Our continuous service commitment

We are proud to offer market-leading customer service - not only during your application process, but also throughout your time with us after you've completed and received your funds.

All our customers benefit from our experienced Customer Account Servicing team, who attend a comprehensive 12-week training programme that ensures they understand your needs fully and can support you with any queries you may have with respect and empathy. Going that extra mile, our staff have undergone Dementia Friends training from The Alzheimer's Society, giving them the ability to effectively offer ongoing support to our plan holders.

We've also created an industry-leading range of literature that you'll begin receiving alongside your offer, explaining both our processes and your options, and allowing you to make informed decisions over the course of your time with us around key life events such as moving home, or redeeming the mortgage.

MyPure online account management

In addition to being supported by our Customer Account Servicing Team, you'll have access to our MyPure online account management platform, enabling you to self-manage elements of your lifetime mortgage at your own convenience from your PC, tablet or mobile. This includes:

- Viewing your account balance and recent transaction history
- Make one-off optional repayments, and set up monthly repayments
- Apply for a cash release (subject to your account offering one)
- Download your annual statements
- Access our customer literature



Our products

As equity release specialists, we've been able to focus on developing a range of lifetime mortgages designed to suit a variety of circumstances, giving you the peace of mind that a Pure Retirement plan is suited to you, and the flexible features can adapt to your changing needs over time.

All our lifetime mortgages meet the high standards of the Equity Release Council, meaning you can rest assured that our plans come with a range of safeguards and guarantees.

Our products feature:



A 'no negative equity' guarantee, ensuring you won't owe more than the house value



The ability to move to another property



Penalty-free optional repayment facilities, including the option of Direct Debits



The ability to downsize without penalty*



Fixed early repayment charges, so you can easily assess your options



The option to take the loan as a drawdown, giving you greater flexibility in retirement



Access to our MyPure online account management platform

(*Not applicable to Heritage)

Things to consider

- Moving to a cheaper property could be another solution
- Taking in a lodger could be another way to raise extra funds
- An equity release plan will reduce the size of your estate
- Your entitlement to means-tested benefits could be affected

This is a lifetime mortgage. To understand the features and risks, ask for a personalised illustration. You should always speak to an independent qualified equity release adviser before taking out any lifetime mortgage.

Our underwriting promise

When you submit an application with Pure Retirement we work closely with your adviser, and our focus is on clear efficient communication, and having a dedicated underwriter that takes full ownership of each case from application to offer to ensure a streamlined and consistent process.



PRINCESS ROYAL
TRAINING AWARDS

INVESTORS IN PEOPLE®
We invest in people Gold



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FCA registered number 582621.