

When Could a Lifetime Mortgage be Suitable for Your Clients?



Whether your clients are looking to clear existing debts, support family members, fund care needs, or simply enhance their lifestyle, equity release offers a range of flexible solutions tailored to meet their individual goals.



Paying for care

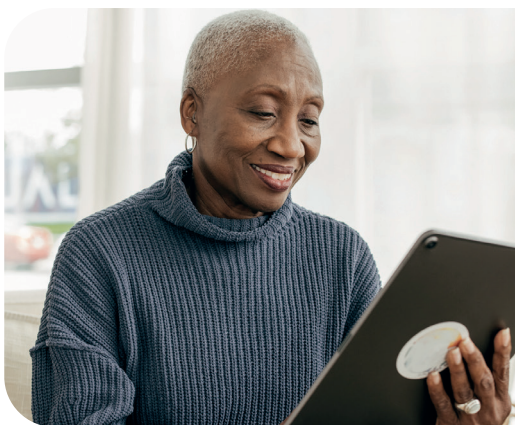
Sue and Harry, aged 77 and 81, live in a London property worth £1.5 million and have recently seen Sue's health start to decline. Harry is finding it increasingly hard to provide the care she needs, and they are keen to avoid

downsizing or going into care. Instead, they plan to fund home care support and adaptations by releasing a lump sum from their property, with a drawdown option for future needs.

Supporting loved ones financially

Steve and Janice, aged 60 and 58, are looking into options to fund their son's university tuition fees. They are not planning to retire for a number of years, they don't want to interrupt paying into their pensions, but want to help their son go to university without the burden of student loans. Their property is worth £500,000 and they are looking at a drawdown lifetime mortgage to spread the funds over 5 years.





Asset-splitting in divorce

Claire and George, both aged 73, are currently going through a divorce. Claire wishes to stay in the marital home in North Yorkshire and George has agreed to move out. Claire requires £140,000 to settle payment with George and pay for legal fees, she has some savings but not enough to pay the remainder of the balance. She requires a cash lump sum to pay George to remain in her home.

Paying off debts and home improvements

Gavin and Carmen, aged 68 and 60, have been married for five years and live together in Gavin's detached house in the Midlands. Gavin has some credit card debt which he has found difficult to clear since retiring and also wishes to make some home improvements. He requires £99,000 in total, but as he is retired and Carmen only works part-time, they do not have enough combined income to cover these costs, and therefore need to free up some cash.



Buying a new car

Chris and Anita, aged 70 and 75, live in a 4-bedroom detached house in Leeds. As Chris's car is old and diesel, he wants to buy a brand-new electric car, and following the birth of their fourth grandchild, the need for a bigger car has become more pressing. While they both still work part-time, they are looking to free up some cash from their home to help fund the purchase.

The examples provided are based on clients with Pure Retirement, but are for illustrative purposes only. This is a lifetime mortgage. To understand the features and risks please ask for a personalised illustration.

Call us on 0113 366 0599

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