

## How Pure Retirement Can Support You In the Equity Release Market



### Repayment Calculators In Focus

Last year, we launched two lifetime mortgage repayment calculators which offer a seamless way to virtually illustrate the benefits of making repayments on our Classic and Heritage products. Simply share your screen over Zoom and talk your clients through the process.



The Monthly Repayment Calculator will determine the impact optional monthly repayments on our Classic products will have on the balance, plus the equity remaining and if any ERCs are applicable.

The Annual Overpayments and ERC calculator can then be used when discussing our Heritage Freedom 40 range which allows 40% ERC-free repayments and 12 payments to be made within a year.

[Start using the repayment calculators today](#)

### Video Focus

How much do you know about Gilt rates? Uncover how they work and their importance on some equity release products in our two minute explainer video on our YouTube channel. As one of our most popular videos to date, it's proven to be a great resource to gain a bitesize refresh on market terminology.



[Watch here](#)

## Business Update

### Boost Your Knowledge of the Wider Market with Insights from Business Experts

As part of our commitment to sharing our specialist market knowledge with you to provide the best possible service to your clients, we've expanded our Insight blog with three new posts by experts in the business.



Get an insider look into the processes, roles and trends involved in later life lending with features by Underwriting Team Manager Gavin Hancock, Portfolio Manager Michael Wrigglesworth, and Senior Comms and Editorial Executive Gareth Ware.

[Visit our Insight blog to read their thoughts](#)

### Read the views of our CEO in the Best Advice Later Life Lending Report

Our CEO, Paul Carter has featured in the Best Advice 2021 Later Life Lending report which brings together leaders from the main providers of the later life market to provide advisers with a greater understanding of the wider industry. As part of his report submission, Paul explores how the equity release industry has reacted to an unprecedented year and the importance of continued market innovation.



[Request your download on the Best Advice website](#)

### Marathon in May for Macmillan

As part of our #PureGiving initiative, we'll be continuing to fundraise for Macmillan Cancer Support with our 'Marathon in May for Macmillan'. Stay tuned on our social pages to find out how you could get involved and win a prize, all while fundraising for Macmillan Cancer Support.



[Follow us on LinkedIn](#) | [Follow us on Twitter](#)

### Thank You for Making Us #FRA21 Finalists

We're incredibly proud to have been named a #FRA21 finalist in the 'Best Later Life Lender' category alongside Jane Forshaw, our BDM for the South, who is a 'BDM of the Year' finalist and Simon Pawson, Mortgage Underwriting Department Manager, who is shortlisted as 'Underwriter of the Year'.



Thank you for not only taking the time to vote for us but also allowing us to continue to provide you with market-leading products, support and service. As always, your ongoing support is greatly appreciated.

[View the #FRA21 finalists on the Financial Reporter website](#)

## Market Update

### Advise Wise: New Dynamic Fact Find

We've recently launched our brand new dynamic Fact Find, available on the Advise Wise platform for all our members.

Designed with the Equity Release Council checklist and guidance in mind, Advise Wise Fact Find provides you with the necessary tools to collect all the relevant information to review the client's circumstances and provide expert equity release advice. The free and easy to use template is customisable to your needs, integrated with product sourcing and case data and it comes with a built-in Benefit Calculator.



Try the new Fact Find on the Advise Wise Platform. If you don't have an account yet, you can register for free at [advisewise.com/login](https://advisewise.com/login)

## In the News

**11% of adults plan to use home to fund retirement**

**Over-65s property wealth growing by £561 a month**

**IFAs and clients risk 'lottery' over minimum pension age changes**

[Here to support you as always](#)

## Latest Customer Feedback

"All very clear. Very polite & helpful. The process was very clear and well managed. Well done"

Mr & Mrs Molloy from Harrogate

"Staff members we dealt with were very explanatory and helpful. Thanks to your team"

Mr & Mrs Brown from Carlisle



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