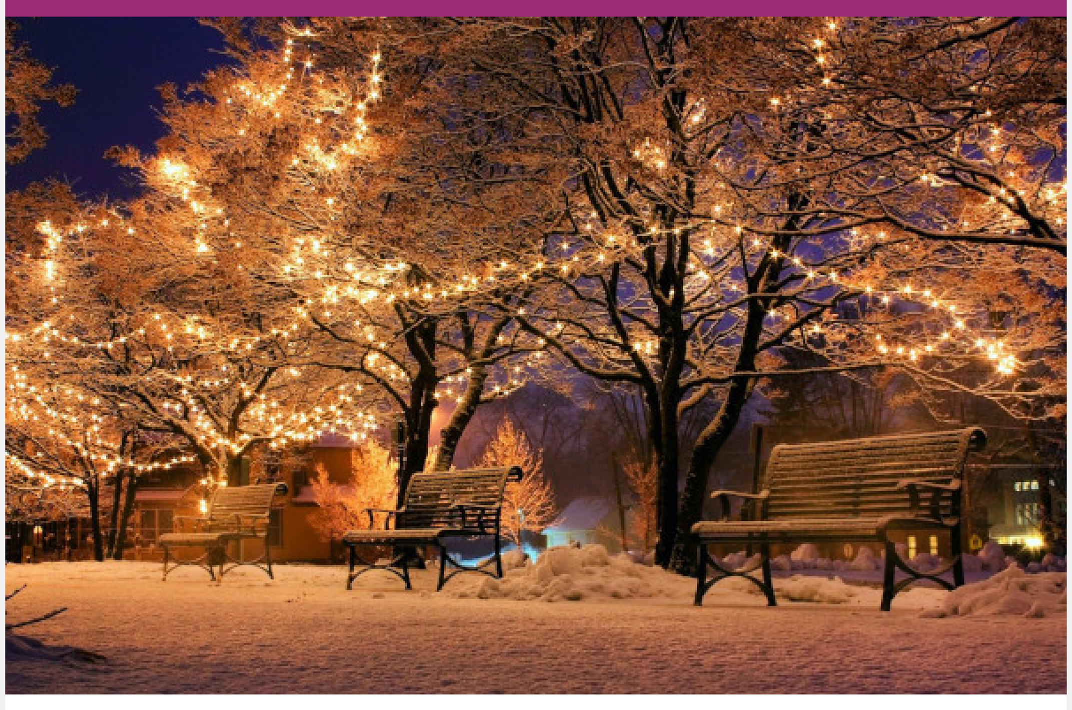
# Your December Update: Product Overview, and Resources To Support You



Good morning

Welcome to your monthly Pure update, a collection of business news and resources spanning the last month. As we continue to support you in helping your customers achieve the retirement they deserve with our lifetime mortgage solutions, we wanted to give you an overview of our year to date, giving you a chance to catch up on anything you may have missed.

Scroll down to catch up.

**Hattie Fancourt,**
**National Account Manager**

We're on LinkedIn - don't forget to follow us!

## Products In Focus

This year we've consistently enhanced our product offering to make sure your clients have access to the most flexible lifetime mortgage solutions available on the market. These have included:


✔ Widened distribution of our Classic range
✔ ERC-free repayments and Direct Debits on our Sovereign range (affording penalty-free repayments on all of our products)
✔ The launch of Heritage Freedom 20, allowing 20% of the initial balance to be repaid annually penalty free
✔ The launch of our new Emerald range, offering our highest LTVs
✔ Personalised pricing models introduced on our Classic, Sovereign and Emerald ranges, for rates that match customers' circumstances.

Click below to head to our dedicated Product Solutions page, where you'll find a full range of explainer videos and literature for each range.

**Click here to learn more**

## Video Focus - Our YouTube Channel

Have you explored the full range of adviser-facing videos via our dedicated YouTube channel? It contains everything from details of how to make the most of our resources, explainers on some of our technological solutions, and commentary on the latest market figures.

We're always working to add more video content, so make sure you subscribe to always be the first to know when our latest updates go live.

**Visit our channel now**

## Our Resources

### The Adviser Guide To Equity Release

We're proud to have partnered with the Equity Release Council this year to produce an updated, new-for-2021 version of The Adviser Guide To Equity Release which has received a comprehensive refresh to ensure it remains an invaluable resource to financial advisers starting out in the market, or looking to enhance their presence within it.

The current edition contains information on crucial topics you'll encounter during the advice journey, including:

✔ Identifying and working with vulnerable customers
✔ The benefits of mortgage clubs and sourcing systems
✔ Best practices during the fact-finding process
✔ Producing appropriate suitability reports
✔ Working with solicitors during the application process

Head over to the ERC's website to learn more and secure your copy.

### Our Over-50s Brand Report

We've not long launched our new research report, Effective Brand Positioning Today for the over 50s Market. The report is designed to provide up to date advice in three specific areas: 1. What to consider when setting up a new brand from scratch, 2. The most effective ways to develop and evolve a brand whilst still retaining customer loyalty, and 3. Examining the additional considerations for brands who are wanting to engage the over 50s market, geared specifically towards supporting advisers in the lifetime mortgage market.

The full report is available to registered advisers via our online portal, with brand health check resources available via our Marketing Toolkit.

### Marketing Toolkit Additions

Throughout the year we've continued to enhance our marketing toolkit, featuring the introduction of a number of key additions. These have included a library of how-to guides to help you best market your business (including lead generation, e-mail marketing and website development), and new resources such as our mix and match collateral creation service, which allows you to develop your marketing materials in a cost-effective and time efficient way, through a variety of options which can be personalised to your brand.

Click here to view our latest toolkit additions

### Market Insight

Our Quarterly Report offers insights into customer habits and demographic movements, as well as market trends. Our Insight blog has also expanded this year, delivering knowledge from across our business and from selected third parties.

### Christmas Opening Hours

With the holiday season nearly upon us, please note our amended Christmas opening hours, so that you're informed and able to best serve your clients at the end of the year.


Click here to see our full list of opening hours and deadlines

## In the News

**6% of UK workers believe they'll never retire**

**Proportion of people releasing equity to fund home improvements doubles**

**75% of ER advisers feel it's important for families to be involved during the advice process**

## Latest Customer Feedback

**"We were extremely happy with the way in which we were dealt with throughout the transaction"**
Mr & Mrs Jarvis from Leeds

**"Excellent staff on telephone. Very helpful overall. Very quick response, no hassle. Great!"**
Mrs Apperley from Cheltenham

## Here to support you as always

**Tel: 0113 3660 599**