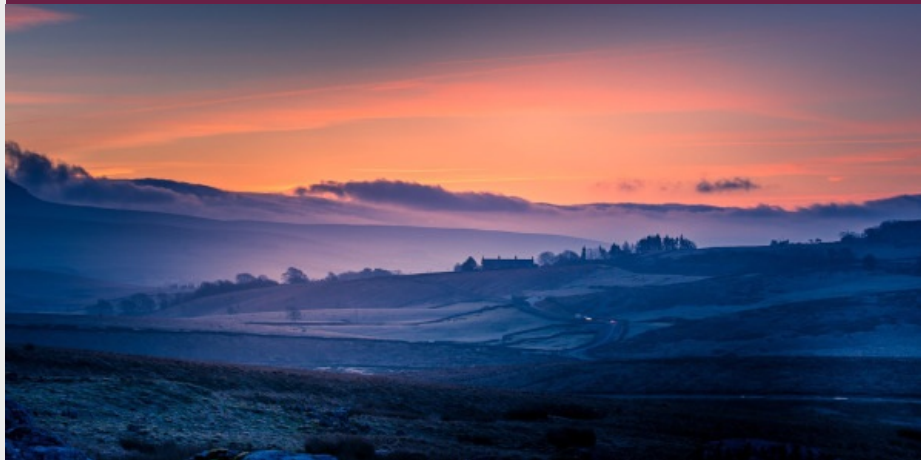


Your January Update



Good morning,

Welcome to our latest monthly update, a one-stop summary of some of our key business announcements and resources for January.

Learn more about product enhancements, technology milestones, and new resources to help promote your business.

Scott Burman, Head of Distribution

[We're on LinkedIn - don't forget to follow us!](#)

Classic Enhancements in Focus



Lifetime mortgage purchase cases now benefit from a lengthened validity period of 90 days, affording you and your clients extra time to complete.

Our Classic range also boasts a wealth of great features including a flexible pricing model with 21-day KFI rate guarantee, Direct Debit optional repayment facilities, and LTVs of up to 46%.

[Learn more about our Classic range here](#)



MyPure: Empowering Your Clients to Self-Manage Their Lifetime Mortgage!

Over 5,000 customers have now registered with our online account management platform, MyPure, which enables customers to self-manage a number of key elements of their lifetime mortgages.

Our customers can apply for a cash release online, make ad-hoc payments or set up recurring regular payments, plus access our useful literature on all main processes including redemption, porting and making repayments.

Since launch, we've seen:

- ✓ 1,375 Certificates of Continued Occupancy completed
- ✓ 740 Cash release applications submitted
- ✓ 430 One-off optional repayments made
- ✓ 120 Direct Debits arranged

[Learn more about MyPure here](#)

Business Update



New toolkit items now available

Check out the new additions to our marketing toolkit for 2024, including feather flag banners and white-label client scenarios! Our marketing toolkit has been designed to provide a cost-effective suite of resources and templates to help you communicate with your audience - [learn more here](#).



Sharing our loan usage insights from Q4

We recently shared our initial advance loan usage data with the press, including a 3% year-on-year increase in the number of people using released funds for home improvements, and 10% of applicants now using them for holidays. [Read full details via The Intermediary.](#)



Starting 2024 in style

Thanks to everyone who voted for us in the Mortgage Solutions Equity Release Awards! We were thrilled to walk away with awards in:

Best Provider For Service and

Best Provider For Adviser Support, Training & Development.

We look forward to continuing to deliver for you and your clients throughout the rest of the year!



Our 2023 service levels in numbers



We're proud to continue offering market-leading service across a range of metrics. Did you know that over 2023 as a whole we saw:

- ✓ 96.6% of applications processed within two hours
- ✓ 100% of applications processed on day of receipt
- ✓ 99.9% of broker emails actioned within four hours
- ✓ 99.7% of valuations assessed on day of receipt

In the News



[21 per cent of younger Brits are thinking about their financial futures because of current high inflation](#)

-  [Inheritance tax paid on gifts has increased by more than 153 per cent since 2011 to hit Â£256mn in the 2020-21 tax year](#)
-  [Nearly half \(49 per cent\) of firms offering retirement advice have seen an increasing demand for their services](#)

Customer Feedback



“Great staff, excellent service”

Miss Bonner Fox, Bristol




“Very satisfied with all communications”

Mr & Mrs Brennan, Witney

Here to support you as always

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