

Your October Update: Our Latest Case Study, Business Developments and More



Good afternoon,

Welcome to October's Pure Retirement update, a selection of business news and resources covering the past month.

We have some great new resources that we think you'll find helpful for you and your clients including a common reasons for declines guide plus, in partnership with a chartered Financial Planner, a new inheritance tax case study. We also look at some free marketing resources and update you on the latest news within our Intermediary Sales team.

Jane Mullan, National Field Sales Manager

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

New, Expanded Lending Criteria Resources

As part of our commitment to providing a wealth of learning resources on our adviser website, we have expanded our range of lending criteria information.

Our latest document outlines several common reasons why a customer may be declined for a lifetime mortgage, helping you to understand the key things to consider when talking to your clients. It includes factors such as adverse credit, property location and more.



[Click here to learn more](#)

Market Focus: New Inheritance Tax Case Study

This month, we have built on our range of equity release case studies by partnering with Cervello Financial Planning. The case study offers the insight of Chris Daems, Director of Cervello, by exploring how to use lifetime mortgages as part of estate planning and mitigating inheritance tax.

Chris details the "window of opportunity" described as the ideal time for over-50s to use equity release within wider inheritance-related considerations and applies it in a real-world scenario.



[Click here to read the Case Study](#)

Business Update

Some Christmas Cheer With Our Client Christmas Cards!

Why not spread some Christmas cheer to your network and clients this year? Our range of Christmas cards can be tailored to your branding, allowing you to choose from one of our nine ready-made designs and have them delivered to your door!

[Simply visit our Marketing Toolkit to secure your batch](#), and make the personal touch less problematic this holiday season.



Congratulations to Jane Mullan and Karen Banks

This month, Jane Mullan and Karen Banks in our Intermediary Sales team were delighted to begin their new roles with us.

Many of you will already know Jane and Karen from meetings and industry events across the country, and they will continue to meet with you in their new roles of National Field Sales Manager (Jane) and Central Business Development Manager (Karen).

If you want to book in a meeting with Jane, Karen or your local representative to catch up on all our latest developments and market news, [visit our website](#).



MoneyAge Award Winners

October saw us have a brilliant day out in the capital, meeting many of you at the Mortgage Business Expo, before attending the MoneyAge Awards in the evening.

We were delighted to be named winner of the 'Marketing Campaign of the Year' awards at the MoneyAge ceremony for our brand engagement campaign! The initiative saw us produce a report designed to help advisers to better understand the over-50s market, and by extension better reach them.

The full report can be accessed by registered advisers via our portal, [while additional brand health check resources are available for free in our Marketing Toolkit](#).



Upcoming Events

9th November: Join tax expert and financial planner Chris Daems as he presents his **Equity Release and Tax Planning webinar**. Chris, the Director of financial planning firm Cervello, will share his experience on the current inheritance tax considerations, and "the window of opportunity" for clients to use equity release when planning their retirement.



30th November: Jane Finnerty, the Joint Chair of the Society for Later Life Advisers (SOLLA), will discuss the SOLLA Later Life Lending Standard (LLAS) in the **Why Bother with SOLLA webinar**. This session will cover the importance of the LLLAS standard and its relevance to financial advisers.

[Head to our Events page](#) to find out when our team is next attending an event near you.

Enter Our Prize Draw!

We'd like to get to know you a little better, so please consider filling out our questionnaire as your answers will help us to continue to provide you with the best possible service.

As a thank you, completed surveys will be entered into a prize draw for the chance to win a £100 Amazon voucher.

[Fill out our survey here](#)

In the News

[UK housing market remains 'steady' despite economic uncertainty](#)

[UK faces tougher austerity era - ex-Bank chief](#)

[Will the FTSE 100 crash into a bear market?](#)

Customer Feedback

"The telephone contact has been very good. No pressure, just take your time. Excellent service"

Mr & Mrs Sedorski, Glasgow

"All contact has been professional in every way"

Mr & Mrs Maldon, Crook

Here to support you as always



Tel: **0113 3660 599**

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