

# LiveMore,



## Marketing Collateral Pack

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# Introduction & welcome

Welcome to LiveMore. We are delighted that you have joined us on our mission to restore lending to the over 55s.

Unlike many traditional lenders we have a positive view of mature borrowers and take a more realistic and complete view of the affordability picture when assessing their eligibility.

Our pragmatic approach enables us to help a wider range of people, giving them a greater degree of financial freedom and empowering them to live their lives to the full.

To help you communicate our partnership to your existing and potential clients, we've created this small pack of marketing materials. We hop you find it useful and if you have any other ideas about how else we can support your efforts just let us know.

## Key contacts

### SALES TEAM - SALES@LIVEMORECAPITAL.COM

**Pat Bunton**  
Managing Director

**Matt Kingston**  
Regional Account Manager

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Senior Underwriter

**Office number - 0203 011 4990**

**Sales Team number - 0203 011 4991**

# Press releases

We'll be working hard to generate positive news stories about LiveMore's pioneering approach and products to support partners like yourself. We actively encourage you to do the same – if you have contacts with journalists and the media please make the most of them to spread the word about how we're opening up a world of new possibilities for a generation that the industry has largely ignored.

When sending your own press releases please feel free to include these quotes from our Sales Director, Alison Pallett. All we ask is that you submit a final version to us for approval prior to distribution.

## Option 1:

LiveMore's Director of Sales,  
Alison Pallett, says:

*"We are excited to partner with XXXX and look forward to working closely with their members. As we continue to widen our distribution, it is clear that we are able to offer more choice for this underserved part of the market.*

*We are confident we will continue to help more customers and add real value.*

## Option 2:

LiveMore's Director of Sales,  
Alison Pallett says:

*"We have been working to broaden our market reach so that we can ensure we provide a greater choice of options for intermediaries to help more borrowers aged 55 and over.*

*The opportunity to work with XXXXX gives us a fantastic platform to showcase our products and proposition. Our market leading LTV of 75%, coupled with our fresh look at affordability, really does mean that intermediaries will be able to offer more choice to their customers"*

# Internal email communication

Your teams are much more likely to recommend our products if they fully understand them and are excited about the possibilities. We'd therefore encourage you to share details of our partnership through your internal communication channels.

To help you do this we've prepared some content which outlines the key features and benefits of our products, along with some notes describing the specific types of customer we are able to help.

On \_\_\_\_\_ we will officially launch with LiveMore, the specialist later life lender, leading the way in interest only mortgages for the over 55s.

## WHO ARE LIVEMORE?

LiveMore. There's a clue to what they offer in their name.

LiveMore are a team of leading experts with specialist skills in mortgage finance and innovative tech. Together they've created a portfolio of interest-only mortgage products exclusively for those over 55. These offer fixed interest rates for periods ranging from 5 years to lifetime.

LiveMore works with intermediary partners like ourselves to give this growing, but underserved, section of the market the extra financial freedom their customer's desire. They do this by combining customer care, great service, product innovation and advanced technology in ways that make it easy for people to live their later life to the full.

## WHY CHOOSE LIVEMORE?

### Mortgages for over 55s made easy

- Up to 75% LTV
- No maximum age
- 5 year to lifetime fix
- No term end date

### A fresh look at affordability

- LiveMore look beyond a borrower's age and focus on more relevant financial issues
- No cap on employed / self-employed income
- All income / assets / savings are considered
- LiveMore accept plausible income into retirement

### Longer term fixes

- Fix for life – no set deadline for repayment
- No early repayment charge in the event of a borrower's death
- Payment break of up to 6 months in event of a borrower's death, serious illness or other major life event.

## **Retirement specialists**

- Only lender specialising in RIO mortgages
- Practical broker tools to support RIO sales – including Maximum Borrowing Calculator, ESIS generator and straight forward online mortgage application system.

## **WHAT TYPE OF CUSTOMERS CAN LIVEMORE HELP?**

LiveMores range of mortgage products enables a wide variety of customers, in very different situations, to live their later life to the full.

### **Interest Only Customers:**

- Customers coming to the end of an Interest Only mortgage term with no plan in place to repay the capital.

### **Equity Release Customers:**

- Customers who may be too young to qualify for the 75% LTV they are looking for or customers put off by the effects of compound interest.

### **Inheritance Tax Planning:**

- Customers that are looking to release equity to support loved ones – 62% of RIO customers to date fall into this category.

### **Mortgage Prisoners**

- Customers stuck in an SVR mortgage. It is estimated that 170,000 people find themselves in this situation. They are eligible for re mortgages.

## HOW TO CONTACT THIS LENDER:

LiveMore can be contacted on 0203 011 4991 where one of the team will be happy to assist you.

## HOW TO REGISTER WITH THIS LENDER:

To register with LiveMore you will be required to complete the registration process. Click here to get started –

<https://portal.livemorecapital.com/bp/login>

## OTHER SUPPORTING DOCUMENTS:

Here are some links to LiveMore documents you may find useful:

LiveMore Product Guide:

[https://assets.ctfassets.net/yxtnplm5hnmk/1GxB6PMHV4yfgeWoyeZ5iN/cfb97fa097e00b021bff3a2f75589d03/LM\\_Product\\_Guide\\_6\\_Apr\\_2021.pdf](https://assets.ctfassets.net/yxtnplm5hnmk/1GxB6PMHV4yfgeWoyeZ5iN/cfb97fa097e00b021bff3a2f75589d03/LM_Product_Guide_6_Apr_2021.pdf)

Criteria guide:

[https://assets.ctfassets.net/yxtnplm5hnmk/5Z2yFMxZaGMhbJcBLEjRTA/848be4e4cacfe14f47bbfd373bc781a9/LM\\_Criteria\\_Document\\_11\\_February2021.pdf](https://assets.ctfassets.net/yxtnplm5hnmk/5Z2yFMxZaGMhbJcBLEjRTA/848be4e4cacfe14f47bbfd373bc781a9/LM_Criteria_Document_11_February2021.pdf)

Broker brochure:

[https://assets.ctfassets.net/yxtnplm5hnmk/4GkfwVKR2JJoWFiKme6Fr/7b9db5f91630d16e8e9e7193cfe6bc02/Broker\\_Brochure.pdf](https://assets.ctfassets.net/yxtnplm5hnmk/4GkfwVKR2JJoWFiKme6Fr/7b9db5f91630d16e8e9e7193cfe6bc02/Broker_Brochure.pdf)



# Social media

Social media is obviously a very effective way to get a message across and we're keen to support your efforts in this area.

Please feel free to make full use of the text below, tagging in our company pages (all account links are provided in the post examples below) and we will return the favour and share your post.



At last – an age old problem solved!

We are proud to announce our new partnership with @LiveMoreCapital, the specialist later life mortgage lender on a mission to restore lending to the over 55s.

This is a great collaboration for us to expand our ever-growing product range and offer older borrowers' solutions that are designed with their needs in mind.

LiveMore also offer:

- The widest range of fixed rates to choose from
- Products from 5 years right the way up to lifetime
- No fixed mortgages term and no maximum age
- No early repayment charge in the event of a borrower's death
- A holistic and human approach to underwriting

Find out more about LiveMores tailormade mortgages for more mature borrowers by giving us a call now on\_\_\_\_\_.

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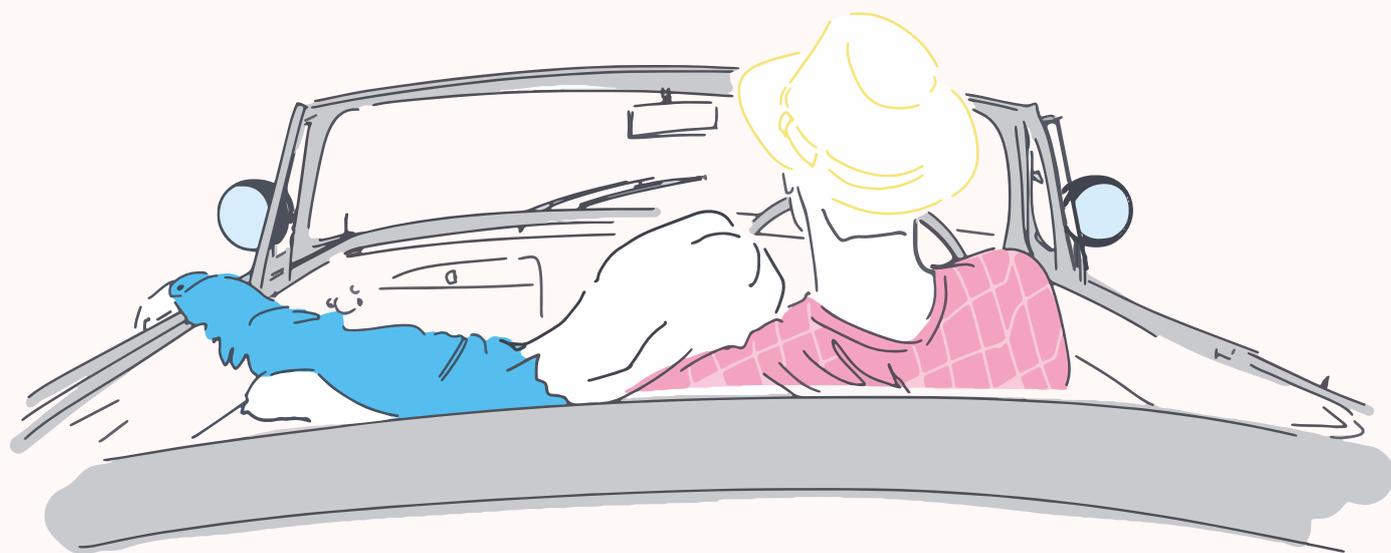
Today we announce our launch with Retirement Interest Only Mortgage specialists @LiveMoreCapital - we are excited to be able to offer more options for our customers over 55. To find out more about this partnership, call us today!

# The next steps

This is just the beginning of something great – if we work together the possibilities are really exciting. We'd love to hear about any ideas you have for communicating the LiveMore offering to a wider audience so that we can support your efforts.

Your Account Manager will keep you updated with the latest LiveMore news. We have a lot of brilliant things planned over the coming months so watch this space!

Once again, welcome to LiveMore. We're delighted to be working with your to help older borrowers live their later lives to the full – together we can achieve more



## **LiveMore Capital**

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**LiveMore Capital Limited** is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 820578)

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**LiveMore,**