



CASE STUDY - The bank of Mum & Dad

David, age 51, is married to Julie aged 47.

They have two children, Alison aged 23 and Charlotte aged 19. Whilst Charlotte is still at University, Alison has recently graduated and secured her first job.

The couple's current concern is helping Alison get her foot on the property ladder. Having funded Alison throughout her studies and having existing planning and funding in place for Charlotte they hate the idea of their children building up debt so early in life. Given the cost of property they would like to help Alison buy a property rather than rent. However they didn't have sufficient cash reserves to cover the required deposit and their existing investment portfolio had been structured with a longer term investment horizon in preparation for their planned retirement in ten years time.

Using the Kubera Asset Platform David and Julie were able to secure borrowing against their investment portfolio in order to release funds to allow Alison to purchase her flat. By securing borrowing against their investment assets David and Julie avoided having to trigger any capital gain by selling assets. The borrowing costs we were able to secure were also considerably cheaper than traditional mortgage finance. This allowed them to keep their longer term investment structuring in place and allowed Alison to agree a sensible repayment schedule with her parents.

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We are delighted that we have been able to help our daughter buy her first home confident that our finances and retirement plans are now in good hands. The process was a lot easier than we imaged and we are delighted with our new relationships

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*Private Client referred by
Family Lawyer*

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