



Case Study: Meet John and Jenny

Say buy to your kids, with confidence

February 2026



Meet John (65) and Jenny (67).

Both 65 worked hard all their lives to give their kids, Adam and Kelly, the best education and to have enough money for a great retirement without worry.

They own their home in Mossman, have a great investment property in Redfern they bought years ago, a strong share portfolio and a self-managed superfund.

They adore both their children's partners. Kelly has two kids and Adam who is just married will have one on the way soon, they hope.

They helped Kelly into a house a few years ago now, right around the corner from them so they get to see the grandkids a lot. It's a great arrangement and they want the same for Adam.

It's now time to help Adam with a house deposit. It's been 6 years and prices have gone up, nearly doubled. We wanted them close to us, but we soon realised the deposit amount was going to be much more than we had budgeted for.

After much research and financial advice, we went with an Equity Advantage loan. "It's a five-year, fixed term home equity loan using the money tied up in our own home. I am confident that house price increases will more than cover the principal and interest rate charges. In five years we had planned to sell the investment property so we can pay it back easily".

Adam also offered to re-mortgage in 5 years' time when the loan is due, knowing he could well afford this. Whatever the case, it will be a win-win for all the family.

What did John and Jenny do differently for Adam?

Inviva provides great home equity calculators, checklists and templates which John and Jenny combined with financial advice so they are confident in our choices.

The Inviva education guides helped them realise how exposed they were without any documents in place. Luckily nothing went wrong with Kelly or their relationship. If something did, their deposit money may never have been returned.

This time our priorities were:

- Understanding all our options to finance this deposit and weighing up our risks
- Placing loan agreements with Adam. In case of break-ups or tragedies, we get our deposit back first
- Any differences in money provided to Adam or Kelly now or in future would be “made good” on our deaths before the estate was divided
- Wills in place for everyone in the family

The calculators, checklists and templates from Inviva’s Family Finance education were so helpful, we saved ourselves a lot of time and money!

-John

Both kids are well set up in a way they could never be without our help, and they live close by. Our Equity Advantage loan and all the family loan documents are secured. We can now get on and enjoy our retirement without worry or fear of loss if anything goes wrong.

“Now that’s living the life” says John.

