open
future
lab

Extended deck

Apira

A future-focused investment framework
for children and their families.

Disclaimer

Apira is

Apira is about **exploring what could be possible.**

It's a collection of ideas, principles, and possibilities that came out of our research and imagination.

The concept aims to inspire and open up new ways of thinking about how banks can support children and families in building long-term financial well-being.

Apira is not

It's not a finalised product or a business case. Feasibility, business modelling, and implementation are not part of this concept.

Three key ideas, three shifts

Reframing Impact	Choosing investment strategy for the child	→	What world would you like your child to live in?
Lifelong Companion	Passive investment account	→	Lifelong financial companion
Easy Contribution	Disposable gifts	→	Gifts that grow with the child

What is Apira?

Apira is a future-focused investment concept that lets parents grow their child's wealth long-term.

Apira begins with a reframe: **impact is your child's future well-being.** Every investment is tied to tangible outcomes that matter to families.

By anchoring investment categories in the lived experience of children, impact shifts from a distant abstraction to a concrete, motivating story:

Parents don't just invest in markets – they invest in the world their child will live in.

At the same time, Apira is built as a **lifelong companion for the child**, not just a pot of money unlocked at 18. From day one, it creates **age-specific touchpoints for enrolled children and their families.** Apira also enables and encourages others to contribute with ease,

Together, these three pillars — **reframed impact, lifelong companionship, and easy contribution** — work hand in hand. Parents can see the clear purpose of their contributions, knowing they are shaping both their child's financial security and the world they'll inherit. Family members and friends are invited to participate seamlessly, shaping a long-lasting fund instead of short-term gifts. Children grow up with the fund as a trusted presence, gaining literacy, resilience, and a sense of agency along the way.

Contents

00 Context

Key learnings from our previous research

1: Early parenthood is a window for long-term thinking.

Despite overwhelming short-term demands, many parents are newly motivated to secure their child's future. Early-stage parenthood is a point for embarking on the journey of long-term financial well-being.

2: Financial well-being is more than numbers.

It directly impacts mental health, familial relationships and the ability to make meaningful choices.

3: Motivation to save is high, but execution is hard.

Parents want to save for the future, invest in education and build stability, yet many feel stuck in survival mode. Fear of making the wrong financial decision can lead to inaction. Many parents regret not having started to invest or save sooner, with lack of knowledge cited as being the main barrier.

4: Money habits are inherited.

Financial behaviours are passed down from one generation to the next. A child-owned, parent-guided fund helps building healthy habits.

Navigating Parenthood – A Window of Opportunity to Act Long-Term, Open Future Lab 2025)

Beyond Money – Exploring Financial Well-Being through a Human Lens (ERSTE Foundation 2025)

Key insights from conducted interviews

1: Knowledge gap

People don't reject investing, they miss:

- A clear, step-by-step entry path
- Plain language
- Simple examples

"Like what to invest in, how to invest ... I don't know."

2: Trust and safety

Caution is the default:

- Loss aversion is high
- Banks are often seen as self-interested

"Even a bank is intangible, because you're not in contact with an actual person."

3: Guided start

Most don't want to begin alone. What helps with first action:

- Hand-holding
- Proactive check-ins
- Social proof (peers/family)

"Because a friend recommended it to me."

Key insights from conducted interviews

4: The action-blockers

What hinders progress:

- Tight budgets
- Fear of lock-ups
- Too many choices/sign-up complexity
- Some people believe that "small amounts don't matter"

"I would definitely like to invest money, but my problem at the moment is that I don't earn enough [...]"

5: Values and clarity

People want to know where the money goes.
Variety – from value-first to returns-first:

- Transparency
- Ethical/religious considerations
- Red lines (military/AI/etc)
- Impact and purpose (positive change)
- Profit-first

"I think I just need more transparency ... I don't really know what happens with my money."

6: Preferred pathway

First product must be:
Safe, liquid, and simple

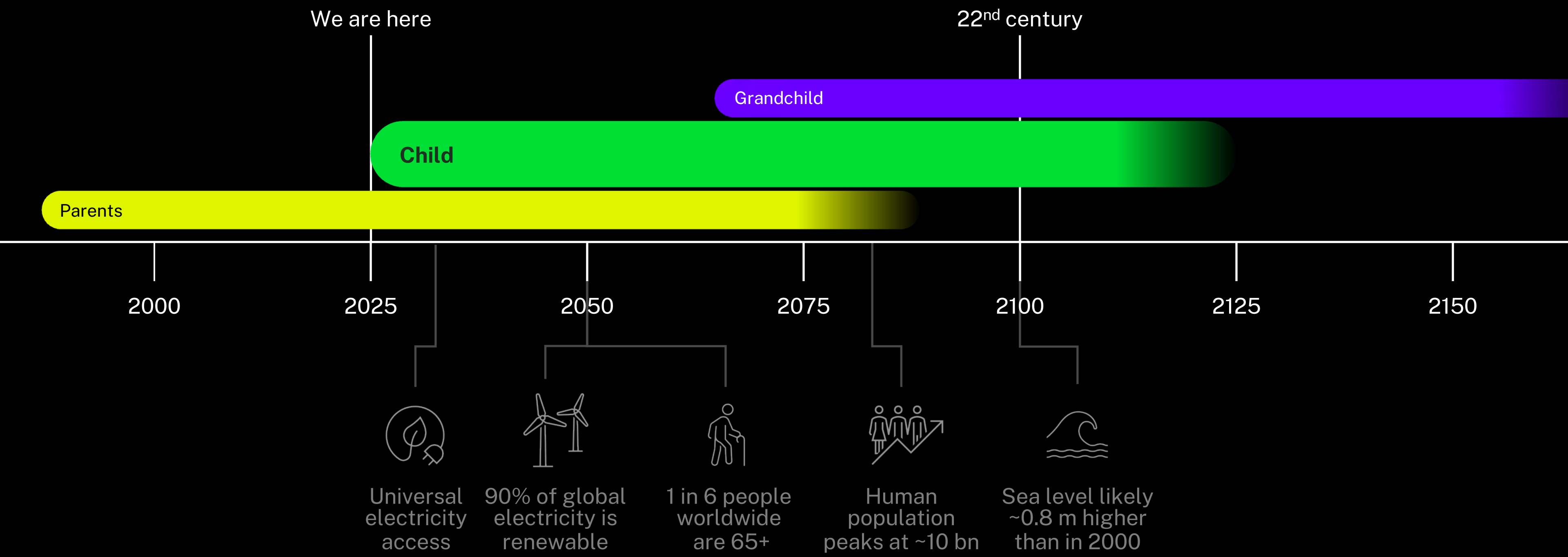
- Many people start tiny and stay when progress is easy to see
- Trust leans on tangible assets or long track records
- Many imagine starting with a safe core, adding a small risk sleeve later

"In the application, two clicks, tap tap."

Children born today will come of age in the 2040s and retire in the 22nd century.

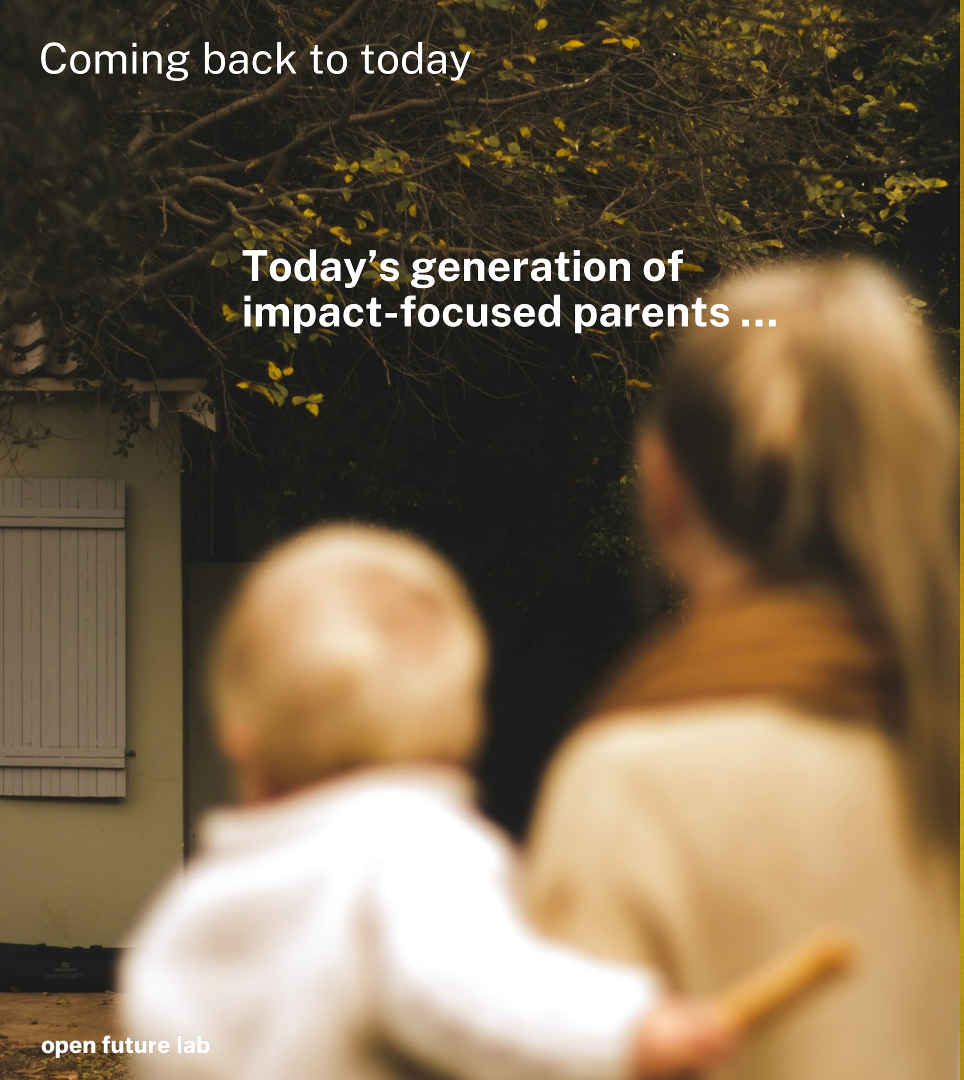
They will experience a completely different reality.

Context



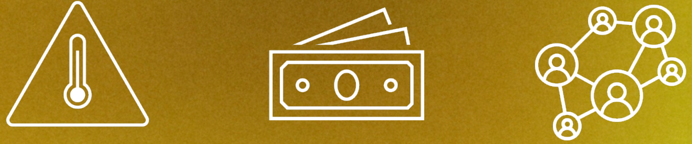
We are here
22nd century
Grandchild
Child
Parents
2000
2025
2050
2075
2100
2125
2150
Universal electricity access
90% of global electricity is renewable
1 in 6 people worldwide are 65+
Human population peaks at ~10 bn
Sea level likely ~0.8 m higher than in 2000

Coming back to today



Today's generation of impact-focused parents ...

... raises a generation born into challenges.



(Gilmour, 2023; Mugglestone et al., 2015)

Today's parents want to

Invest with impact

- They are willing to spend more on products that are **ecological or socially responsible.**
- They consider **sustainability factors** in investments, even if returns may be lower.

(Fajrur & Febriana, 2022; Sulaiman & Al-Muscati, 2017; Szymańska, 2024)

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Today's parents want to

Raise children differently

- They adopt a **responsive, tech-savvy, and value- and need-oriented** parenting style.
- They **actively seek guidance and tools** that align with their social and ecological ideals.

(Chang et al., 2020; Formankova et al., 2018)

Impact that is meaningful for parents & families

Goals

Purposeful parenting & child development

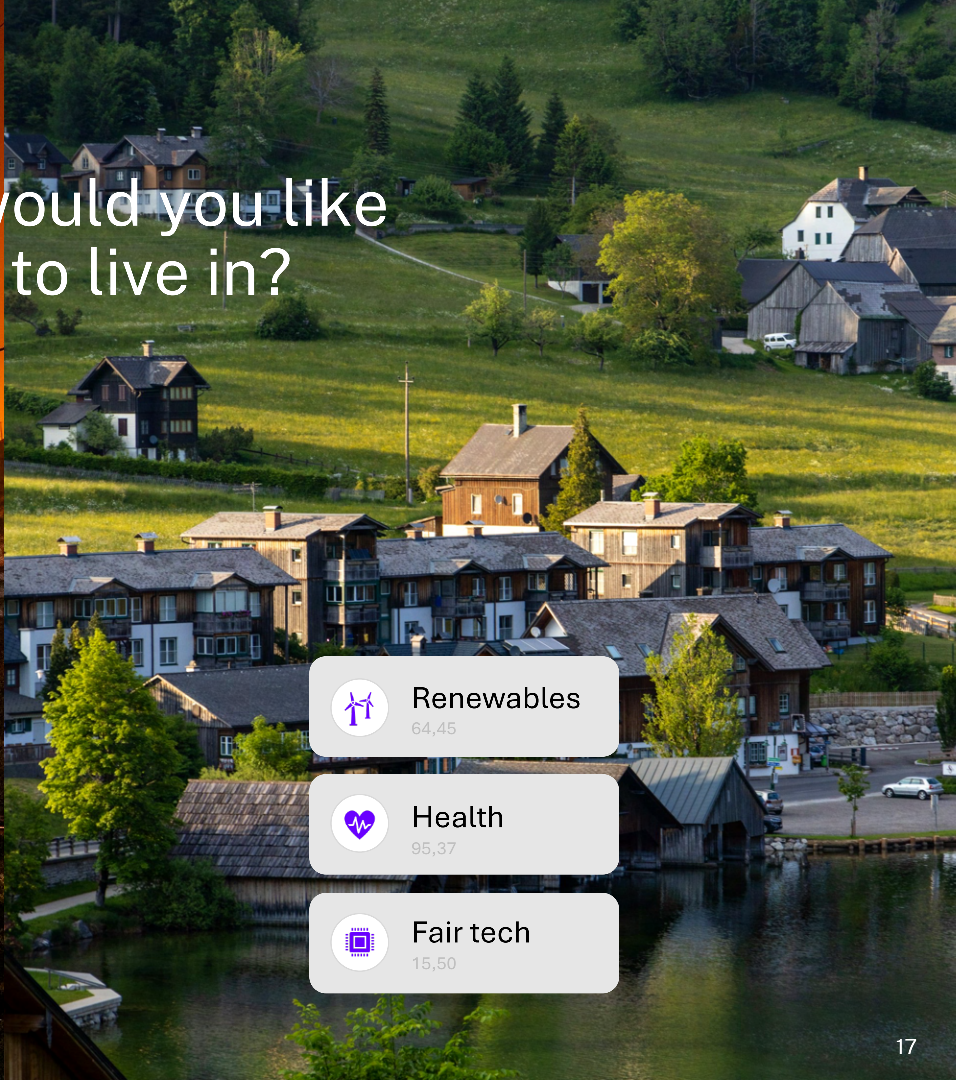
Reframing impact

Apira

Lifelong companion

Impact is the child's future well-being.

01 Reframing Impact

What world would you like your child to live in?

Fossil fuels
45,94

Gambling
17,95

Surveillance
87,93

Renewables
64,45

Health
95,37

Fair tech
15,50

From

Choose an investment strategy for your child's portfolio.

Traditional

→

To

What world would you like your child to live in?

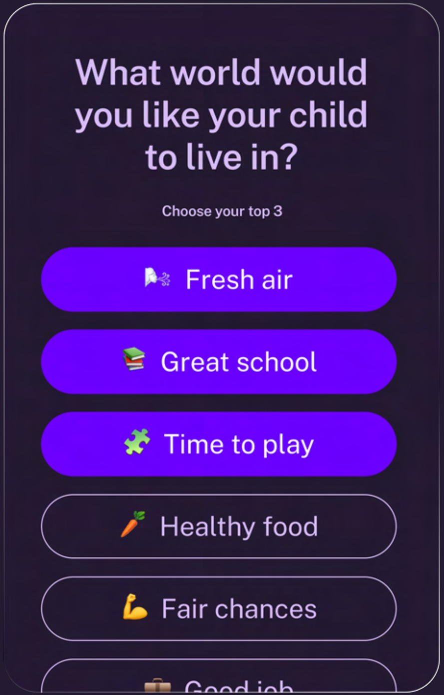
People-first

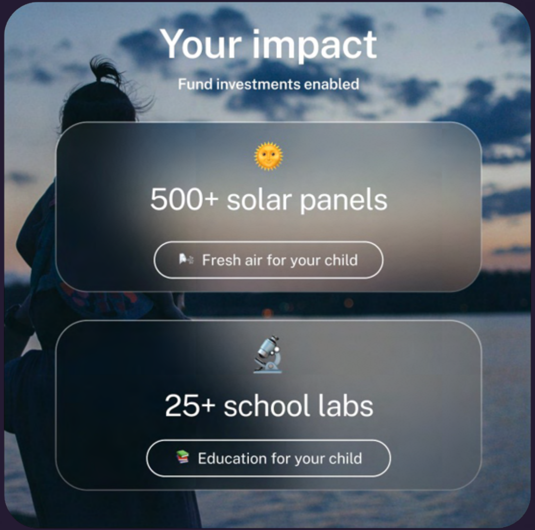
Investing into a healthy world and community – for the child's future well-being

Parent's priorities	Examples of investments	Tangible impact
Fresh air	Renewable energy	Affordable electricity
	Public transport	Easier mobility
Great school	Science & technology	Better research
	Small-scale media	Access to knowledge
Healthy food	Health & well-being	Health infrastructure
	Local organic farms	Better quality
	Food co-ops	Affordable groceries
Good job	Local companies	Local jobs
	Social businesses	Economic activity

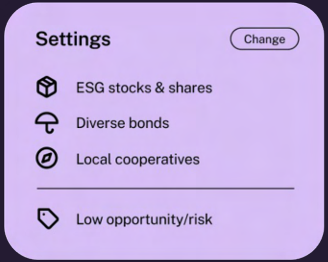
Reframing impact

Building a portfolio based on priorities and values.





Showcasing the impact that investments create.



Letting parents stay in control.

Impact

Reframing Impact

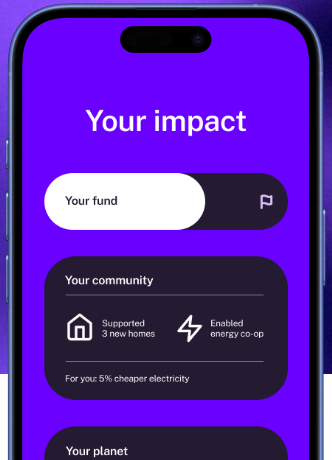
For parents, impact should not be an abstract term. It is measured by their child's future well-being

Interplay between systemic impact and financial ROI

Impact/future generations officer

Complementary to the fund manager

Making investments tangible



Guiding smart money and life habits, year after year.

02 Lifelong companion

Development phases

Newborn/toddler 0–3	Kindergarten 3–6	Middle/late childhood 6–12	Early adolescence 12–14	Late adolescence 15–18	Emerging adulthood 18–21
Trust	Imagination	Logic	Identity	Autonomy	Career
Attachment	Role-play	Responsibility	Independence	Values	Independence
Exploration	Rules	Motivation	Peers	Career	Decisions

Average height

Lifelong Companion

From a

Passive investment account

→

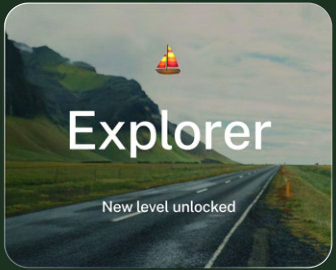
To a

Lifelong financial companion

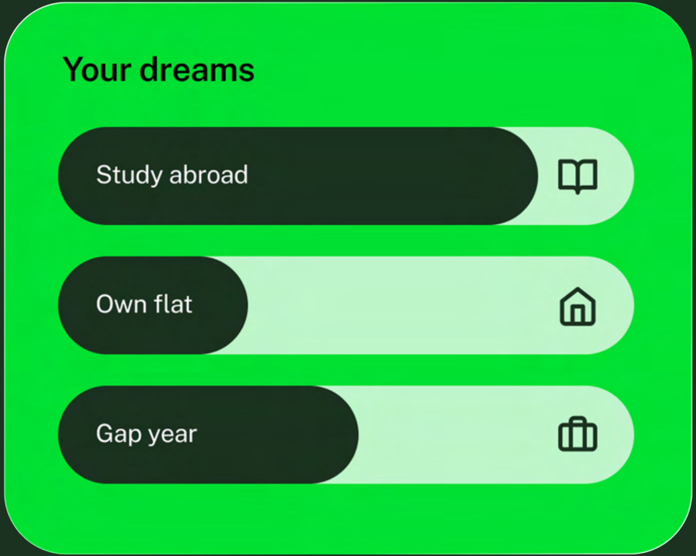
Traditional

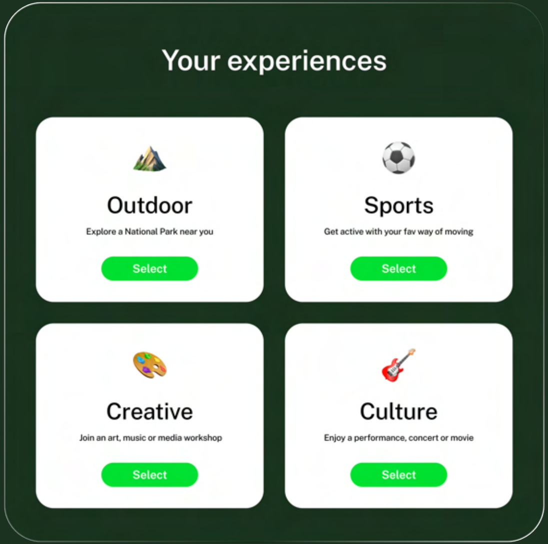
People-first

Lifelong Companion



Providing an age-based experience for the child





Blending real-life and digital experiences for the child

Supporting financial education early on

Lifelong Companion

Touchpoints

Newborn/toddler 0–3	Kindergarten 3–6	Middle/late childhood 6–12	Early adolescence 12–14	Late adolescence 15–18	Emerging adulthood 18–21
Orientation	Entry	Build-up	Transition	Maturity	Completion
Plushie	Storybook	Explorer/sport/ creative camp	Household mission cards	Mini language exchange	Grant for passion project

Lifelong Companion

Inspired by the traditional savings book


Plushie

Nature explorer camp

Bedtime story book

Making contributions seamless for the child's ecosystem.

03 Easy Contribution

Easy Contribution

From

Disposable gifts

Traditional

To

Gifts that grow with the child

People-first

Easy Contribution

Child

- Possibly contributes at a later stage

Parents

- Set up the fund
- Provide the initial investment
- Contribute regularly

Family & friends

- Gift for special occasions
- Can contribute regularly

Employers

- Can offer contribution benefits to employed family members

Activate support beyond parents and child.

Why

Child funds often underfunded or abandoned

Weird to ask for money

It takes a village to raise a child

How

Tools plugging into existing rituals & processes for seamlessness

Reframing gifting for removing awkwardness

Recurring & occasion-based for continuity

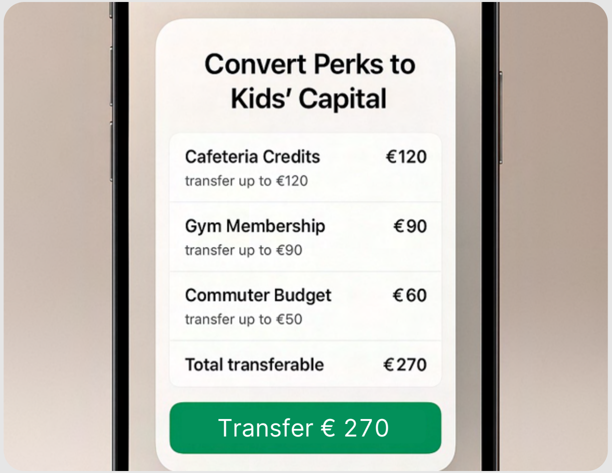
Easy Contribution

Round-ups

Contributors can set up automatic transaction round-ups that go directly to the kid's Apira

Reframing gifting

Lasting contribution to the child's financial well-being



Disbursement is also an opportunity to grow.

04 Disbursement

Unlock options

One-time

Simple full unlock, age-based

or

Step-by-step

Gradual unlock, milestone- or age-based

Disbursement

One-time

When your child turns 18, the whole fund moves to their account in one step — no limitations, no extra steps.

Good for families who want a single age-based hand-off and no ongoing admin. The money simply grows until 18, then the young adult can put it toward university, a first home, or another goal.

How does it work?

Pick an option when you open the fund. If circumstances shift, you can revisit the settings any time up to your child's 14th birthday.

A quick in-app toggle rewrites the schedule with no fees or tax impact.

After age 14 the roadmap locks, so everyone can plan with certainty on the final run-up to adulthood.

Step-by-step

Great for families who want hands-on money lessons and a smoother transition.

Learning years (≈14-17)
Small monthly allowances or mini-tranches teach budgeting with a safety net.

Launch window (18-20)
The main pot shifts to the child, but pre-set ceilings keep impulse spending in check while confidence builds.

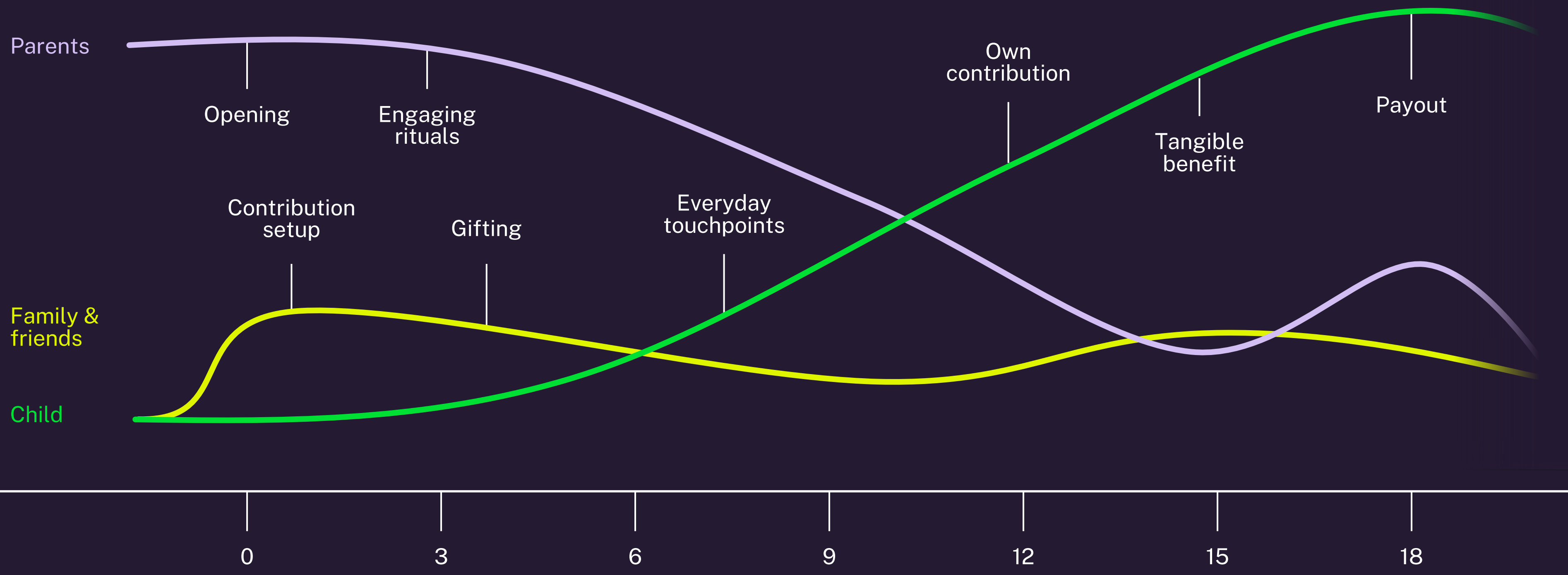
Full autonomy (20+)
Guard-rails lift automatically — total control, no parental sign-off.

Cultivating trust by speaking people's language.

05 Communication

Communication

User journeys



Core principles

1: Talk life rituals, not money jargon.

Tie the Apira to the moments and rituals children and parents already celebrate and share (birthday candles, sport/art performance, finished a-levels) instead of percentages and yield curves.

2: Show the payoff in future memories and everyday well-being.

Visualise “returns” as the life parents want for their child. Pair the big milestones (moving out, gap-year, apprenticeship/uni) with the big wins that shape everyday life: breathing clean air on the way to school, eating nutritious food for lunch, learning in a solar-powered classroom.

3: Earn the easy “Yes.”

Open every message with one clear, repeatable reason to start now — the kind of line a parent can pass on to their partner or grandparents. Make the benefit so concrete and shareable that saying yes to opening the account feels effortless — and everything else follows.

4: Keep language simple.

Short sentences, everyday words and visualisations over spreadsheets; no acronyms or financial slang.

Communication

Applied to users

“Plant your child’s future – with ease.”

For parents

- Show that it’s simple to start – no financial jargon, no big commitments.
- Connect everyday life with long-term growth: “Every small habit counts.”
- Reinforce trust and security – they’re building something that lasts.
- Celebrate them: “You’re shaping their future, one small step at a time.”

“This is your journey, growing with you.”

For the child

- Use storytelling: “Your future self will thank you.”
- Turn growth into a story they can see: “Look how your future is growing.”
- Use progress visuals and milestones to keep motivation alive.
- Make it feel theirs: They can influence it, learn from it, add to it.

“Give something that lasts.”

For family & friends

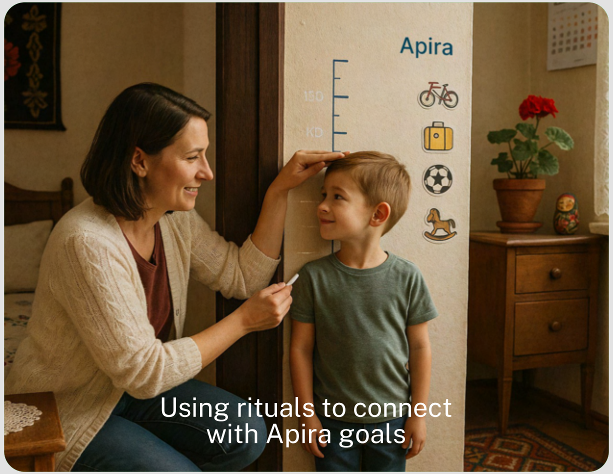
- Frame it as a lasting, meaningful gift: “Better than a toy they'll forget”
- Make it feel personal and easy: “In one click, you’re part of their story”
- Use simple calls to action: “Add a little. It means a lot.”
- Reinforce emotion: “You’re part of their story.”

Communication

Engaging the family with everyday touchpoints

Czech: “Who saves, has for three”

Utilising local, finance-related proverbs



Using rituals to connect with Apira goals

Easy explanations instead of financial jargon

Potential incentives & subsidies

Subsidies would greatly benefit adoption and impact. Yet, the financial sector doesn't need to wait for government initiatives and can lead by example.

FINANCIAL OR PUBLIC SECTOR

Seed contribution

- One-time grant
- e.g., €500–1,000 when the child is born or the fund is created
- Funded by government or partnered financial institutions
- Ensures every child starts with a foundation

FINANCIAL OR PUBLIC SECTOR

Milestone rewards

- Bonuses after 10–20 years of consistent saving
- Whether funded publicly or through the financial sector
- Powerful incentives for long-term commitment

PARTNERS OR PUBLIC SECTOR

Matching contributions

- Contributions could be matched annually either by government or financial providers
- Similar to employer-matching in some pension schemes

PUBLIC SECTOR

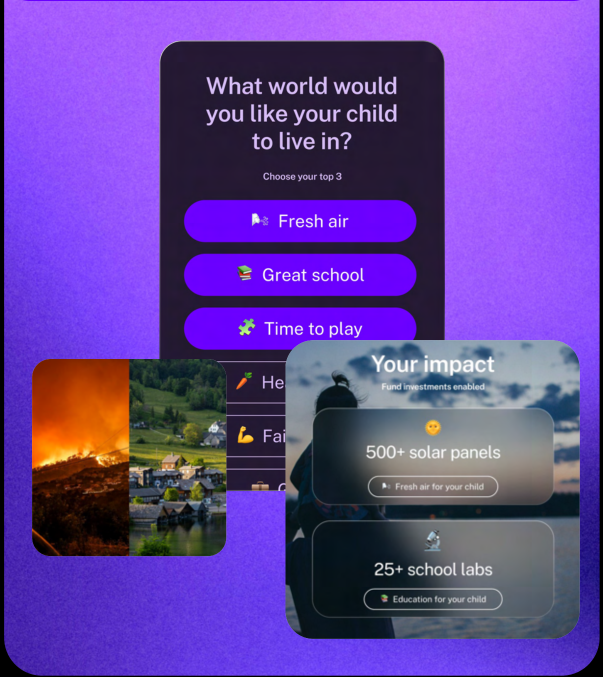
Tax benefits

- Government-provided tax deductions, exemptions on investment gains, or reduced taxation on long-term savings
- Make participation attractive and equitable across income groups.

Thank you.

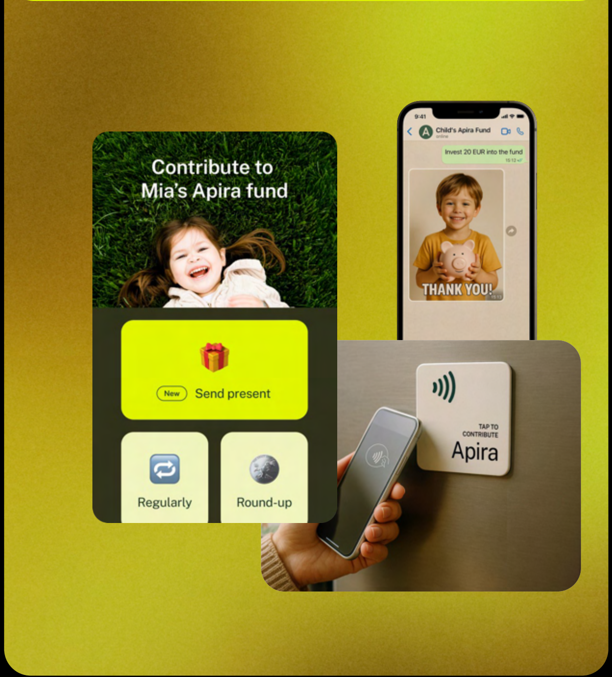
meetapira.com

Reframing impact



Lifelong companion

Easy contribution



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