



Mia Wealth launches: making investing for children as normal as buying them toys

UNDER EMBARGO UNTIL 18th SEPTEMBER 2026.

Mia Wealth is a new UK family investing and gifting app designed to make investing for children as easy and natural as buying them toys. Parents can open a Junior Stocks & Shares ISA for their child from £20, while grandparents, godparents, aunties, uncles, family and friends can gift from £10 directly through the app.

Rather than buying a physical gift, loved ones can choose to put money towards a child's financial future, with the potential to grow over time. Gifters can download the app and track their gifts over time and also add a written message, voice note or video alongside their gift, saved in the child's digital Memory Box for them to unlock when they turn 18.

When you invest, your child's capital is at risk and its value can go down as well as up.

Mia brings children's investing and family gifting together in one dedicated, family-focused, easy-to-use, mobile-first platform, with a Junior Pension launching 19 December* (waitlist available to join in-app).

*this could change.



A significant gap in children's investing

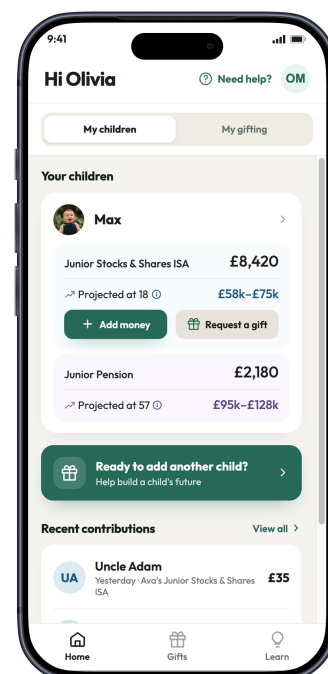
There are approximately **14 million children in the UK** ([source](#)), yet **fewer than one in ten currently have investments** in their name.

The opportunity to start early is significant. Each eligible child can currently receive up to £9,000 into a Junior ISA in the 2026/27 tax year. The money cannot be withdrawn until the child turns 18 and tax treatment is subject to individual circumstances and can change.

This represents a tax-efficient allowance of c. **£126 billion a year** that could potentially be directed towards building children's long-term wealth. Yet participation remains remarkably low. HMRC data shows that only approximately **£1.8 billion was contributed into Junior ISAs in 2023/24**, representing less than 1.5% of the available collective allowance.

Mia believes this is not because families don't care about their children's financial futures. Rather, investing for children has traditionally been treated as a financial product rather than a family experience. Opening and funding an account can feel complicated, investment language can be intimidating and the responsibility for organising everything often falls to one parent.

Most investment platforms are primarily built for adults, with junior products offered alongside adult investment accounts, pensions and general investment accounts. Mia takes the opposite approach: **it has been designed from the child outwards**. By solely focussing on children's wealth, Mia aims to make investing for children simpler, more accessible and more collaborative.



From toys to investments: a more sustainable way to give

Children's financial futures are rarely supported by parents alone. Throughout childhood, grandparents, godparents, aunts, uncles, family friends and other loved ones collectively spend significant amounts celebrating birthdays, Diwali, Ramada, Hanukkah, Christmas and other milestones.

UK families already spend £3.9bn pounds every year on toys and gifts for children. One widely cited UK survey found that the **average 10-year-old owned 238 toys but regularly played with just 12** ([source](#)).

Mia is not asking families to stop giving physical presents. Instead, it gives them another choice. A grandparent might contribute £30 towards a grandchild's investments for their birthday. An aunt or uncle might add £20 at Christmas. A godparent might contribute every year. Rather than buying another physical gift, they can contribute towards a child's investments — a gift with the potential to grow over time. Mia wants investing to become another normal gifting choice alongside toys, clothes, books and experiences.

There is also a sustainability consideration. An estimated **8.5 million toys are sent to landfill in the UK every year** ([source](#)). During Mia's beta period with 150 families, the company estimates that parents have **already redirected the equivalent value of more than 25,000 toys*** towards children's investments instead.

*assuming the average toy is £15.

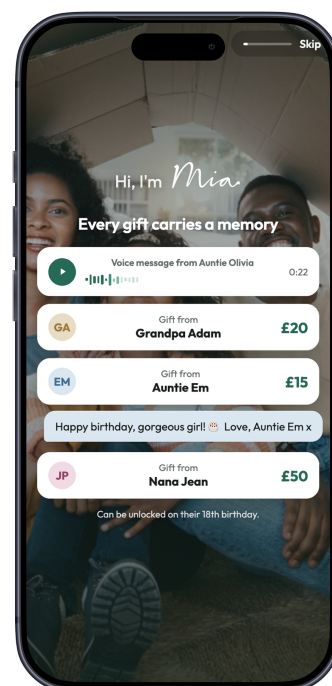
Making family gifting easier

Contributing financially towards a child has historically been unnecessarily fragmented. Gifting money to children has required a relative needing to ask for bank details or sending cash, then a parent transferring the money into the child's investment account later.

Mia removes that friction. Once a parent has created a child's account, family and friends can easily contribute towards that child through Mia. Gifters can download the app, see the children they gift to in one place, add money from £10 and track their contributions over time, rather than repeatedly asking parents for payment instructions. Mia sees the gifter as a customer too – not simply someone sending money to the parent.

The app has also been designed to retain the emotional value of giving a physical present. When someone contributes, they can add a written message, voice note or video message alongside their gift. Those messages can be saved in the child's **Memory Box**, a digital collection of the text, voice and video messages left by the people who have contributed towards their future, preserved for the child to unlock when they turn 18. Over time, the child receives more than an investment balance. They have a record of the people who contributed to their future and the messages they left along the way.

Families can also use Mia's calculator to see how regular contributions and gifts from loved ones could add up over time and explore the projected value their child could receive at 18.



Designed with mothers in mind, built for every family

Mia is inclusive of all families but has been deliberately designed with mothers in mind. In-house research conducted by Mia in October 2024, showed that **400 UK millennial mothers** found that **97% were concerned about their children's financial future**, while **88% said they wanted to start saving or investing for them** (Mia Wealth October 2024 Survey).

Separate research from Columbia Threadneedle found that mothers were **79% more likely than fathers to want to invest for their children** ([source](#)).

This demand is already visible among Mia's early customers. Approximately **90% of beta users are mothers of children aged 0–4** (Mia Wealth customers, Sept 2026).

Mia believes mothers represent a particularly underserved investment customer because they frequently sit at the centre of the decisions and administration surrounding children's lives.

In many households, it is still mothers who receive the message from a grandparent asking what a child wants for their birthday,, buy gifts for other children, remember family milestones and think about the financial needs their children may face as they grow. Mia has designed its offering around those behaviours.

Key Features:

- **Junior Stocks & Shares ISA** – Parents can open and manage a child's investment account, managed by Fidelity or Aviva Investors, in-app from £20. Junior ISA allowance is £9,000 per child, per tax year (2026/27). Money can't be withdrawn until the child turns 18.
- **Junior Pension** – Families can select a Junior Pension, managed by Aviva Investors, and join the in-app waitlist ahead of availability on 19 December*. The Junior Pension allowance is £2,880 per child, per tax year (2026/27) and all contributions benefit from a 25% government bonus in the form of basic-rate income tax relief which increases the allowance to £3,600. Money cannot be withdrawn until the child reaches the private pension retirement age which is currently 55 and may change before your child reaches retirement.
- **Family gifting** – Grandparents, godparents, aunts, uncles, family and friends can contribute directly from £10.
- **Gifter accounts** – Loved ones can see the children they gift to in one place and track their contributions over time.
- **Simple investing** – Straightforward investment choices with clear, jargon-free explanations - managed by two established investment managers; Fidelity and Aviva Investors.
- **Memory Box** – Gifters can add written, voice and video messages alongside gifts for the child to unlock and enjoy at 18.
- **18+ experience** – Mia will guide children through a dedicated transition experience when they turn 18, helping them understand the investments built for them and continue their investment journey through Mia's sister app, Nina (on track to launch 2027).

*this could change.

Sophia Jarvis, CFA, Co-Founder and CEO of [Mia Wealth](https://miawealth.co.uk), said:

"Mia came from something I had believed for years as a family wealth manager: the earlier you start investing for a child, the more time that money has to potentially grow. Then I became a mum to my twin girls and it became even more personal. I knew I wanted to start investing for them from the beginning, but the experience all felt far more fragmented than it should have.

When I came home from hospital after birth, we were greeted by so much generosity from family and friends but sadly so many gifts were never really used. It made me realise how often people genuinely want to give something meaningful to a child, but are not always sure what will be most useful. I wanted one place dedicated to my children's wealth, where the people who love them could contribute easily and feel part of building their future. That is why Mia allows grandparents, godparents, aunts, uncles and friends to leave written messages, voice notes and videos alongside their gifts.

Now, thousands of families have joined our waitlist and that makes me incredibly proud. Because this is about so much more than an investment balance. Investing for a child is not just a financial transaction, it's emotional. It is about what that money could one day represent: a first home, the confidence to start a business, or a legacy from a grandparent that is still there supporting them decades later through their Junior Pension.

Mia was born out of my own frustration as a new mum, but the ambition is much bigger: to give every child's wealth a home of its own, and make investing for children feel as normal, personal and meaningful as buying them a toy."

<https://miawealth.co.uk> / <https://www.instagram.com/miawealthapp>

For further information or images, please visit our media page on our website <https://miawealth.co.uk/press-pack>. If you can't find what you're looking for, please contact tori@toriporcommunication.co.uk

Notes to Editor

The founders

Mia Wealth was co-founded by Sophia Jarvis, CFA, an award-winning former family wealth manager and new-mum to twin girls and Gerry Coughlan, an experienced technology, product and operations leader and mother to two teenage daughters.

Sophia Jarvis, CFA, CEO and Co-Founder

Sophia has spent more than 15 years in financial services and family wealth management, including at Schroders and St. James's Place. As a family wealth manager, she saw first-hand the difference that starting early could make when building wealth for the next generation, as well as the barriers faced by families who do not already understand how investing works.

A CFA charter holder, Sophia has been recognised as **Wealth Manager of the Year 2022** and **Rising Star of the Year 2024** at Investment Week's Women in Investment Awards. She is a leading voice on investing for children, intergenerational wealth and starting early, and has spoken for organisations including Female Invest, PwC, Accenture, BBC Radio 1 and the University of Oxford.

The idea for Mia became personal when Sophia became a mother to twin girls. Like many new parents, she was incredibly grateful for the generosity shown by friends and family when they were born, but the volume of physical gifts prompted her to question whether some of that generosity could also be directed towards their financial futures.

She wanted putting £20 into her daughters' investments to be as easy for a family member as buying them a £20 toy.

The financial products already existed. The family experience around them did not.

Sophia later met Gerry Coughlan, who shared her belief that families wanted to give children a better financial start, but traditional financial products often made doing so unnecessarily difficult. Together, they set out to build a financial home designed specifically around children and the families supporting them.

Gerry Coughlan, CPO, COO and Co-Founder

Gerry is an accomplished technology, product and operations leader with more than 25 years' experience driving innovation, transformation, performance and growth across fast-paced, technology-led businesses, most notably at Three.

She specialises in bringing together product, technology and operations to build, launch and scale complex B2B and B2C propositions, define effective operating models and turn strategy into execution. Gerry brings deep experience in leading large-scale change, shaping product vision and building high-performing teams, alongside the personal perspective of being a mother to two teenage daughters.

Key facts about Mia

- **Launch date:** 18 September 2026
- **Pre-launch community:** More than **2,000 families** have joined Mia's pre-launch waitlist, with approximately **90% of beta users being mothers of children aged 0–4**. Mia estimates that customers have already redirected the equivalent value of more than **25,000 toys** towards children's investments during the beta period.
- **Junior Stocks & Shares ISA:** **Fidelity** is the investment manager for Mia's default Junior Stocks & Shares ISA investment solution.
- **Junior Pension:** **Aviva Investors** will manage Mia's Junior Pension investment solution.
- **The name Mia:** Mia is derived from the word "*mine*", capturing the idea that every family should feel this is a financial home that belongs to them and their child — a place where their child's wealth can be built, gifted to and cared for over time.
- **When can I start investing?** Once the child is born – their name and date of birth is needed.

- **Download the app** from the Apple App Store or Google Play Store on any modern iPhone or Android phone that meets standard OS requirements.
- **Transfer-in:** Families can transfer an existing Junior Stocks & Shares ISA to Mia, helping bring a child's investments together in one place. Mia offers a complimentary transfer service, although the existing provider may charge a transfer fee. Mia only accepts electronic transfers.
- **Custodian:** Money and investments are not held by Mia Wealth directly. Cash is held in a ring-fenced account by our FCA regulated custodian, Seccl (part of Octopus Group who manage £12bn+ in assets). Seccl is trusted by leading firms, including Monzo, to power secure investments at scale. Child's investments are managed independently by some of the world's largest asset managers, Fidelity & Aviva Investors. In practice, if Mia stopped operating, the investments would continue to exist and would typically be transferred to another regulated provider. Both Mia Wealth and Seccl are authorised and regulated by the Financial Conduct Authority (FCA). Children's investments are also supported by the Financial Services Compensation Scheme (FSCS). If Seccl itself were to fail and there was a shortfall in client assets, eligible investment claims are generally protected up to £85,000 per person, per firm. This does not cover normal investment market movements or losses. Client money and investments are required to be held separately from Seccl's own assets, so the expectation is that customers would remain entitled to the full value of their investments even in the event of insolvency.

Pricing

Mia is free to download with no subscription fee. The platform charges a 0.5% annual platform fee for the Junior Stocks & Shares ISA. Parents can open an account from £20 and gifters can add money from £10.

Regulatory information

- When you invest, your child's capital is at risk. The value of investments can fall as well as rise and they may get back less than was invested. Tax treatment depends on individual circumstances and may change in the future.
- Mia Wealth Limited (Mia Wealth) is an appointed representative of RiskSave Technologies Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 775330). Mia Wealth is a company registered in England and Wales (No. 15818371). Mia Wealth can be found on the Financial Conduct Authority Financial Services register under FRN 1033918. Mia Wealth's address is Exeter Science Park Centre 6 Babbage Way, Clyst Honiton, Exeter, Devon, United Kingdom, EX5 2FN.