

THE THESIS

Seed is the gift that *compounds* for decades

Seed turns a child's gift into an asset families can watch, talk about, contribute to, and learn from for years.

●
DAY 1

a gift

●
YEAR 1

an asset

●
YEAR 20

a relationship

Child investing starts with the *wrong* customer

Most child-investing products ask the parent to open an account first, then invite gifts. Seed reverses it: the gift comes first, the account follows. That matters because the parent is the hardest person to activate, while loved ones are already looking for a meaningful gift to give.

PARENTS

The responsibility

Asked to open accounts, set up funding, learn a new product — for a problem that doesn't feel urgent today.



LOVED ONES

The occasion

Birthdays, baby showers, holidays, graduations — every occasion already has a budget waiting for the right gift.



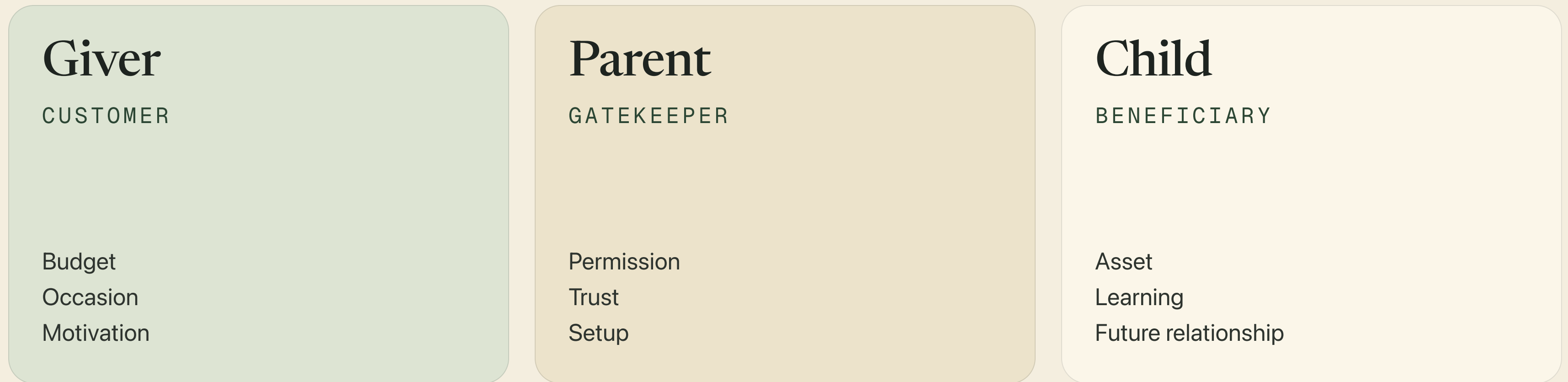
OUTCOME

The first gift

A real financial gift is sent before the parent ever opens an account — turning an occasion into the start of an asset.

The giver is the *customer*

Seed sells to the person already motivated to give. The product serves all three roles.



INSIGHT | *Most products in this category sell to the hardest user in the room. Seed sells to the most willing one.*

Gift first · setup later

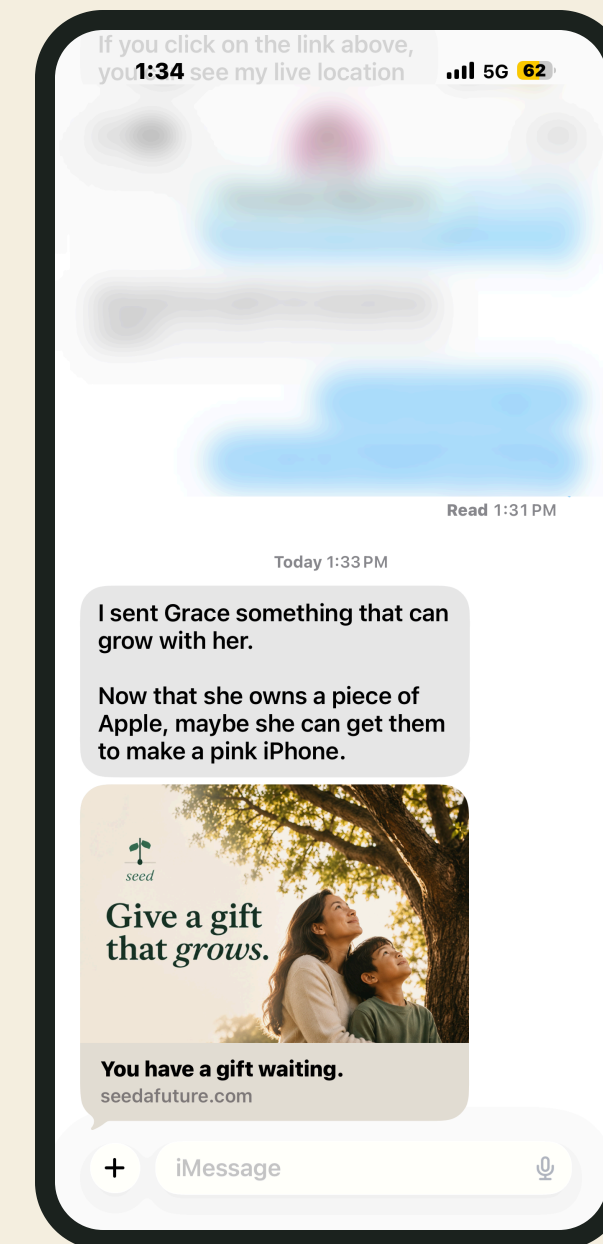
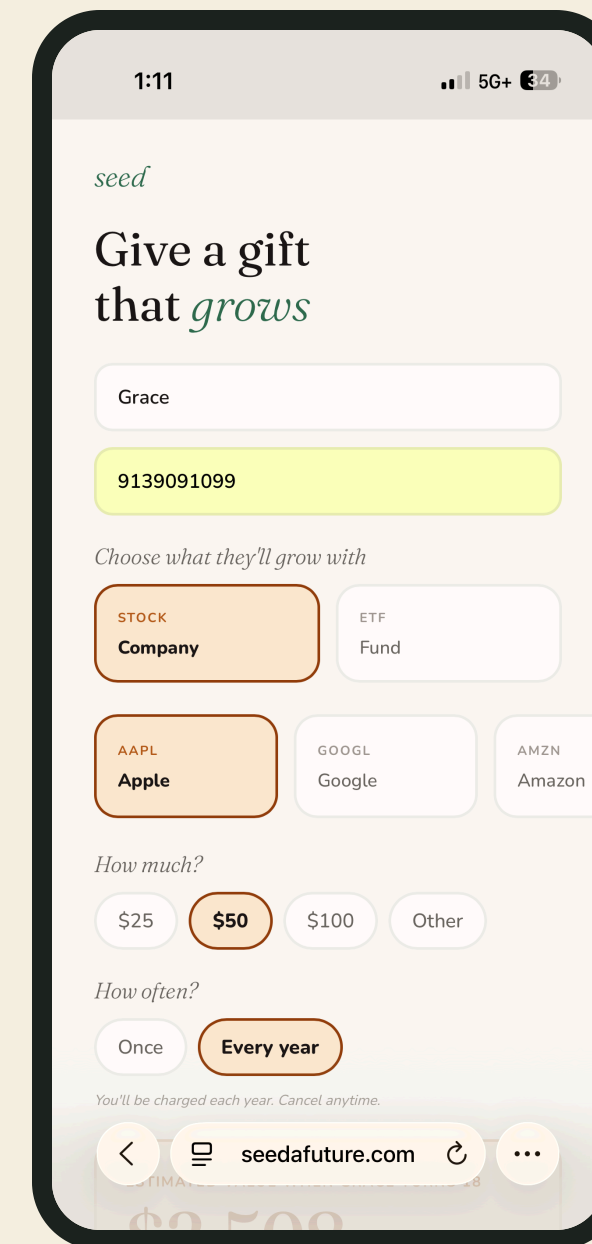
A giver sends a real gift with nothing more than a child's first name and a parent's phone number.

No accounts, no SSNs, no paperwork — those come later, once there's a gift worth claiming.

The recipient sees a text from family – not an email from a fintech.

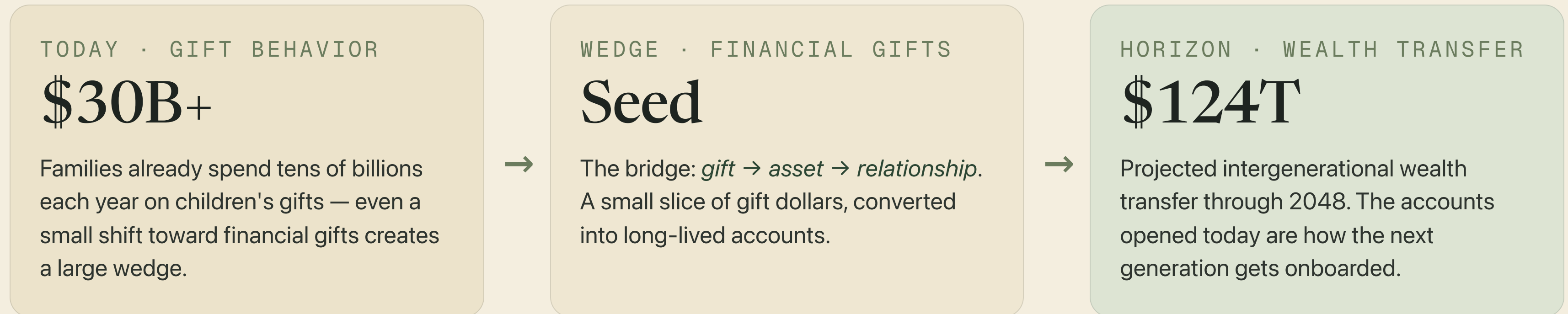
A · GIVER
90-second send flow

B · PARENT
Personal handoff via text



The market starts with gifts, expands with the *relationship*

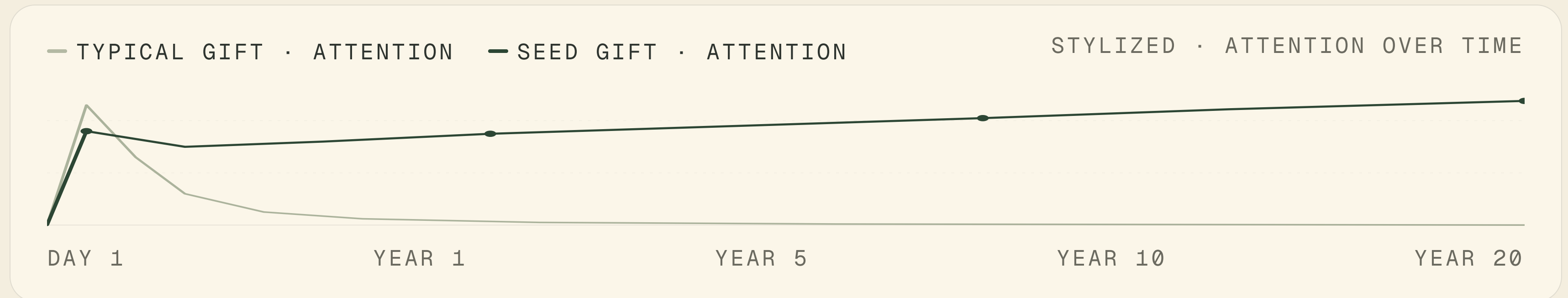
Families already spend tens of billions each year on children's gifts. Seed starts there, and turns a small slice of that spending into assets that compound instead of disappear. The bigger backdrop is intergenerational: trillions will move across families over the next two decades.



SOURCE · CERULLI ASSOCIATES · U.S. WEALTH TRANSFER PROJECTION 2024-2048

A financial gift creates a reason to *return*

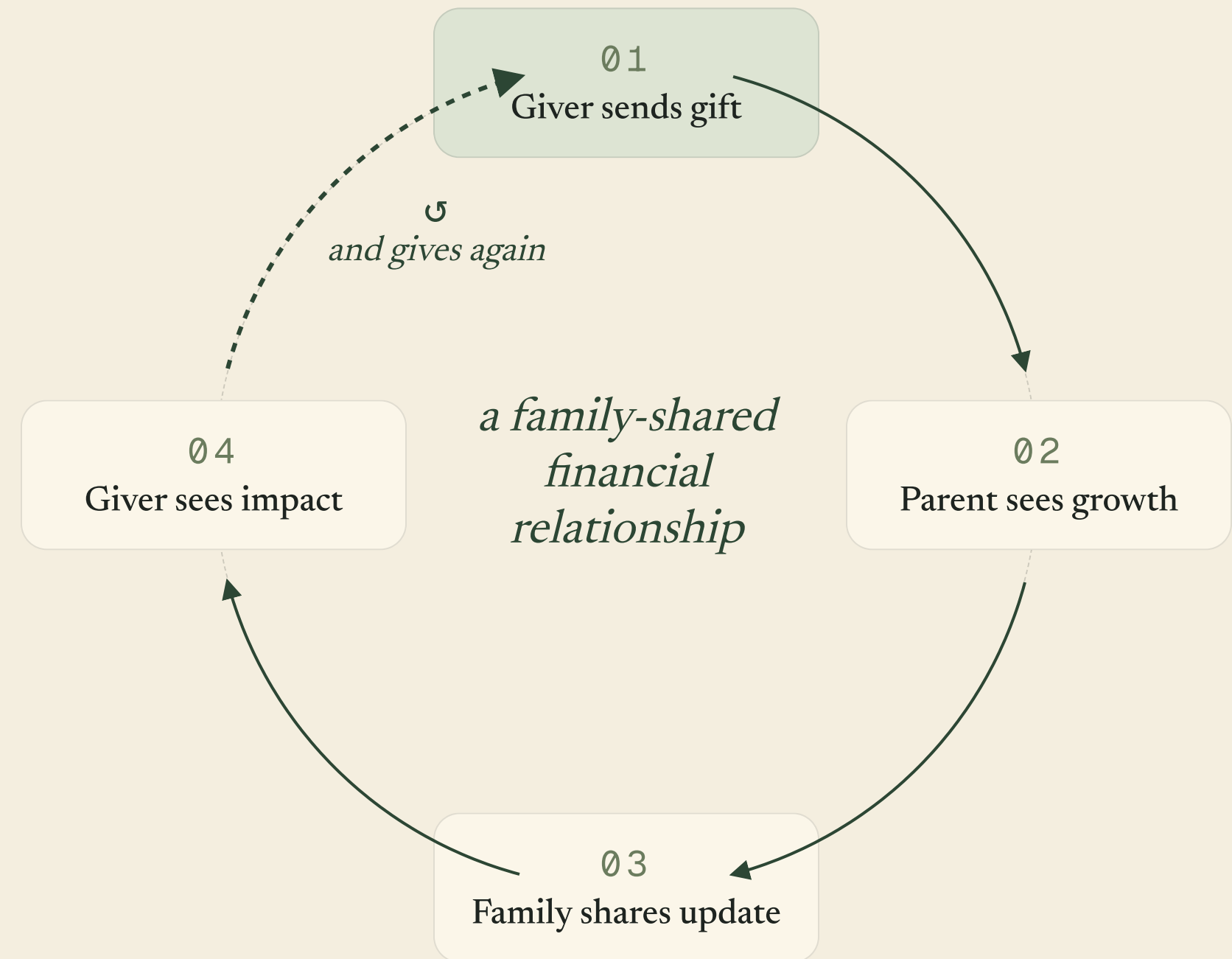
Most gifts are seen once. A financial gift gets watched for years.



The feedback *loop*

When parents check the balance, they can share the moment back with the giver — a photo, a milestone, a thank-you. The giver doesn't just see a number; they see that their gift mattered.

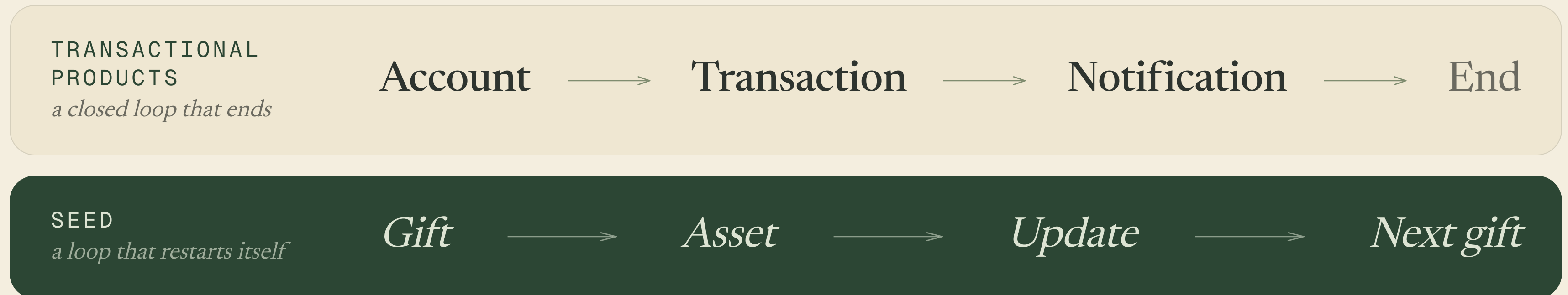
That's the moment the next gift gets planned.



WHY IT MATTERS | *Most fintech is private. Seed is something families share.*

Why gifting is not just a *feature*

Most competitors are built around transactions, accounts, or parent-controlled financial tools. Seed is built around the relationship — the gifting motion, custodial structure, and emotional feedback loop reinforce each other. Bolting gifting onto a transactional product breaks the loop: the gift becomes a transaction, and the relationship never starts.



IN ONE LINE

Seed is not a button inside a brokerage app. It's the relationship the brokerage app won't build.

The cheapest possible *demand test*

An Instagram lead-form campaign has drawn 43 website leads at \$3.56 CPL on \$153 spent of a \$350 lifetime budget. Strangers — not friends or family — joined with their email and identified their relationship to the child.

WEBSITE LEADS

43

Strangers, not friends and family.

COST PER LEAD

\$3.56

CPL fell as the campaign learned.

SPEND · BUDGET

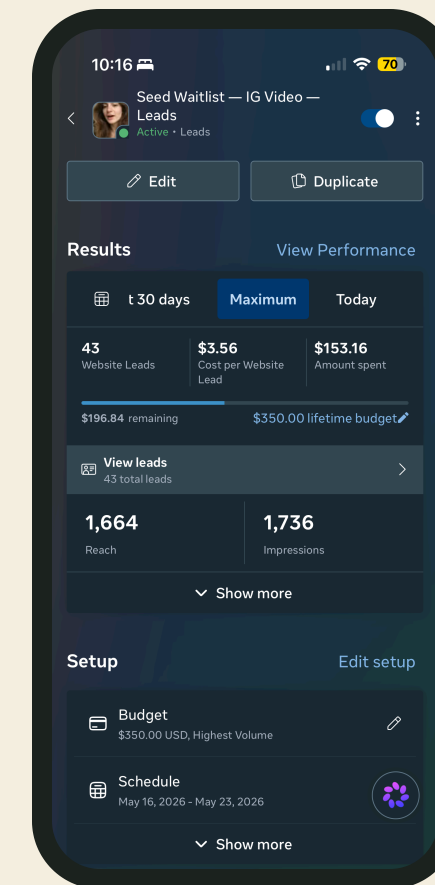
\$153 / \$350

Lifetime budget, \$196.84 remaining.

ROLES CAPTURED

*aunt / uncle
grandparent*

Signups self-identified.



NEXT *Scale to \$1K to test whether CPL holds at higher volume.*

META ADS · LIVE CAMPAIGN

Infrastructure creates the account · Seed creates the *behavior*

Families are thinking more intentionally about money, investing, and intergenerational planning. New child-investing infrastructure — including Trump Accounts launching in 2026 and custodial APIs — is about to reduce the friction of opening accounts. But an empty account is just paperwork. Behavior requires something else.

01 · INFRASTRUCTURE

Account rails arrive

Trump Accounts (2026) normalize the category. Custodial APIs make the product technically possible at consumer scale for the first time.

02 · GENERATIONAL

Wealth is moving

The largest intergenerational wealth transfer in history is underway. Families are looking for ways to hand it down with intention.

03 · CULTURAL

Families want better habits

Financial literacy is a stated priority for parents and grandparents. People want shared rituals around money, not just apps.

Gifts pay today · accounts pay for *decades*

Seed earns from gift activity today. The real business is the account relationship children grow into — introduced by a gift someone else paid to send.

NOW

Gift & payment fees

Transaction-based revenue from the gifting flow. Direct, predictable, scaled by acquisition.

NEXT

Partner & cash economics

Brokerage and referral economics, plus cash & settlement spread where permitted under custodial structure.

LATER

Account economics

AUM and financial products as children grow into adult customers — relationships that started with someone else's gift.

THE INSIGHT

The first gift subsidizes the relationship.

Cofounders · married 24 years

Seed came from our attempt to give our niece stock. The product sits where our experience overlaps: emotional digital gifting, consumer products, financial tooling, operations, and regulated workflows.



Tim Huertas

APPLE · NETFLIX · HP · SNAPPISH ·
BRIDGEWATER

Consumer products, gifting flows, financial tooling
Built 2 startups from zero to launch



Grace Durham

INSURANCE · UNDERWRITING ·
CLAIMS · OPERATIONS

Risk judgment, compliance awareness, customer
trust
Operating discipline for regulated workflows

WHAT'S DEFENSIBLE

The defensible thing isn't the gifting flow – it's the trust families build with the product over years. We start that clock on day one.

The prototype works · the path to production is newly *practical*

Alpaca recently launched custodial UGMA/UTMA support for Broker API partners. The work between now and a compliant pilot is the hard part of the build: custodial relationships, compliance, trust, and the operational discipline a regulated product demands. That's where the right partner accelerates us most.

THE ASK

- 01 Capital to run acquisition tests and build the production MVP
- 02 Introductions to custodial and brokerage partners
- 03 Compliance guidance for a regulated children's investing product

THE PATH

- 01 Working prototype
- 02 Brokerage partner integration
- 03 Compliant pilot
- 04 First funded gifts