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The Financially Fearless Generation

A manifesto for taking back our financial future.

These are transformative times. We are living longer, traditional safety nets are under pressure, the world around us has become more complex, and old assumptions about financial security no longer hold.

A **new social contract** is taking shape. It asks us to take **more responsibility** for our financial future, without giving us the tools to do it.

The systems around our financial lives were built for a **different reality.** Our money is scattered across banks, pension providers, insurers, brokers and employers. Products are complex. Fees stack up. Good advice is expensive. Too much money sits idle and too many important decisions are postponed.

Responsibility has shifted to the individual. Power has not.

We believe that has to **change.**

People should have the clarity, confidence and tools to **understand** their financial lives, make **better decisions** and **build wealth** over time.

Let's build that future.

SEVEN BELIEFS

This is what we believe.

01 Trust should be designed into our financial infrastructure.

TRUST Clarity is the foundation of trust in finance.

Today, too many products are overly complex, opaque and therefore hard to understand. Trust comes with radical transparency, simplicity and clarity. Let's design these principles natively into our products, systems and infrastructure.

02 Our financial lives should come together in one place.

VISIBILITY The way to earn that trust is to give people a complete view of their financial lives.

Our financial lives exist in silos. Our bank, employer, pension provider, broker and insurer each offer only a fragment of our financial lives. We deserve financial infrastructure that connects the dots - income, savings, debt, investments, pensions, benefits, protection and goals - while keeping the individual in control. Only then will we be able to make better decisions.

03 Financial power belongs to the individual.

POWER Visibility should then lead to control.

If a system has more knowledge, and therefore more power than the individual, the balance is off and the latter suffers. People should understand what they own, what they owe, what they pay, what they are building toward and what choices are available to them.

04 Financial confidence is a right, not a privilege.

CONFIDENCE Access to information and control is not enough. People also need guidance, support and confidence to take action.

We all have a doctor to manage our health. We all deserve a financial doctor, a coach to help us manage our financial health. Someone who answers our questions and proactively nudges us to act at the right moments. Financial confidence should not be a luxury product.

05 The financial system should enable wealth, not extract it.

WEALTH CREATION Your money should work for you, not for the system.

Too much of the value our money creates is lost along the way. Fees, complexity and friction may look small in isolation, but over time they accumulate into a significant drag on returns. A better financial system should preserve more of that value and let our assets compound for us.

06 Employers are partners in building wealth.

EMPLOYER RESPONSIBILITY Work should build wealth, and this new model will help employers make that happen.

For most people, work is the foundation of their financial lives. Yet compensation is still largely treated as a transaction: work comes in, salary and benefits go out. What if employers could help employees build financial resilience and long-term wealth? Not just with higher salaries or more benefits, but with financial education, access to guidance and infrastructure for making better financial decisions. What if financial wellbeing becomes one of the most meaningful benefits a company provides?

07 Our money should work for us.

OUTCOME Everything culminates in the simplest outcome: our money should work for us.

Too much European wealth sits in cash and low-yield deposits. Imagine what could happen if more people had the knowledge and confidence to put that money to work, building their own wealth while fueling entrepreneurship and economic growth.

We believe a better financial future is ours to build.

One where **understanding** replaces confusion.

Where **transparency** replaces opacity.

Where **connection** replaces fragmentation.

Where **action** replaces inertia.

Where technology gives **individuals** more power, not institutions more control.

This is how we will build the **Financially Fearless Generation.**

A generation that doesn't leave its financial future to chance, but takes it into its own hands.

Rebel with us. Pioneer with us.
Join Warren's fearless revolution.

THE POCKET VERSION

Seven beliefs, one word. **EMPOWER.**

A simple way to remember the manifesto, and to hold us to it.

E	**Earn trust** The system must deserve your trust.	01
M	**Make it visible** See your complete financial life in one place.	02
P	**Put people in control** Financial power belongs to the individual.	03
O	**Offer confidence** Everyone deserves the guidance and confidence to act.	04
W	**Wealth, not extraction** The system should grow wealth, not extract it.	05
E	**Employers as partners** Employers are partners in building wealth.	06
R	**Returns that work for us** Our money should work for us.	07