

## What findependent offers its customers

findependent sees itself as an **independent companion towards more financial freedom**. The Aarau-based fintech offers diversified long-term investment solutions consisting of ETFs. The intuitive **app** provides a constant overview of the **personal investment solution**.

**Convenient investing:** As part of the digital opening process, findependent suggests one of **five ready-made investment solutions**. These consist of up to eleven **equity, bond, real estate, and precious metal** ETFs (exception is the "Risky" investment solution, which consists solely of equity ETFs). findependent uses **ESG-compliant ETFs**. (exclude certain industries due to a lack of sustainability).

The findependent app makes wealth accumulation **transparent, effortless, and approachable**. It provides information on all transactions and openly discloses income, profits, and costs. Customers can see exactly how much money is invested in which ETFs and track their performance at any time.

**Maximum flexibility and individuality:** For investors who want to determine their own strategy, findependent offers the possibility to put together their **own ETF investment solution**. They can choose from around 40 pre-selected ETFs and weight them individually. Here, too, findependent ensures diversification. In combination with a standing order, the app can be used ideally as an automated **ETF savings plan**. Thus, findependent combines the simplicity of a digital assistant with the flexibility of a tailored investment solution.

To pursue different savings goals simultaneously, **several investment solutions can be created in the app**. A special feature is the "Investing for children" function: here, investments can be built up separately and later transferred directly to the kids as soon as they reach the age of majority.

## Why findependent?

The myth persists that investing money is complicated, time-consuming, and reserved only for a wealthy elite. findependent clears up these prejudices: As an independent companion, the fintech meets its customers at eye level, creates clarity in the confusing investment jungle, and **makes investing radically simple**.

**Digital convenience without banking bureaucracy:** Tedious paperwork, waiting times, or traditional sales talk with bank advisors are a thing of the past with findependent. Instead, the team focuses on a contemporary, digital experience that makes the path to financial freedom a positive and motivating experience. **Personal conversations** are nevertheless possible at any time & **free of charge**.

**Security at the highest level:** As an account-holding securities firm, findependent **meets the same requirements** for equity capital, liquidity, and cyber-security **as a bank**. The account balance is protected by **deposit protection**. The ETF investments belong only to the customers themselves as special assets. findependent combines bank-level security with agility and transparency of a fintech.

**Easy entry and fair fees:** To keep the entry barrier low, you can start investing with findependent **from as little as 500 francs**. A special advantage is the fee-free start: **No Management fees and Custody fees** are charged **on** at least the first **2'000 francs** of the investment amount. In addition, **free deposits and withdrawals and tax statements**, as well as the waiver of minimum contract periods, ensure maximum flexibility. findependent thus proves that high-quality investment solutions do not have to be expensive, but should be accessible to everyone.

**Outperforming the classic savings account in the long term:** With findependent, customers save much more attractively in the long term than in a conventional savings account. They do not have to deal with the complexity of the financial markets themselves: As an independent companion, findependent handles both the stock market transactions and the **ongoing monitoring** of the investment solutions.

**A fair pricing:** Through modern, digital processes, findependent is significantly cheaper than classic bank offers. The fintech also takes top positions in direct comparison with other investment apps: For example, the independent comparison portal Moneyland already named findependent the cheapest investment app in Switzerland in 2023. findependent passes this cost efficiency directly on to its customers to accelerate their path to financial freedom.

## Who is behind findependent?

Behind findependent is a dynamic team on a common mission to make investing and the associated benefits accessible to everyone, so that everyone can benefit from economic success.

The idea comes from Matthias Bryner, who founded the startup in June 2019. Having been an early employee at neon, he experienced firsthand how modern banking should work: simple, low-cost, transparent. It quickly became clear: Such a product is exactly what is missing when it comes to investing. Matthias wanted to change that and create a solution that he could recommend to all his friends with a clear conscience – understandable, without jargon, and with fair fees. Today, findependent is exactly that. And even more: As an account-holding securities firm, the fintech now manages its customers' accounts and depots directly. This ensures that everything comes from a single source, without unnecessary detours through third-party banks. An app built for friends, for investors, and for anyone looking to take control of their financial future.

## Milestones

<b>June 2019</b>	Founding of Findependent AG
<b>February 2021</b>	Official launch of the app incl. digital account opening
<b>November 2021</b>	Appearance on the TV show "Die Höhle der Löwen Schweiz" (The Dragons' Den)
<b>July 2022</b>	Closing of seed financing round with Backbone Ventures as lead investor
<b>January 2023</b>	Start of new investment committee, including Prof. Dr. Thorsten Hens
<b>February 2024</b>	Philipp Marti becomes new Chairman of the Board
<b>Juli 2024</b>	Successful 5-million-crowd-investment is completely sold out within 30 hours
<b>February 2025</b>	20'000 customers and 200 million francs exceeded
<b>December 2025</b>	Assets under management reach 400 million francs
<b>February 2026</b>	FINMA license as an account-holding securities firm received

## Awards

<b>2023</b>	Swiss ETF Award for "Investing for kids"
<b>2024</b>	Swiss ETF Award "ETF Robo Advisor des Jahres"
<b>2025</b>	Swiss ETF Award "ETF Robo Advisor des Jahres"