

Aarau, 19.10.2026 – press release

findependent launches its own 3a pillar at 0.29% p.a.

Securities firm findependent is offering its own 3a pillar starting today. Product costs of the funds used are already included in the annual management fee of 0.29%. This makes the offer cheaper than those of established digital 3a providers (0.39 to 0.45%). A dedicated pension foundation makes this possible.

Starting right now, new customers as well as over 30'000 existing clients can open their 3a pillar in just a few minutes directly in the findependent app. findependent's existing offering in non-restricted assets is thus expanded, allowing customers to manage both in the same app and all from a single source.

0.29%, product costs included

For the 3a pillar, findependent applies a Management fee of 0.29% per year. ETF costs (TER) of the index funds used are already included. Since all funds are denominated in Swiss francs, there are no Currency conversion fees. Custody fees, Stock exchange fees & stamp duties also do not apply.

5 investment solutions, 3 focuses, starting from 1 franc

Just like with non-restricted assets, customers choose from five predefined investment solutions (equity share 20-99%, with a focus on Standard, Switzerland, or Global) or build their custom investment solution. The minimum investment amount is 1 franc.

The investment solutions are implemented using index funds from Swissscanto, the fund provider of Zürcher Kantonalbank. Where available, findependent uses so-called IPF index funds, which are exclusively available to pension institutions and exempt from foreign withholding taxes.

Own foundation instead of a collective foundation

Instead of relying on an existing collective foundation, the Aarau-based account-holding securities firm founded its own "findependent 3a pension foundation". This gives findependent full control over product design, pricing, and the customer experience.

"With our own foundation, we can offer our 3a investment solutions at a radically low price without compromising on quality," says Matthias Bryner, founder and CEO of findependent. "At the same time, we ensure that deposits, transfers, and payouts are processed quickly and efficiently for our customers as usual. I am convinced that this combination will resonate very well in the market. **By the end of 2027, we are aiming for 20'000 3a customers.**"

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