Frühstartrente

Trade Republic launches a completely free Frühstartrente. Over 500,000 Child Saving Accounts already opened.

- **Completely free:** Just like the Altersvorsorgedepot, on the Frühstartrente, Trade Republic waives custody fees, execution costs for Savings Plans, and fund costs for ETFs. This way, every euro works for retirement right from the start.
- **Opened digitally in 10 minutes:** Starting January 1, 2027, parents can open an account in their child's name directly in the Trade Republic app, and soon also on the web. Account opening is entirely digital, takes just a few minutes, and requires no paperwork.
- **Up to 120 € per year from the state:** All children benefit from tax-free returns during the accumulation phase. From 2027 onwards, children born in 2020 and 2021 also receive an additional 10 € per month from the state.
- **More than 500,000 Child Saving Accounts:** Since launching in May 2025, parents have already opened over 500,000 accounts for their children with Trade Republic. In less than two years, Trade Republic has grown into one of the largest banks for child accounts. With the benefits of the Frühstartrente, saving early for your children becomes even more attractive.
- **Quote from Christian Hecker, Co-Founder of Trade Republic:** "The Frühstartrente is a promise that all future generations will be able to share in economic growth. This is a major step forward for the future of our country. Even 10 € a month can make an enormous difference over decades. What matters most is starting early and avoiding unnecessary fees. That's why offering the Frühstartrente completely free was the only natural choice for us."

For more information please visit:

Website I FAQ I Instagram I LinkedIn I TikTok

Please do not hesitate to contact us:

presse@traderepublic.com

About Trade Republic

Trade Republic is on a mission to empower everyone to create wealth with easy, safe and free access to the financial system. With millions of customers across 18 European countries and over 150 billion euro in assets under management, Trade Republic has become the home screen app for Europeans to manage their wealth. Trade Republic offers savings plans, fractional trading of shares, ETFs, as well as private markets, derivatives, bonds and crypto. On top of that, customers benefit from the Trade Republic card with 1 percent Saveback on card payments. Trade Republic is a full-service bank and is supervised by the Federal Financial Supervisory Authority (BaFin) and Deutsche Bundesbank.

Investing involves risks. Tax treatment depends on individual circumstances and may be subject to change.