

Altersvorsorgedepot

Trade Republic launches a completely free Altersvorsorgedepot so that every euro works towards retirement.

- **A natural continuation of the mission:** Since its launch, Trade Republic's mission has been to close the pension gap and give everyone simple, low-cost access to the capital markets. Millions of people already invest regularly through Savings Plans. With the Altersvorsorgedepot, this principle receives state support for the first time. Trade Republic offers the new account completely free from day one.
- **Up to 540 € per year from the state:** With the new Altersvorsorgedepot, customers invest in the capital markets tax-free until retirement. They also benefit from state subsidies of up to 540 € per year, up to 300 € per child per year, and a one-time 200 € bonus for those starting their careers. Contributions to the Altersvorsorgedepot are also tax-deductible.
- **No custody fees:** Trade Republic charges no ongoing custody fees for the Altersvorsorgedepot, so that more of customers' savings stays invested for retirement.
- **No execution costs:** The regular execution of Savings Plans is also free. Customers can build up their retirement savings consistently, without ongoing transaction costs eating into their returns.
- **Dozens of ETFs with no fund costs:** Trade Republic also offers several dozen of the most popular ETFs from BlackRock, DWS and Vanguard with no fund costs over the long term. This way, even more of every euro invested works for the customers' retirement.
- **Biggest advertising campaign to date, featuring real customers:** Trade Republic is launching its biggest advertising campaign so far, across TV, radio and billboards, putting real customers right at the center. The campaign tells the story of the millions of people who are already taking responsibility for their financial future and who have set in motion a movement that now also shapes political policy.
- **Quote from Christian Hecker, Co-Founder of Trade Republic:**
"With the new Altersvorsorgedepot, Germany is among the world leaders in state-supported private retirement provision. What matters now is that this support actually reaches people and doesn't get lost in high fees charged by banks and insurers. That's why we are offering a completely free Altersvorsorgedepot, so that every euro works for our customers' retirement."

For more information please visit:

[Website](#) | [FAQ](#) | [Instagram](#) | [LinkedIn](#) | [TikTok](#)

Please do not hesitate to contact us:

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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.

Government subsidies depend on personal circumstances and the amount invested. Tax treatment depends on individual circumstances and may be subject to change. Investing involves risks.