

## findependent - Investing has never been so easy

### Brief description

#### What do you get at findependent?

findependent offers **broad-based investment solutions consisting of exchange-traded funds (ETFs) for long-term savings** and a **practical app** that allows our customers to keep track of their personal investment solution at all times.

Within the scope of the digital account opening, findependent suggests one of four ready-to-use investment solutions consisting of a total of **nine equity, bond and real estate ETFs** (exception: investment solution "Risky" with only equity ETFs). We have selected the ETFs in such a way that they achieve an **optimal combined risk-return ratio**. In addition, we use "**ESG Screened**" ETFs for investments abroad, which exclude certain sectors due to their lack of sustainability (e.g. nuclear power, coal mining, weapons industry). Our clients thus easily receive an **optimally coordinated investment solution**.

The **clear and user-friendly findependent investment app** shows everything important about the personal investment solution. It informs our customers about all transactions and transparently shows the amount of income generated and costs incurred. Through the app, they also know at any time in which ETFs they have invested how much money and can see the development of the return.

Since October 2021, it has also been possible to put together **one's own ETF investment solution** in the app. This involves selecting from around 30 pre-selected ETFs according to personal preferences and weighting them individually. Here, too, findependent takes care of sufficient diversification and everything else.

And since May 2023, it has been possible to create several investment solutions in order to save separately for different investment goals. In addition, investments can be transferred. For example, you can invest money separately for a child and then transfer the investments to him or her as soon as he or she is of age and has opened a findependent account.

#### Why findependent?

The myth that investing money is complicated, involves a lot of effort and is only for those who already have a lot of money, persists. Millennials in particular still have a lot of hurdles when it comes to starting to invest. That's why we, as findependent, meet our clients on **equal footing**, create **transparency and comprehensibility** in the confusing investment jungle and **make investing radically easier with our contemporary, digital offer**.

The **account opening takes place digitally**. Within around 15 minutes, you have signed up and selected an investment solution - conversations with the bank advisor that you don't want to have, tedious paperwork and long waiting times are definitely not part of it.

But **fast and easy** is not at the expense of **security**. Our clients' money and investments are kept securely in their personal account with our **banking partner Hypothekarbank Lenzburg**.

You can invest **as little as CHF 500** at findependent. Other advantages such as a **fee-free start** (no administration and custody fees on the first CHF 2'000 investment sum), **free deposits and payouts**

and **no minimum contract period** make it easier for our customers to get started and give them a high degree of flexibility.

Thanks to their investment solution, our clients **save much more profitably in the long term** than in a bank account and, with findependent, **do not have to deal with the financial markets themselves all the time**. We take care of the stock market transactions and the monitoring of the investment solutions. Thanks to the **investment app**, however, they are always up to date and can easily keep track and control of their investments via their smartphone.

Thanks to modern, digital processes, findependent is also **significantly cheaper compared to traditional bank offers**. We also come out on top in comparison with other investment apps. In a study conducted in 2023, Moneyland once again named findependent **the most affordable investment app in Switzerland**.

With the option to put together your **own ETF investment solution**, findependent has also introduced a functionality that is exciting for self-decision-makers. Our customers can invest as little as CHF 5'000 according to their personal preferences and use the product as an **ETF savings plan** with a standing order.

## Who is behind findependent?

Matthias Bryner, Beat Müller, Kay Foerschle, Tobias Hochstrasser, Shari Kalmar and Roman Niederer are behind findependent. A **young, dynamic team on a common mission to make investing so simple and understandable that even investment novices can invest with a good feeling**. We strive to make investing and the associated advantages accessible to everyone, so that everyone can benefit from economic success.

**The idea came from Matthias Bryner, who founded the startup in June 2019.** During his time at the digital bank Neon, Matthias had experienced first-hand the enthusiasm that a user-friendly, digital and significantly cheaper bank account can trigger. With the findependent investment app, he now wants to create a similar customer experience to what Neon, Viac and Revolut have done for other areas of banking: Simple, digital, affordable and always on equal footing with the customers.

## Milestones

- June 2019** Founding of Findependent AG
- December 2019** Partnership with Hypothekarbank Lenzburg
- June 2020** Launch of the beta app and first beta customers
- February 2021** Official launch of the app incl. digital account opening
- October 2021** Launch of the new app functionality "put together your own investment solution"
- November 2021** Appearance on the TV start-up show "Die Höhle der Löwen Schweiz" (The Dragons' Den Switzerland)
- July 2022** Closing of seed financing round with Backbone Ventures as lead investor
- January 2023** Start of new investment committee, including Prof. Dr. Thorsten Hens
- May 2023** Comprehensive app update: multiple investment solutions and investing for children
- June 2023** Fee reduction and expansion into the affluent segment
- September 2023** Launch of French and English language versions of the app